STATE HISTORICAL SOCIETY OF MISSOURI

PUBLIC DOCUMENT . . . . No. 8.

EIGHTEENTH ANNUAL REPORT

OF THE

BOARD OF COMMISSIONERS

OF

SAVINGS BANKS.

1893.

PART I.

SAVINGS BANKS, INSTITUTIONS FOR SAVINGS, AND SAFE DEPOSIT, LOAN AND TRUST COMPANIES.

BOSTON:
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1894.

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Commonwealth of Massachusetts.

OFFICE OF THE BOARD OF COMMISSIONERS OF SAVINGS BANKS,
COMMONWEALTH BUILDING, BOSTON, January 23, 1894.

To the Honorable the Senate and House of Representatives in General Court assembled.

The Board of Commissioners of Savings Banks has the honor to present herewith the eighteenth annual report of the condition of the institutions placed by statute under its supervision.

By the provisions of chapter 126 of the Acts of 1890 the report is made in two parts.

Part I, herewith presented, includes the following institutions: —

185	savings banks and institutions for savings, with assets of	$424,579,334 38
23	safe deposit, loan and trust companies, with assets of	92,947,301 40
1	trust company in the hands of a receiver, with assets of	151,278 25
1	savings bank in the hands of a receiver,*	

Part II. includes: —

116	co-operative banks, with assets of . .	$17,085,921 93
2	collateral loan companies, with assets of	429,452 65
2	mortgage loan companies, with assets of	1,912,005 53

Making a total of 330 institutions under the supervision of the board, with assets of $537,105,294.14, — an increase in institutions of 5, and in assets of $8,561,217.81.

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* See page x for a statement of the affairs of this institution.

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Increase in Institutions.

The following table exhibits the increase in institutions during the year, with the dates of incorporation and commencement of business: —

Name.	Date of Incorporation.	Date of Commencement of Business.
Savings Banks.		
City Savings Bank, Pittsfield, . . .	Apr. 13, 1893,	June 1, 1893.
Trust Companies.		
Beacon Trust Company, Boston, . .	June 14, 1892,	May 4, 1893.
Cambridge Safe Deposit and Trust Company, Cambridge, ...	May 8, 1890,	Nov. 7, 1892.
Plymouth County Safe Deposit and Trust Company, Brockton, ...	June 14, 1892,	Sept. 1, 1893.
Co-operative Banks.		
Middlesex Co-operative Bank, Lowell, .	Nov. 2, 1892,	Nov. 3, 1892.
Mt. Washington Co-operative Bank, Boston,	June 20, 1893,	June 21, 1893.

The Palmer Co-operative Bank has discontinued business during the year.

The Markets Savings Bank of Boston was chartered by the Legislature March 25, 1893, but up to the time of this report had not commenced business and consequently is not included in this report.

Dividends.

Rates of Dividends, showing Comparisons with Oct. 31, 1892.

Ordinary Dividends paid during the Year ending Oct. 31, 1893.			Increase.	Decrease.
5	savings banks paid at the rate of . . .	5 per cent.	–	2
2	" " " " " . . .	$4\frac{3}{4}$ "	–	1
19	" " " " " . . .	$4\frac{1}{2}$ "	–	–
4	" " " " " . . .	$4\frac{1}{4}$ "	–	1
154	" " " " " . . .	4 "	8	–
1	savings bank paid no dividend.*			
185				

Total amount of ordinary dividends for the year, $15,546,430 43
Total amount of extra dividends for the year, . 109,135 38
Average rate of ordinary dividends for the year, 4.09 + per cent.

* The City Savings Bank of Pittsfield, which commenced business during the year.

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Table showing Average Rate of Dividends each Year since 1876.

1876, . . .	5.66 per cent.	1885, . . .	4.14 per cent.
1877, . . .	5.00 " "	1886, . . .	4.06 " "
1878, . . .	4.00 " "	1887, . . .	4.06 " "
1879, . . .	3.68 " "	1888, . . .	4.14 " "
1880, . . .	3.93 " "	1889, . . .	4 08 " "
1881, . . .	4.00 " "	1890, . . .	4.08 " "
1882, . . .	3.97 " "	1891, . . .	4.10 " "
1883, . . .	4.09 " "	1892, . . .	4.11 " "
1884, . . .	4.15 " "	1893, . . .	4.09 " "

AGGREGATE STATEMENT OF LIABILITIES AND ASSETS,

Showing Increase or Decrease as compared with the year ending Oct. 31, 1892.

Liabilities.

CLASSIFICATION.	Amount Oct. 31, 1893.	Increase.	Percentage of Increase.
Deposits, ...	$399,995,569 81	$6,975,707 73	1.77
Guaranty fund, ...	15,743,022 40	1,197,367 77	8.23
Profit and loss account, ...	4,674,665 17		
Interest account, ...	3,628,219 85		
Surplus account, ...	264,450 78		
Premium account, ...	100,610 96	508,099 44	6.10
Rent account, ...	41,145 29		
Due on incomplete mortgage loans, . .	73,067 05		
Sundry liabilities, ...	58,583 07		
	$424,579,334 38	-	-

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AGGREGATE STATEMENT OF LIABILITIES AND ASSETS, ETC.—Concluded.

Assets.

CLASSIFICATION.		Amount Oct. 31, 1893.	Increase.	Decrease.	Percentage of Investments to Total Assets.
Public funds,		$56,431,236 26	$2,323,632 33	-	13.29
Loans on public funds,		1,441,955 00	395,096 77	-	.34
Bank stock,		29,031,145 95	59,092 15	-	6.84
Loans on bank stock,		2,333,329 53	332,825 87	-	.55
Railroad bonds,		36,158,018 52	596,570 18	-	8.52
Loans on railroad bonds,		1,677,700 00	977,050 00	-	.40
Loans on railroad stock,		1,408,375 00	-	$188,390 00	.33
Railroad notes,		4,029,110 42	669,110 42	-	.95
Real estate for banking purposes,		3,427,921 88	198,368 16	-	.81
Real estate by foreclosure,		1,026,169 01	-	279,140 85	.24
Loans on real estate,		173,950,578 00	8,095,941 62	-	40.97
Loans on personal security,		88,798,632 87	-	5,345,825 04	20.91
Loans to counties, cities or towns (notes),		9,609,498 78	203,541 40	-	2.26
Loans on depositors' books,		59,080 00	8,961 00	-	.01
Sundry assets,		469,110 34	24,318 58	-	.15
Expense account,		161,738 54			
Cash on hand: —					
In banks, on interest,	$12,678,834 16				
In banks, not on interest,	639,262 64				
In office,	1,247,637 48				
		14,565,734 28	610,022 35	-	3.43
		$424,579,334 38	-	-	-

It will be observed from the foregoing table that the aggregate amount of deposits is $399,995,569.81, an increase of $6,975,707.73 during the year. This large sum is represented by 1,214,493 accounts, an average of $329.35 to each depositor.

This increase in the aggregate of deposits is much smaller than that reported in 1892, and the falling off is undoubtedly due to causes arising from the financial panic which has swept over the country during the year. Many deposits were withdrawn for investment, many were withdrawn through fear, and some were withdrawn to meet the actual demands of subsistence.

The number of deposits made during the year was 1,101,410, a decrease of 73,885; the amount deposited, $75,727,471.03, a decrease of $6,808,063.12.

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The number of withdrawals was 953,053, an increase of 132,915, and the amount withdrawn, $84,403,075.29, an increase of $10,744,837.36.

The amount withdrawn exceeded the amount deposited by $8,675,604.26.

Dividends to the amount of $15,655,565.81 have been credited to depositors, an increase of $1,033,771.24 during the year.

The total assets of the one hundred and eighty-five savings banks are $424,579,334.38, an increase of $8,681,174.94.

The increase and decrease in each particular item of assets may be observed from an inspection of the foregoing table and from the table of comparative aggregates on pages 624 and 625. A few only call for special comment here. It will be seen that the investments in bank stocks has increased but $59,092.15, as against an increase of $636,910.41 in 1892. This small increase is greatly below the average increase for the last ten years.

The amount loaned upon mortgages of real estate is the largest item of the assets of the banks, being $173,950,578.00, and is about forty-one per cent. of the total assets. The increase for the year is $8,095,941.62.

The decrease in the amount of real estate held by foreclosure is $279,140.85.

These results are gratifying and worthy of mention; for while a good real estate loan is a safe and valuable security for savings banks to hold, nothing requires more prudent care, good judgment and foresight than the valuation of real estate upon which mortgages are to be made. The good management of the banks seems to indicate that this principle has governed in the selection of real estate loans; for the amount of real estate now held by foreclosure is less than for any year since 1875, and the amount so held has been reduced yearly since 1879, when it amounted to $9,222,345.71.

Loans on personal security have decreased $5,345,825.04. This result is undoubtedly due to the calling of loans on the part of the banks when they became due, during the panic, and it is a good illustration of the familiar principle that when money is needed to pay depositors the loan account is reduced. Loans on personal security are authorized only when the funds cannot

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be advantageously invested in other investments, and as compared with the other assets of a bank are on short time. It is natural then that they should be among the first to be availed of by the banks when it is necessary to provide the means to pay depositors.

From the annual reports of the one hundred and eighty-five savings banks we compile the following statements: —

Comparative Statement of Loans on Personal Security.

	Oct. 31, 1892.	Oct. 31, 1893.
Amount loaned on personal security, with collateral,	$47,455,465 44	$45,816,037 20
Amount loaned on personal security, without collateral,	46,688,992 47	42,982,595 67
	$94,144,459 91	$88,798,632 87

Analytical Statement.

Deposits, Withdrawals, Etc.	Oct. 31, 1893.	Increase.	Decrease.
Number of open accounts,	1,214,493	24,557	-
Average amount to the credit of each account,	$329 35	-	$1 02
Number of deposits,	1,101,410	-	73,885
Number of withdrawals,	953,053	132,915	-
Amount deposited (not including dividends),	$75,727,471 03	-	$6,808,063 12
Average of deposits,	68 75	-	1 48
Amount withdrawn (including dividends),	84,403,075 29	$10,744,837 36	-
Average of withdrawals,	88 56	-	1 25
Amount of expenses,	1,010,639 63	73,810 04	-
Total earnings,	20,244,957 59	616,159 57	-
Total ordinary dividends,	15,546,430 43	943,307 80	-
Total extra dividends,	109,135 38	90,463 44	-
Number of loans of an amount less than $3,000,	56,421	1,328	-
Number of loans on real estate security,*	63,200	1,802	-

* Averaging $2,768.21 each.

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Notice of Withdrawal.

Almost every bank has some provision in its by-laws requiring notice of the intention of the depositor to withdraw his deposit; but the length of time required in the notices varies widely in different banks. Since it is undoubtedly true that no institution which invests its funds in mortgages and other time loans can meet all its obligations at a moment's notice, the object of such a by-law is obvious, namely, to enable banks to turn their assets in time of great financial disturbance without loss. In requiring such a notice a bank is enabled to fix the amount of money which will be required to pay depositors from day to day, and thus ample opportunity is afforded to provide the means of payment. During the financial crisis of the summer and fall many banks availed themselves of the right to require notice of withdrawals under their by-laws.

One effect of this action was that it determined in many cases what the object of withdrawal really was. In cases where the money was needed to fulfil contracts, or for actual subsistence, the time limit was not insisted on, and the much-needed relief was furnished without loss of time. In cases where the depositor sought to withdraw his money through fear or for purposes of investment the full time was generally insisted on, and in a very large number of such cases it was noticed that before the expiration of the time limited the notice was withdrawn.

The experience of the banks, however, developed the fact that hardly any two by-laws requiring notice were alike, and that in some cases amendments were required. The suggestion is made whether it may not be desirable for the banks to take some action looking to uniformity in such by-laws, to the end that time limit may be made the same in all the banks.

Guaranty Fund.

The amount placed to the credit of guaranty fund during the year is $1,197,367.77. The total fund is now $15,743,022.40 or 3.9 per cent. of deposits. Several banks have accumulated this fund until it has reached the limit of five per cent. required by law before it is available to pay losses, and the

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question has arisen as to whether it is necessary to add further to it. The Board believes that the object of this law was to create an emergency fund, which should be maintained at five per cent. of deposits and held to meet losses, and that whenever it falls below five per cent. of deposits, whether from the payment of losses or from the increase of deposits, it should be restored in the same manner as it was originally created, by semi-annual additions out of the earnings of not less than one-eighth nor more than one-fourth of one per cent. of deposits. Any other construction of the statute would enable a bank to build up its guaranty fund to five per cent. of deposits and never increase it afterwards. It would be practicable for a bank of small deposits, by persistent effort, to raise its fund to the required amount and never add to it more, no matter how large the deposits might afterwards become. The result would be a bank with large deposits and disproportionately small guaranty fund. This course, however, would not be maintaining the fund at five per cent. of deposits. The limitation in the statute is one which has reference to the time when the funds may be used and not to the limit of accumulation of the fund.

By the terms of the statute this fund cannot be used until it has reached five per cent. of deposits, when it is available to pay losses from depreciation of securities or otherwise. The term "otherwise" is broad enough to cover losses of any kind; but although this fund may be used to pay losses of every description, and without questioning the right of banks to use it at all times for that purpose, the Board believes it to be wiser and better to charge off losses, as far as possible, from the undivided earnings, and to preserve the guaranty fund for extraordinary emergencies. This course has generally been followed by the banks, and its tendency is to maintain the fund and to strengthen the standing of the banks.

Stockbridge Savings Bank.

This is the only bank in the hands of a receiver. The order of court appointing a receiver was passed April 10, 1891, and since that time two dividends amounting in all to fifty per cent. have been declared. The receiver's administration of the

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affairs of this bank has been such as to call for much criticism by the commissioners, and in one instance for the intervention of the court. At an examination of the bank in June, 1892, it was found that the receiver had appropriated to his own use $5,130 of the bank's funds, without authority of court, on the ground that it was in part payment of his services as receiver. The facts were called to the attention of the court and he was informed that such appropriation of funds was a gross contempt of court, and was ordered to refund the money at once.

In December, 1892, it was announced by the then receiver that a further dividend of twelve and a half per cent. would be declared and paid about Christmas time, and a request was made that this Board would make application to the court for the declaration of the same.

On examining the statement submitted by the receiver the Board found that there were not sufficient funds on hand to pay the proposed dividend, and consequently could not assent to it.

Much of the time since, the commissioners have been trying to obtain information as to the exact whereabouts of the receiver, with a view to an examination of his affairs, but until late in the summer had been unable to place him. In October it was found that he had returned home, and one of the commissioners charged with making an examination went to Stockbridge, but after two days' effort could get no interview with him, and could make no examination. Having tried repeatedly during the summer to get into communication with the receiver without success, and being unable to make an examination of the affairs of the bank, the commissioners were unwilling that sickness, either real or feigned, should interfere further with the progress of closing up the bank's affairs, and made application for his removal. Accordingly, on the twenty-fourth day of October, 1893, the application was granted and William C. Spaulding, Esq., of West Stockbridge was appointed receiver in his stead, and an order issued to the old receiver to turn over to the new receiver all the books, securities and other property of the bank. Then began a series of remarkable tactics to delay and obstruct the new receiver in obtaining the property of the bank.

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Mr. Spaulding qualified by giving bond on the twelfth day of November, 1893, and immediately made a demand in writing upon Mr. Hobbs for all the property of the bank. He was met by the excuse that Mr. Hobbs was too sick a man to attend to the matter, and had gone to Boston for medical treatment. Thereupon the receiver redoubled his efforts to obtain possession of the property of the bank, making repeated demands in writing and travelling about in search of Mr. Hobbs, in order to get an interview with him and to make his demand in person. His efforts were without avail, and on the twenty-first day of December, still ignorant of Mr. Hobbs' whereabouts, he was obliged to make application to the court for an order compelling Mr. Hobbs' appearance to show cause why he should not comply with the court's order to turn over the property of the bank to the new receiver. The hearing was fixed for the 29th of December; but not knowing just where Mr. Hobbs was, no service could be made in time, and the hearing was postponed to Jan. 9, 1894. In the meantime service was made, and thereupon appointments were made with the new receiver to deliver up the property of the bank to him, but as frequently broken on the ground of sickness. Finally, on the day before the last appointment was to be kept, the receiver was informed that Mr. Hobbs had been run over, both legs crushed, and that amputation would follow. This statement was made to the court on the 9th of January, and counsel were asked to obtain a physician's certificate of the fact, and present the same to the court on Friday, January 12. No certificate, however, could be obtained, and the new receiver who went to the house with two reputable physicians was peremptorily refused admission to Mr. Hobbs. The court thereupon issued its capias for the arrest of Mr. Hobbs, and he was brought into court on the 16th of January, when it appeared that he was short in his accounts to the extent of $21,000, that the alleged crushing of his legs was not true, and that he had apparently been simulating sickness in order to avoid turning over the property of the bank. He was sentenced to six months' imprisonment for contempt, and is now in confinement.

It cannot be stated with accuracy, at the present time, what the amount of shortage is. The books of the bank are being examined by an expert accountant, and when the amount is

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ascertained some action will probably be taken towards securing the amount of shortage from the bond.

In the meantime the new receiver is making up his schedules and collecting together the remaining assets of the bank, and when sufficient money has been realized to warrant the payment of a dividend, the court will be asked to order the same. No time can now be set, even approximately, when this will be, but the depositors are assured that no unnecessary delay will be allowed to prevent its being paid as soon as practicable.

The strange and headstrong conduct of the late receiver in opposing the commissioners and the court in their efforts to get possession of the property of the bank discloses a wilful and deliberate contempt of the authority of public officers and a shameful lack of appreciation of the rights of the depositors of the bank.

The delay occasioned by the late receiver and his maladministration of the bank has been a source of much dissatisfaction and complaint on the part of the depositors, and the foregoing account has been made thus full in order that the public may know where the blame for the delay belongs. On account of the misappropriation of the funds of the bank and the mixed condition of its accounts the Board is unable to give the usual statement of condition in this report. Not until the expert has made a full and complete examination of the accounts and discovered the exact amount of the deficiency can an accurate statement of condition be ascertained.

Trust Companies.

During the financial stringency which prevailed during the summer but one institution in the State was obliged to suspend, and this not on account of being unable to meet all its obligations in full, but from an inability to obtain currency to meet withdrawals.

The New Bedford Safe Deposit and Trust Company closed its doors on the fifth day of August, 1893. On an examination of its condition the commissioners found it perfectly solvent and able to meet all its obligations. A temporary injunction was issued restraining it from paying out money, and allowing it to collect and realize on its assets with a view to reopening.

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On the fifth day of October, after having been closed for two months, this institution reopened its doors and has been doing business ever since. Its deposits are steadily growing and it appears to have the confidence of the community.

In the opinion of the Board a great mistake is made by some of the trust companies in allowing interest on small deposits.

The commissioners have frequently called the attention of the trust companies to the fact that to allow interest on small deposits is not good business policy, and is not practised by the larger institutions. No considerable gain accrues from such a transaction. The time and clerical help required to keep these accounts far outweigh any profit which the company receives from the use of the money. It is urged by the trust companies that to allow interest on small deposits attracts the small tradespeople to open accounts who would never do so but for the promise of interest. It seems to this Board that the small tradesman could be just as easily induced to place his money on deposit, by holding out to him the security offered by a safe place in which to keep his money and the accommodation furnished him of drawing checks against his account, as by the promise of an inconsiderable sum in interest. The element of safety and business accommodation far outweighs the small amount of interest credited to the account. One of the smaller trust companies has recently limited the amount on which it will allow interest and so far as known has not lost its customers or had any complaint made of the injustice of the action. We strongly recommend, therefore, the adoption by all trust companies of a limit upon which interest is allowed. Such a course we believe would strengthen the companies, entail less labor upon them, and would not be unjust to the customer.

The law relating to trust companies, chapter 413, Acts of 1888, section 18, gives authority to these companies to hold real estate suitable for the transaction of their business to an amount not exceeding twenty-five per cent. of their capital, and in no case to exceed $250,000.

There are but three trust companies doing business under this law which hold real estate under this section, and the question has recently arisen as to what is meant by the expression "to hold real estate." One company, with a capital stock of $100,000, has invested $25,000 in a building and assumed

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mortgages to the amount of $40,000, which makes the value of the real estate held by the company $65,000. In addition to these amounts, it has invested $25,000 in its safe deposit vaults and $10,750 in furniture and fixtures. Thus it will be seen that although the books show but $25,000 invested in real estate, the value of the same is much larger, while the sums invested in its safe deposit vaults and furniture make the whole amount at stake in this one piece of property more than the amount of its capital stock. The Board believes that the intention of the law was to limit the amount of value of real estate which a company should hold free from all incumbrances to twenty-five per cent. of its capital, and that it should not become liable for further amounts held on mortgage.

The question is of sufficient importance to call to the attention of the Legislature, and it is respectfully recommended that the law be so amended that no uncertainty or ambiguity shall remain.

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List of Safe Deposit, Loan and Trust Companies chartered by this Commonwealth and now transacting Business, giving the Amount of Capital, Surplus, Deposits, Trust Funds, etc., Oct. 31, 1893.

Name of Company.	Date of Incorporation.	Capital.	Surplus or Guaranty Fund.	Undivided Earnings.	Deposits.	Trust Funds.	Cash on Hand and in Banks.
American Loan and Trust Company, Boston,	Mar. 12, 1881,	$1,000,000 00	$500,000 00	$123,794 46	$4,090,943 30	–	$1,398,100 32
Bay State Trust Company, Boston,	April 4, 1887,	200,000 00	25,000 00	50,660 03	1,502,482 18	–	515,037 07
Beacon Trust Company, Boston,	June 14, 1892,	200,000 00	–	13,314 33	212,723 17	–	91,047 98
B. M. C. Durfee Safe Deposit and Trust Company, Fall River,	Mar. 16, 1887,	400,000 00	–	75,398 37	1,044,204 43	$35,000 00	217,456 97
Boston Safe Deposit and Trust Company, Boston,	April 13, 1867,	1,000,000 00	800,000 00	263,021 80	5,859,744 75	4,075,083 04	1,768,609 12
Cambridge Safe Deposit and Trust Company, Cambridge,	May 8, 1890,	100,000 00	–	14,759 95	220,354 02	–	73,848 09
Gloucester Safe Deposit and Trust Company, Gloucester,	Feb. 20, 1891,	100,000 00	–	20,833 78	279,840 60	–	35,919 49
Haverhill Safe Deposit and Trust Company, Haverhill,	Mar. 24, 1891,	200,000 00	20,000 00	9,712 05	165,172 13	–	22,668 77
International Trust Company, Boston,	Mar. 25, 1879,	1,000,000 00	800,000 00	265,211 81	4,829,694 28	1,113,388 63	666,855 64
Lowell Trust Company, Lowell,	May 23, 1890,	125,000 00	–	20,702 19	1,114,591 57	–	282,372 50
Lynn Safe Deposit and Trust Company, Lynn,	April 20, 1887,	100,000 00	50,000 00	8,045 19	513,934 28	–	79,681 38
Massachusetts Hospital Life Insurance Company, Boston,	Feb. 24, 1818,	500,000 00	158,077 81	1,224,492 05	20,063,280 92	–	367,395 16
Massachusetts Loan and Trust Company, Boston,	June 3, 1870,	1,000,000 00	200,000 00	67,140 75	1,505,864 95	–	359,470 53
Mattapan Deposit and Trust Company, South Boston,	Mar. 7, 1891,	100,000 00	–	13,915 56	321,051 09	–	75,246 77
Mercantile Loan and Trust Company, Boston,	May 29, 1888,	250,000 00	10,563 62	16,206 42	425,478 81	73,210 58	154,810 25
New Bedford Safe Deposit and Trust Company, New Bedford,	Mar. 2, 1887,	200,000 00	–	12,105 06	305,422 78	–	101,117 73
New England Trust Company, Boston,	April 22, 1869,	1,000,000 00	1,000,000 00	444,005 84	12,087,177 63	1,895,503 18	4,310,022 05
Old Colony Trust Company, Boston,	May 8, 1890,	1,000,000 00	500,000 00	210,248 53	8,426,137 00	–	3,674,723 62
Plymouth County Safe Deposit and Trust Company, Brockton,	June 14, 1892,	100,000 00	–	512 16	43,426 55	–	2,863 11
Security Safe Deposit and Trust Company, Lynn,	April 26, 1890,	200,000 00	45,000 00	15,115 87	651,900 83	24,408 56	114,493 71
Springfield Safe Deposit and Trust Company, Springfield,	June 18, 1885,	300,000 00	100,000 00	31,888 89	1,311,347 35	57,774 51	271,605 96
State Street Safe Deposit and Trust Company, Boston,	April 13, 1891,	300,000 00	–	12,935 52	962,344 99	129,197 47	227,441 15
Worcester Safe Deposit and Trust Company, Worcester,	Mar. 16, 1868,	200,000 00	100,000 00	37,722 30	1,871,057 82	129,726 69	331,960 67
		$9,575,000 00	$4,308,641 43	$2,951,742 91	$67,808,175 43	$7,533,292 66	$15,142,748 04

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Suffolk Trust Company.

This company was enjoined by the Supreme Judicial Court, Sept. 3, 1891.

It must not be supposed, however, that because it has been in the hands of a receiver for over two years the liquidation of its assets has been unnecessarily delayed. The character of its paper, the difficulty of transferring its various trusts, as well as the many legal questions arising through its relation with outside affairs, have all been a source of much anxiety and trouble to the receiver. The assets have been so far collected as to warrant the declaration of a dividend of thirty per cent. which was allowed by the court Aug. 25, 1893.

The character of the assets remaining in the receiver's hands and the changes which have been made in them are exhibited in the following table: —

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Changes in Assets of Suffolk Trust Company — Nov. 1, 1892, to Oct. 31, 1893.

CHARACTER OF ASSETS.	Amount Oct. 31, 1892.	Disposition of Assets as shown by Reports of Receiver.				Amount Oct. 31, 1893.
		Received in Cash.	Charged off.	Interest Collected.	Total Credits on Principal.	
Time loans,	$50,133 35	$5,319 47	–	$1,067 33	$5,319 47	$44,813 88
Demand loans,	30,720 00	–	–	30 00	–	30,720 00
Tax sale certificates,	5,243 14	1,213 87	$139 08	95 65	1,352 95	3,890 19
Coupon account,	24,273 21	–	–	–	–	24,273 21
Mortgage loans,	12,315 00	5,645 05	269 95	972 50	5,915 00	6,400 00
Bills receivable,	580 25	48 00	–	–	48 00	532 25
Overdrafts,	777 85	–	–	–	–	777 85
Furniture, etc.,	4,193 90	25 00	–	–	25 00	4,168 90
Teller's memoranda,	446 88	–	–	–	–	446 88
Real estate equities,	11,238 29	215 32	16 70	48 07	232 02	11,006 27
Due from agents,	3,347 52	–	–	–	–	3,347 52
Foreclosure account,	19,303 87	267 00	–	26 63	267 00	19,036 87
Maverick National Bank,	447 22	111 80	–	–	111 80	335 42
Cash,	49,542 67	49,542 67	–	–	–	–
	$212,563 15		$425 73	$2,240 18	$13,271 24	
Received interest on deposits,		1,786 53				–
Received from trusts,		71 35				–
Received from interest on loans, etc.,		2,240 18				–
Total receipts to Oct. 31, 1893,		$66,486 24				–
Less expenses for year, $5,326 97						
thirty per cent. dividend, 59,630 26		64,957 23				–
Cash balance Oct. 31, 1893,		$1,529 01				1,529 01
						$151,278 25

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Conclusion.

The Legislature of 1893, having authorized the Board to compile the laws relating to Savings Banks and Institutions for Savings and to report to the present Legislature, no suggestions or recommendations for legislation in regard to such institutions are made in this report. Whatever amendments in the opinion of the commissioners are required will be suggested in their special report on the compilation of the savings bank laws, to be submitted later in the session.

In the following pages will be found a detailed statement of the condition of each institution at the close of business Oct. 31, 1893, together with the laws relating to savings banks and trust companies corrected to date.

WM. D. T. TREFRY,
STARKES WHITON,
SAMUEL O. LAMB,
Board of Commissioners of Savings Banks

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ABSTRACT OF ANNUAL REPORTS

OF THE

SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS,

SHOWING THEIR

CONDITION AT THE CLOSE OF BUSINESS

OCTOBER 31, 1893.

MADE IN CONFORMITY TO THE REQUIREMENTS OF CHAPTER 127 OF THE ACTS OF 1888.

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ederal Reserve Bank of St. Louis

ABINGTON SAVINGS BANK — ABINGTON.

Incorporated March 17, 1853. Present number of corporators, 76.

OTIS W. SOULE, *President.* GEORGE A. BEAL, *Treasurer.*
GEORGE A. BEAL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

SILAS B. DICKERMAN, JOSEPH L. GREENWOOD,
OTIS W. SOULE, JOHN W. SPROUL,
WILLIAM BROWN, GEO. L. RICHARDSON.

Open for business every business day, 9 A.M. to 12 M.; 1 to 4 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$36,000 00	Deposits,	$1,624,468 36
Bank stock as per schedule,	134,850 00	Guaranty fund,	72,000 00
Loan on bank stock,	800 00	Interest account,	29,132 90
Railroad bonds as per schedule,	142,000 00	Real estate income account,	446 73
Real estate (for banking purposes),	44,000 00	Surplus,	808 57
Real estate by foreclosure,	23,582 50		
Loans on real estate,	973,201 21		
Loans on personal security,	256,045 48		
Loans to counties, cities or towns (notes),	59,500 00		
Loans on depositors' books,	200 00		
Deposits in banks, on interest,	46,329 02		
Expense account,	401 29		
Lawrence Duck Co. stock,*	6,000 00		
Furniture and fixtures,	1,000 00		
Store fixtures,	1,000 00		
Cash on hand,	1,947 06		
	$1,726,856 56		$1,726,856 56

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each: —

Abington National Bank, Abington,	$19,918 47
National Bank of Redemption, Boston,	26,410 55

Loan on Bank Stock: —

On 10 shares First National Bank, Rockland,	$800 00

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Abington Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Abington, Mass., 4s, .	$18,000	$18,000 00	$18,000 00
City of Fort Wayne, Ind., 6s, .	5,000	5,400 00	5,000 00
of Grand Rapids, Mich., 5s, .	3,000	3,150 00	3,000 00
of Springfield, Ohio, 4½s, .	5,000	5,050 00	5,000 00
of Springfield, Ohio, 5s, .	5,000	5,235 00	5,000 00
	$36,000	$36,835 00	$36,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
60	Abington N'l Bank, Abington,	$6,000	$7,680 00	$6,000 00
40	First National Bank, Adams, .	4,000	6,000 00	4,000 00
74	Boston Nat'l Bank, Boston, .	7,400	6,882 00	7,400 00
75	Blackstone N'l Bank, Boston, .	7,500	6,768 75	7,500 00
12	Central Nat'l Bank, Boston, .	1,200	1,845 00	1,200 00
25	Continental N'l Bank, Boston,	2,500	2,868 75	2,500 00
19	National Eagle Bank, Boston,	1,900	1,805 00	1,900 00
59	Eliot National Bank, Boston, .	5,900	6,814 50	5,900 00
50	Globe National Bank, Boston,	5,000	4,600 00	5,000 00
50	Hamilton Nat'l Bank, Boston,	5,000	5,700 00	5,000 00
68	N'l Hide & Leather B'k, Boston,	6,800	7,174 00	6,800 00
150	Howard Nat'l Bank, Boston, .	15,000	14,850 00	15,000 00
100	Merchants' N'l Bank, Boston, .	10,000	14,300 00	10,000 00
100	Metropolitan N'l B'k, Boston, .	10,000	9,750 00	10,000 00
38	Mt. Vernon N'l Bank, Boston,	3,800	5,020 75	3,800 00
22	North National Bank, Boston,	2,200	2,398 00	2,200 00
110	N'l B'k of Redemption, Boston,	11,000	13,805 00	11,000 00
45	N'l B'k of the Republic, Boston,	4,500	6,637 50	4,500 00
50	Second National Bank, Boston,	5,000	9,050 00	5,000 00
10	Shoe & Leather N'l B'k, Boston,	1,000	900 00	1,000 00
50	South End Nat'l Bank, Boston,	5,000	4,250 00	5,000 00
32	State National Bank, Boston, .	3,200	3,304 00	3,200 00
47	Nat'l Webster Bank, Boston, .	4,700	4,300 50	4,700 00
38	First National Bank, Danvers,	2,850	3,040 00	2,850 00
32	Old Colony N'l B'k, Plymouth,	3,200	4,800 00	3,200 00
2	First Nat'l Bank, Rockland, .	200	210 00	200 00
		$134,850	$154,753 75	$134,850 00

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Abington Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	$22,000	$22,000 00	$22,000 00
Boston & Maine R.R. 4s,	29,000	28,710 00	29,000 00
Eastern R.R. 6s,	25,000	29,250 00	25,000 00
Leeds & Farmington R.R. 6s,	1,000	1,030 00	1,000 00
Old Colony R R. 4s,	15,000	15,000 00	15,000 00
Portland & Ogdensburg R.R. 6s,	5,000	5,450 00	5,000 00
Maine Central R.R. 4s,	10,000	9,800 00	10,000 00
Concord & Montreal R.R. 4s,	30,000	29,700 00	30,000 00
Upper Coos R.R. 4½s,	5,000	5,000 00	5,000 00
	$142,000	$145,940 00	$142,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$46,329 02	2½ per cent.	$25,000 00	4⅞ per cent.	$47,000 00	5¾ per cent.
4,000 00	4 "	253,000 00	5 "	722,216 69	6 "
47,000 00	4½ "	10,200 00	5¼ "	5,600 00	7 "
15,000 00	4¾ "	150,730 00	5½ "	10,000 00	8 "

Amount invested in real estate for banking purposes,		$44,000 00
Estimated value of the same,		44,000 00
Assessed value of the same,		39,000 00
Net income received from same during year ending Oct. 31, 1893,		1,329 52
Value, by books, of other real estate held or owned by foreclosure or otherwise,		23,582 50
Assessed value of the same,		22,250 00
Net income received from same during year ending Oct. 31, 1893,		488 80
Number of loans which are of an amount not exceeding $3,000 each,	674	
Aggregate amount of the same,		675,961 69
Total number of loans upon real estate,	674	
Amount of investments from which no income is received,		13,902 90
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		93,152 59
Times for the dividends fixed by the by-laws: first Tuesday in April and October.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2¼ per cent., 2¼ per cent.,	35,911 22 35,960 16
Number of accounts opened during the year ending Oct. 31, 1893,	337	
Number of accounts closed during the year ending Oct. 31, 1893,	314	
Total number of open accounts Oct. 31, 1893,	3,664	

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Abington Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		$4,055 39
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		177,778 61
Number of same,	1,694	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		247,601 24
Number of same,	2,230	

Date of examination by commissioner: May 23.

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Federal Reserve Bank of St. Louis

AMHERST SAVINGS BANK — AMHERST.

Incorporated April 5, 1864. Present number of corporators, 15.

E. F. Cook, *President.* E. D. Bangs, *Treasurer.*
George Cutler, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

E. F. Cook, W. E. Bridgman,
L. D. Hills, B. F. Kendrick.

Open for business every business day, 9 A.M. to 12 M.; 1.30 to 4 P.M.

Balance Sheet October 31, 1893.

Assets.		Liabilities.	
Public funds as per schedule,	$181,718 60	Deposits,	$1,788,265 93
Bank stock as per schedule,	225,108 84	Guaranty fund,	70,654 00
Loans on bank stock,	24,140 00	Profit and loss account,	52,238 09
Railroad bonds as per schedule,	144,800 00		
Real estate (for banking purposes),	15,000 00		
Loans on real estate,	1,055,909 00		
Loans on personal security,	143,579 05		
Loans to counties, cities or towns (notes),	79,150 00		
Loans on depositors' books,	2,800 00		
Deposits in banks, on interest,	33,920 64		
Deposits in banks, not on interest,	5,000 00		
Cash on hand,	31 89		
	$1,911,158 02		$1,911,158 02

Cash on Deposit in Banks, amount in each: —

First National Bank, Amherst,	$15,920 64
Agawam National Bank, Springfield,	5,000 00
Pynchon National Bank, Springfield,	10,000 00
City National Bank, Holyoke,	8,000 00

Loans on Bank Stock, amount on each: —

On 5 shares Palmer National Bank, Palmer,	$500 00
On 21 shares City National Bank, Worcester,	2,540 00
On 28 shares Ware National Bank, Ware,	
On 3 shares First National Bank, Amherst,	1,100 00
On 8 shares First National Bank, Easthampton,	
On 200 shares Broadway National Bank, Boston,	20,000 00

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Amherst Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Akron, Ohio, 5s, . . .	$25,900	$27,195 00	$25,900 00
of Bangor, Me., 6s, . . .	20,000	20,200 00	20,000 00
of Chicago, Ill., 4s, . . .	20,000	20,000 00	19,875 00
of Cleveland, Ohio, 5s, . .	7,000	7,350 00	7,000 00
of Fall River, Mass., 6s, . .	8,000	8,400 00	8,000 00
of Pawtucket, R. I., 5s, . .	3,000	3,210 00	3,000 00
of Saginaw, Mich., 4½s, . .	20,000	20,800 00	20,000 00
Town of Beverly, Mass., 4s, . .	10,000	10,000 00	10,000 00
of Clinton, Mass., 4s, . .	20,000	20,000 00	20,000 00
of Marblehead, Mass., 4s, .	15,000	15,000 00	15,000 00
of Adams, Mass , 5s, . .	10,000	10,100 00	10,000 00
City of Northampton, Mass., 4s, .	3,000	3,000 00	2,943 60
of Rutland, Vt., 4s, . . .	20,000	20,000 00	20,000 00
	$181,900	$185,255 00	$181,718 60

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	First National Bank, Amherst,	$10,000	$15,500 00	$14,910 00
50	First National Bank, Barre, .	5,000	5,600 00	5,000 00
23	Suffolk Nat'l Bank, Boston, .	2,300	2,415 00	2,771 62
10	N'l Hide & Leather B'k, Boston,	1,000	1,100 00	1,107 00
80	N'l B'k of the Republic, Boston,	8,000	12,800 00	10,095 50
45	Conway Nat'l Bank, Conway, .	4,500	5,625 00	4,493 33
94	First N'l Bank, Easthampton, .	9,400	13,160 00	10,928 00
56	Franklin Co. N'l B'k, Greenfield,	5,600	6,160 00	6,430 00
100	Holyoke Nat'l Bank, Holyoke,	10,000	15,500 00	10,800 00
100	City National Bank, Holyoke,	10,000	11,500 00	10,930 00
133	Northampton National Bank, Northampton, . . .	13,300	21,945 00	13,504 00
130	Hampshire Co. National Bank, Northampton, . . .	13,000	15,600 00	15,383 00
129	First Nat'l B'k, Northampton,	12,900	15,480 00	17,176 00
5	Berkshire N'l B'k, No. Adams,	500	500 00	500 00
30	National Bank of Commerce, New London, Ct., . .	3,000	3,900 00	3,660 00
80	First Nat'l Bank, Norwich, Ct.,	8,000	10,000 00	8,000 00
125	Second N'l Bank, Norwich, Ct.,	12,500	15,625 00	14,825 00
117	Thames N'l B'k, Norwich, Ct.,	11,700	17,550 00	16,101 00
38	Palmer Nat'l Bank, Palmer, .	3,800	5,700 00	5,306 50
116	Agawam N'l B'k, Springfield, .	11,600	12,180 00	11,600 00
100	Chapin N'l Bank, Springfield,	10,000	15,000 00	12,703 00

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Amherst Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
70	First Nat'l Bank, Springfield, .	$7,000	$8,750 00	$8,730 00
56	Crocker N'l B'k, Turner's Falls,	5,600	7,000 00	5,864 39
8	Ware National Bank, Ware, .	800	960 00	988 00
40	City Nat'l Bank, Worcester, .	4,000	6,000 00	5,120 00
25	Citizens' Nat'l B'k, Worcester,	2,500	3,250 00	3,062 50
10	Mechanics' N'l B'k, Worcester,	1,000	1,150 00	1,250 00
28	National Pahquioque Bank, Danbury, Ct., . . .	2,800	3,920 00	3,870 00
		$189,800	$253,870 00	$225,108 84

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4½s, ...	$10,000	$10,000 00	$10,000 00
Fitchburg R.R. 5s, ...	25,000	26,000 00	25,000 00
Boston, Revere Beach & Lynn R.R. 6s,	25,000	26,500 00	25,000 00
Boston & Lowell R.R. 4s, . .	43,000	43,000 00	43,000 00
Boston & Lowell R.R. 6s, . .	7,000	7,280 00	7,000 00
Boston & Maine R.R. 4s, . . .	35,000	35,000 00	34,800 00
	$145,000	$147,780 00	$144,800 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$10,920 64	3 per cent.	$40,700 00	4¾ per cent.	$86,826 00	6 per cent.
10,000 00	4 "	1,061,408 05	5 "	1,334 00	7 "
87,950 00	4½ "	40,360 00	5½ "		

Amount invested in real estate for banking purposes, ...		$15,000 00
Estimated value of the same, ...		15,000 00
Assessed value of the same, ...		9,500 00
Net income received from same during year ending Oct. 31, 1893, . .		852 31
Number of loans which are of an amount not exceeding $3,000 each, .	534	
Aggregate amount of the same, ...		507,251 05

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Amherst Savings Bank — Concluded.

Total number of loans upon real estate,	566	
Amount of investments from which no income is received,		$500 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		90,476 56
Times for the dividends fixed by the by-laws: January 1 and July 1.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent.,	32,293 71
	2¼ per cent.,	38,213 63
Number of accounts opened during the year ending Oct. 31, 1893,	649	
Number of accounts closed during the year ending Oct. 31, 1893,	438	
Total number of open accounts Oct. 31, 1893,	4,381	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		4,463 21
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		316,953 91
Number of same,	3,778	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		262,913 96
Number of same,	2,833	
Date of examination by commissioner: June 2.		

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Federal Reserve Bank of St. Louis

ANDOVER SAVINGS BANK — ANDOVER.

Incorporated April 2, 1834. Present number of corporators, 41.

MOSES FOSTER, *President.* JOHN F. KIMBALL, *Treasurer.*
JOHN F. KIMBALL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

MOSES FOSTER, JAMES P. BUTTERFIELD,
PETER D. SMITH, J. TYLER KIMBALL,
LEWIS T. HARDY.

Open for business every business day, 9 A.M. to 12 M.; 2 to 4 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$316,500 00	Deposits,	$2,282,524 54
Loan on public funds,	80 00	Guaranty fund,	97,000 00
Bank stock as per schedule,	312,425 00	Interest account,	102,581 66
Loans on bank stock,	1,212 50		
Railroad bonds as per schedule,	675,987 50		
Real estate by foreclosure,	9,990 00		
Loans on real estate,	1,054,539 36		
Loans on personal security,	77,652 00		
Loans on depositors' books,	100 00		
Deposits in banks, on interest,	24,033 52		
Deposit in bank, not on interest,	1,216 45		
Cash on hand,	8,369 87		
	$2,482,106 20		$2,482,106 20

Cash on Deposit in Banks, amount in each: —

Andover National Bank, Andover,	$4,216 45
Blackstone National Bank, Boston,	21,033 52

Loan on Public Funds: —

On $100 City of Boston, Mass., 4s,	$80 00

Loans on Bank Stock, amount on each: —

On 5 shares Andover National Bank, Andover,	$500 00
On 2 shares Andover National Bank, Andover,	200 00
On 10 shares National Bank of the Republic, Boston,	512 50

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Andover Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Belfast, Me., 6s,	$17,000	$17,850 00	$17,000 00*
of Boston, Mass., 4s,	50,000	50,000 00	50,000 00
of Cambridge, Mass., 6s,	2,000	2,100 00	2,000 00
of Chelsea, Mass., 6s,	12,000	12,480 00	12,000 00
of Chicago, Ill., 4s,	75,500	75,500 00	75,500 00
of Fall River, Mass., 6s,	11,000	11,660 00	11,000 00
of Lewiston, Me., 6s,	4,000	4,250 00	4,000 00 00
of Lynn, Mass., 4s,	25,000	25,000 00	25,000 00
of Norwich, Conn., 6s,	30,000	31,500 00	30,000 00
of Portland, Me., 6s,	21,000	23,100 00	21,000 00
of Salem, Mass., 6s,	3,000	3,150 00	3,000 00
of Sioux City, Iowa, 4½s,	15,000	15,000 00	15,000 00
County of Rockingham, N. H., 4s,	10,000	10,000 00	10,000 00
Town of Andover, Mass., 4s,	5,000	5,000 00	5,000 00
of Melrose, Mass., 4s,	26,000	26,000 00	26,000 00
of Peabody, Mass., 4s,	10,000	10,000 00	10,000 00
	$316,500	$322,590 00	$316,500 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
316	Andover Nat'l Bank, Andover,	$31,600	$33,400 00	$31,600 00
40	Atlas National Bank, Boston,	4,000	4,600 00	4,000 00
147	Blackstone Nat'l Bank, Boston,	14,700	13,230 00	14,700 00
27	Boylston Nat'l Bank, Boston,	2,700	3,375 00	2,700 00
100	Continental N'l Bank, Boston,	10,000	11,400 00	10,000 00
84	Everett Nat'l Bank, Boston,	8,400	7,600 00	8,400 00
112	Freeman's Nat'l Bank, Boston,	11,200	11,800 00	11,200 00
100	Market Nat'l Bank, Boston,	10,000	9,200 00	10,000 00
100	Massachusetts N'l B'k, Boston,	10,000	9,500 00	10,000 00
50	Merchants' Nat'l Bank, Boston,	5,000	7,100 00	5,000 00
120	Metropolitan N'l B'k, Boston,	12,000	11,600 00	12,000 00
300	National Bank of the Commonwealth, Boston,	30,000	37,500 00	30,000 00
225	N'l B'k of the Republic, Boston,	22,500	32,800 00	22,500 00
100	National City Bank, Boston,	10,000	8,600 00	10,000 00
100	National Eagle Bank, Boston,	10,000	9,500 00	10,000 00
100	N'l Hide & Leather B'k, Boston,	10,000	10,500 00	10,000 00
263	National Revere Bank, Boston,	26,300	26,300 00	26,300 00
6	Nat'l Security Bank, Boston,	600	1,000 00	600 00
60	National Union Bank, Boston,	6,000	8,900 00	6,000 00
154	Nat'l Webster Bank, Boston,	15,400	13,800 00	15,400 00
58	New England N'l B'k, Boston,	5,800	9,100 00	5,800 00

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Andover Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
41	North National Bank, Boston,	$4,100	$4,400 00	$4,100 00
79	Old Boston Nat'l Bank, Boston,	7,900	7,800 00	7,900 00
110	Second National Bank, Boston,	11,000	19,900 00	11,000 00
35	Shawmut Nat'l Bank, Boston,	3,500	3,900 00	3,500 00
50	South End Nat'l Bank, Boston,	5,000	4,200 00	5,000 00
52	State National Bank, Boston, .	5,200	5,300 00	5,200 00
18	Tremont Nat'l Bank, Boston, .	1,800	1,700 00	1,800 00
3	First National Bank, Danvers,	225	175 00	225 00
50	Wachusett N'l B'k, Fitchburg,	5,000	10,000 00	5,000 00
100	Bay State N'l B'k, Lawrence, .	7,500	10,000 00	7,500 00
50	Union Nat'l Bank, Weymouth,	5,000	4,900 00	5,000 00
		$312,425	$353,080 00	$312,425 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s, . . .	$85,000	$85,000 00	$85,000 00
Boston & Lowell R.R. 4s, . . .	50,000	50,000 00	50,000 00
Boston & Lowell R.R. 5s, . .	2,000	2,100 00	2,000 00
Boston & Lowell R.R. 6s, . .	7,000	7,300 00	7,000 00
Boston & Lowell R.R. 7s, . .	18,000	19,000 00	18,000 00
Boston, Revere Beach & Lynn R.R. 6s,	14,000	14,700 00	14,000 00
Boston, Winthrop & Shore R.R. 5s,	50,000	54,000 00	50,000 00
Concord & Montreal R.R. 4s, . .	65,000	65,000 00	64,987 50
Fitchburg R.R. 4s, ...	50,000	50,000 00	50,000 00
Fitchburg R.R. 5s, ...	50,000	54,000 00	50,000 00
Newport & Richford R.R. 5s, . .	13,000	13,600 00	13,000 00*
Old Colony R.R. 4s, ...	142,000	142,000 00	142,000 00
Old Colony R R. 6s, ...	5,000	5,500 00	5,000 00
Worcester & Nashua R.R. 5s, . .	5,000	5,200 00	5,000 00
Worcester, Nashua & Roch. R.R. 4s,	50,000	50,000 00	50,000 00
Maine Central R.R. 4s, ...	25,000	25,000 00	25,000 00
Conn. & Passumpsic Rivers R.R 4s,	20,000	20,000 00	20,000 00
Danbury & Norwalk R.R. 5s, . .	25,000	29,000 00	25,000 00
	$676,000	$691,400 00	$675,987 50

* A legal investment when made.

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Andover Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$21,033 52	2½ per cent.	$94,501 00	5 per cent.	$790,660 76	6 per cent.
1 00	4 "	25,000 00	5¼ "	8,500 00	6½ "
22,000 00	4¼ "	186,663 50	5½ "	4,757 60	7 "
4,500 00	4½ "				

Value, by books, of real estate held or owned by foreclosure or otherwise,		$9,990 00
Assessed value of the same,		9,275 00
Net income received from same during year ending Oct. 31, 1893,		475 98
Number of loans which are of an amount not exceeding $3,000 each,	486	
Aggregate amount of the same,		737,198 36
Total number of loans upon real estate,	549	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		127,582 15
Times for the dividends fixed by the by-laws: third Wednesday in June and December.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent., / 2½ per cent.,	42,804 91 / 55,010 82
Number of accounts opened during the year ending Oct. 31, 1893,	622	
Number of accounts closed during the year ending Oct. 31, 1893,	503	
Total number of open accounts Oct. 31, 1893,	5,541	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		4,596 31
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		287,676 31
Number of same,	3,610	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		320,434 93
Number of same,	3,043	
Date of examination by commissioner: October 31.		

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ederal Reserve Bank of St. Louis

ARLINGTON FIVE CENTS SAVINGS BANK — ARLINGTON.

Incorporated April 2, 1860. Present number of corporators, 32.

WILLIAM G. PECK, *President.* JOSEPH W. WHITAKER, *Treasurer.*
JOSEPH W. WHITAKER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:
WILLIAM G. PECK, B. DELMONT LOCKE,
HENRY SWAN.

Open for business, Tuesdays and Fridays, 3 to 5 P.M.; Wednesdays, 3 to 8 P.M.; Saturdays, 3 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$239,000 00	Deposits,	$1,207,815 21
Loan on public funds,	15,000 00	Guaranty fund,	39,892 20
Bank stock as per schedule,	27,400 00	Interest account,	10,634 25
Loan on bank stock,	4,000 00	Profit and loss account,	5,514 55
Railroad bonds as per schedule,	191,000 00	Surplus,	5,252 89
Real estate (for banking purposes),	10,952 93	Rent account,	304 17
Loans on real estate,	725,018 03	Due on mortgage loans,	3,500 00
Loans on personal security,	1,000 00		
Loans to counties, cities or towns (notes),	21,000 00		
Loans on depositors' books,	600 00		
Deposit in bank, on interest,	33,926 34		
Deposit in bank, not on interest,	300 04		
Expense account,	1,412 00		
Tax account,	314 06		
Insurance account,	700 60		
Cash on hand,	1,289 27		
	$1,272,913 27		$1,272,913 27

Cash on Deposit in Banks, amount in each: —

Atlantic National Bank, Boston,	$33,926 34
Faneuil Hall National Bank, Boston,	300 04

Loan on Public Funds: —

On $10,000 City of Boston, Mass., 4s,	$15,000 00
On $2,000 City of Nashua, N. H., 4s,	
On $1,000 City of Newton, Mass., 4s,	
On $1,000 Boston & Providence R.R. 4s,	
On $1,000 Worcester & Nashua R.R. 5s,	

Loan on Bank Stock: —

On 50 shares First Ward National Bank, Boston,	$4,000 00

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Arlington Five Cents Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Arlington, Mass., 4s,	$5,000	$5,000 00	$5,000 00
of Arlington, Mass., 5s,	13,000	13,455 00	13,000 00
of Chatham, Mass., 4½s,	8,000	8,360 00	8,000 00
of Methuen, Mass., 6s,	1,000	1,030 00	1,000 00
of Wayland, Mass., 5s,	2,000	2,060 00	2,000 00
City of Bangor, Me., 6s,	6,000	6,180 00	6,000 00
of Boston, Mass., 6s,	3,000	3,020 00	3,000 00
of Brockton, Mass., 4s,	2,000	2,000 00	2,000 00
of Chelsea, Mass., 6s,	2,000	2,035 00	2,000 00
of Cleveland, Ohio, 5s,	9,000	9,450 00	9,000 00
of Cleveland, Ohio, 6s,	12,000	12,555 00	12,000 00
of Dayton, Ohio, 5s,	27,000	27,540 00	27,000 00*
of Dayton, Ohio, 6s,	5,000	5,450 00	5,000 00*
of Fall River, Mass., 6s,	2,000	2,200 00	2,000 00
of Grand Rapids, Mich., 5s,	20,000	21,085 00	20,000 00
of Holyoke, Mass., 6s,	5,000	5,500 00	5,000 00
of Lawrence, Mass., 6s,	6,000	6,090 00	6,000 00
of Lewiston, Me., 5s,	1,000	1,100 00	1,000 00
of Middletown, Conn., 7s,	10,000	10,200 00	10,000 00
of Peoria, Ill., 7s,	13,000	14,560 00	13,000 00
of Portland, Me., 6s,	20,000	23,600 00	20,000 00
of Springfield, Ohio, 4½s,	17,000	17,170 00	17,000 00
of Springfield, Ohio, 5s,	11,000	11,000 00	11,000 00
of Somerville, Mass., 5s,	19,000	19,095 00	19,000 00
of Woburn, Mass., 6s,	7,000	7,035 00	7,000 00
County of Hillsborough, N. H., 6s,	10,000	10,300 00	10,000 00
District of Columbia 6s,	3,000	3,420 00	3,000 00
	$239,000	$250,490 00	$239,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Atlantic Nat'l Bank, Boston,	$5,000	$6,025 00	$5,000 00
50	Continental N'l Bank, Boston,	5,000	5,737 50	5,000 00
50	Faneuil Hall N'l Bank, Boston,	5,000	6,000 00	5,000 00
22	First Ward N'l Bank, Boston,	2,200	2,805 00	2,200 00
25	N'l B'k of No. America, Boston,	2,500	2,631 25	2,500 00
10	N'l B'k of Redemption, Boston,	1,000	1,220 00	1,000 00
33	N'l B'k of the Republic, Boston,	3,300	4,818 00	3,300 00
12	National Union Bank, Boston,	1,200	1,548 00	1,200 00
12	Dedham Nat'l Bank, Dedham,	1,200	1,140 00	1,200 00
10	First Nat'l Bank, Arlington,	1,000	1,080 00	1,000 00
		$27,400	$33,004 75	$27,400 00

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Federal Reserve Bank of St. Louis

Arlington Five Cents Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 6s,	$15,000	$15,225 00	$15,000 00
Boston, Clinton, Fitchburg and New Bedford R.R. 5s,	2,000	2,160 00	2,000 00
Boston & Lowell R.R. 6s,	4,000	4,140 00	4,000 00
Boston, Revere Beach & Lynn R.R. 6s,	10,000	10,500 00	10,000 00
Cheshire R.R. 6s,	27,500	29,425 00	27,500 00
Concord & Montreal R.R. 4s,	20,000	19,600 00	20,000 00
Eastern R.R. 6s,	5,500	6,435 00	5,500 00
Fitchburg R.R. 6s,	8,000	8,400 00	8,000 00
Lowell & Lawrence R.R. 6s,	1,000	1,050 00	1,000 00
Maine Central R.R. 7s,	14,000	15,400 00	14,000 00
New Bedford R.R. 7s,	3,000	3,015 00	3,000 00
Newport & Richford R.R. 5s,	20,000	20,600 00	20,000 00*
Old Colony R.R. 4s,	30,000	30,000 00	30,000 00
Old Colony R.R. 6s,	1,000	1,050 00	1,000 00
Portland & Ogdensburg R.R. 6s,	4,000	4,320 00	4,000 00
Portsmouth, Great Falls & Conway R.R. 4½s,	15,000	15,600 00	15,000 00
Salem & Lowell R.R. 6s,	1,000	1,070 00	1,000 00
Vermont & Massachusetts R.R. 5s,	10,000	10,500 00	10,000 00
	$191,000	$198,490 00	$191,000 00

* A legal investment when made.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$33,926 34	3 per cent.	$30,400 00	5¼ per cent.	$1,000 00	6½ per cent.
15,000 00	4 "	212,000 00	5½ "	20,950 00	7 "
16,000 00	4½ "	313,057 67	6 "	100 00	8 "
152,110 36	5 "	6,000 00	6¼ "		

Amount invested in real estate for banking purposes,	$10,952 93
Estimated value of the same,	25,000 00
Assessed value of the same,	20,881 25
Net income received from same during year ending Oct. 31, 1893,	671 78
Number of loans which are of an amount not exceeding $3,000 each,	320
Aggregate amount of the same,	353,689 54
Total number of loans upon real estate,	382
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,	69,400 96
Times for the dividends fixed by the by-laws: first Saturday in January and July.	

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Arlington Five Cents Savings Bank — Concluded.

Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent.,	$22,722 89
	2 per cent.,	23,333 67
Number of accounts opened during the year ending Oct. 31, 1893,	395	
Number of accounts closed during the year ending Oct. 31, 1893,	321	
Total number of open accounts Oct. 31, 1893,	3,826	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		4,183 52
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		190,476 95
Number of same,	3,369	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		214,578 11
Number of same,	2,355	

Date of examination by commissioner: March 21.

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Federal Reserve Bank of St. Louis

ATHOL SAVINGS BANK — ATHOL.

Incorporated Feb. 12, 1867. Present number of corporators, 38.

ALPHEUS HARDING, *President.* WILLIAM D. LUEY, *Treasurer.*
WILLIAM D. LUEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ALPHEUS HARDING, SOLON W. LEE,
JAMES M. LEE, HENRY R. STOWELL,
LUCIEN LORD.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$111,250 00	Deposits,	$1,682,258 33
Bank stock as per schedule,	9,800 00	Guaranty fund,	68,000 00
Loans on bank stock,	18,275 00	Interest account,	31,202 17
Railroad bonds as per schedule,	65,000 00	Profit and loss account,	46,547 91
Loans on real estate,	1,012,363 54		
Loans on personal security,	498,000 00		
Loans to counties, cities or towns (notes),	75,900 00		
Deposits in banks, on interest,	33,934 33		
Expense account,	1,716 06		
Cash on hand,	1,769 48		
	$1,828,008 41		$1,828,008 41

Cash on Deposit in Banks, amount in each: —

National Bank of the Commonwealth, Boston,	$1,849 87
Miller's River National Bank, Athol,	22,084 46
Athol National Bank, Athol,	10,000 00

Loans on Bank Stock, amount on each: —

On 150 shares Springfield Safe Deposit and Trust Company, Springfield,	$15,000 00
On 36 shares Athol National Bank, Athol,	2,900 00
On 8 shares Athol National Bank, Athol,	375 00

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Athol Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Hyde Park, Mass., 4s,	$3,000	$3,000 00	$3,000 00
of Meriden, Conn., 6s,	4,000	4,080 00	4,000 00
City of Lynn, Mass, 6s,	5,000	5,200 00	5,000 00
of Newton, Mass, 5s,	10,000	11,000 00	10,000 00
of Boston, Mass., 3½s,	25,000	24,250 00	24,250 00
of Chicopee, Mass., 4s,	8,000	8,000 00	8,000 00
of Cleveland, Ohio, 5s,	19,000	19,950 00	19,000 00
of Milwaukee, Wis., 5s,	18,000	18,180 00	18,000 00
of Youngstown, Ohio, 5s,	20,000	20,200 00	20,000 00
	$112,000	$113,860 00	$111,250 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
11	Blackstone Nat'l Bank, Boston,	$1,100	$990 00	$1,100 00
10	Eliot National Bank, Boston,	1,000	1,155 00	1,000 00
50	National Eagle Bank, Boston,	5,000	4,250 00	5,000 00
27	Miller's River N'l B'k, Athol,	2,700	4,725 00	2,700 00
		$9,800	$11,120 00	$9,800 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Providence R.R. 4s,	$25,000	$25,000 00	$25,000 00
Fitchburg R.R. 4s,	20,000	19,400 00	20,000 00
Vermont & Massachusetts R.R. 5s,	20,000	21,000 00	20,000 00
	$65,000	$65,400 00	$65,000 00

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Athol Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$23,934 33	2½ per cent.	$68,000 00	4¾ per cent.	$75,000 00	5¼ per cent.
6,000 00	3⅝ "	50,000 00	4⅝ "	52,700 00	5½ "
35,500 00	4 "	950,731 98	5 "	350,406 56	6 "
26,200 00	4½ "				

Number of loans which are of an amount not exceeding $3,000 each,	365	
Aggregate amount of the same,		$346,099 65
Total number of loans upon real estate,	454	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		89,590 55
Times for the dividends fixed by the by-laws: January 1 and July 1.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent., 2 per cent.,	31,832 35 33,244 55
Number of accounts opened during the year ending Oct. 31, 1893,	1,756	
Number of accounts closed during the year ending Oct. 31, 1893,	1,682	
Total number of open accounts Oct. 31, 1893,	5,019	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		5,378 61
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		293,013 48
Number of same,	3,343	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		324,237 76
Number of same,	3,167	

Date of examination by commissioner: March 14.

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ATTLEBOROUGH SAVINGS BANK—NORTH ATTLEBOROUGH.

Incorporated Feb. 2, 1860. Present number of corporators, 62.

ABIEL CODDING, *President.* EDWARD R. PRICE, *Treasurer.*
EDWARD R. PRICE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

GEO. A. DEAN, JOSEPH G. BARDEN,
ABIEL CODDING, B. S. FREEMAN,
RANDOLPH KNAPP, J. L. SWEET,
JAS. H. STURDY.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$67,000 00	Deposits,	$1,060,657 34
Bank stock as per schedule,	11,100 00	Guaranty fund,	47,500 00
Railroad bonds as per schedule,	63,000 00	Interest account,	6,993 48
Loan on railroad stock,	37,500 00	Profit and loss account,	21,243 33
Real estate by foreclosure,	28,749 79		
Loans on real estate,	513,782 57		
Loans on personal security,	335,547 50		
Loans to counties, cities or towns (notes),	67,000 00		
Deposit in bank, on interest,	5,910 21		
Deposit in bank, not on interest,	6,577 72		
Expense account,	226 36		
	$1,136,394 15		$1,136,394 15

Cash on Deposit in Banks, amount in each:—

Boston National Bank, Boston,	$5,910 21
North Attleborough National Bank, North Attleborough,	6,577 72

Loan on Railroad Stock:—

On 359 shares Boston & Maine R.R.,	$37,500 00

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Attleborough Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Attleborough, Mass., 4s,	$20,000	$20,000 00	$20,000 00
of Brookline, Mass., 5s,	9,000	9,507 00	9,000 00
City of Youngstown, Ohio, 5s,	10,000	10,300 00	10,000 00
of Bangor, Me., 6s,	2,000	2,000 00	2,000 00
of Canton, Ohio, 5s,	6,000	6,000 00	6,000 00
of Grand Rapids, Mich., 5s,	20,000	20,000 00	20,000 00
	$67,000	$67,807 00	$67,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
61	First N'l Bank, Attleborough,	$6,100	$9,150 00	$6,100 00
50	Boston Nat'l Bank, Boston,	5,000	4,700 00	5,000 00
		$11,100	$13,850 00	$11,100 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s,	$25,000	$25,000 00	$23,750 00
Fitchburg R.R. 5s,	25,000	26,500 00	26,750 00
Boston & Maine R.R. 7s,	12,500	12,500 00	12,500 00
	$62,500	$64,000 00	$63,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$5,910 21	2 per cent.	$71,445 00	5½ per cent.	$29,000 00	7 per cent.
37,500 00	4½ "	7,000 00	5¾ "	145,000 00	8 "
76,100 00	5 "	572,785 07	6 "	15,000 00	8½ "

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Attleborough Savings Bank — Concluded.

Value, by books, of real estate held or owned by foreclosure or otherwise,		$28,749 79
Assessed value of the same,		22,500 00
Net income received from same during year ending Oct. 31, 1893,		1,587 86
Number of loans which are of an amount not exceeding $3,000 each,	229	
Aggregate amount of the same,		246,908 07
Total number of loans upon real estate,	252	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		62,787 40
Times for the dividends fixed by the by-laws: Tuesday after second Monday in April and October.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2½ per cent., 2½ per cent.,	24,821 44 25,159 73
Number of accounts opened during the year ending Oct. 31, 1893,	631	
Number of accounts closed during the year ending Oct. 31, 1893,	569	
Total number of open accounts Oct. 31, 1893,	3,442	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		3,488 67
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		248,683 57
Number of same,	3,130	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		262,266 25
Number of same,	2,978	

Date of examination by commissioner: June 8.

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BARRE SAVINGS BANK — BARRE.

Incorporated May 1, 1869. Present number of corporators, 41.

CHAS. BRIMBLECOM, *President.* FRANK A. RICH, *Treasurer.*
FRANK A. RICH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

CHAS. BRIMBLECOM, ORAMEL CLARK,
ESTES HAWES, J. HENRY GODDARD,
J. C. BARTHOLOMEW.

Open for business every business day, except Saturdays, 9 A.M. to 12 M.; 1 to 4 P.M.; Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	$90,166 00	Deposits,	$516,968 06
Loans on bank stock,	5,800 00	Guaranty fund,	13,525 00
Railroad bonds as per schedule,	6,060 00	Interest account,	2,714 13
Real estate (for banking purposes),	1,600 00	Profit and loss account,	12,538 39
Real estate by foreclosure,	1,200 00		
Loans on real estate,	349,493 00		
Loans on personal security,	77,000 00		
Loans to counties, cities or towns (notes),	1,000 00		
Deposits in banks, on interest,	9,000 00		
Deposits in banks, not on interest,	3,673 04		
Expense account,	737 72		
Suspense account,	15 82		
	$545,745 58		$545,745 58

Cash on Deposit in Banks, amount in each: —

First National Bank, Barre,	$5,673 04
Hampshire County National Bank, Northampton,	7,000 00

Loans on Bank Stock, amount on each: —

On 20 shares First National Bank, Barre,	$1,500 00
On 7 shares First National Bank, Barre,	500 00
On 40 shares First National Bank, Northampton,	3,800 00

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Barre Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
55	First National Bank, Barre, .	$5,500	$5,500 00	$6,325 00
42	Blackstone Nat'l Bank, Boston,	4,200	3,790 50	4,305 00
62	Boston Nat'l Bank, Boston, .	6,200	5,735 00	7,130 00
20	Boylston Nat'l Bank, Boston, .	2,000	2,450 00	2,260 00
17	Continental Nat'l B'k, Boston,	1,700	1,950 75	1,802 00
25	Eliot National Bank, Boston, .	2,500	2,887 50	2,950 00
41	First National Bank, Boston, .	4,100	9,430 00	8,118 00
32	Nat'l B'k of Commerce, Boston,	3,200	3,776 00	3,616 00
46	N'l B'k of Redemption, Boston,	4,600	5,612 00	5,520 00
25	N'l Hide & Leather B'k, Boston,	2,500	2,637 50	2,900 00
9	National Revere Bank, Boston,	900	900 00	1,035 00
34	Second National Bank, Boston,	3,400	6,154 00	5,100 00
20	Shoe & Leather N'l B'k, Boston,	2,000	1,800 00	1,900 00
30	Suffolk National Bank, Boston,	3,000	2,895 00	3,450 00
60	Tremont Nat'l Bank, Boston, .	6,000	5,700 00	6,360 00
50	Nat'l Market Bank, Brighton, .	5,000	4,487 50	7,050 00
7	Ware National Bank, Ware, .	700	770 00	840 00
52	Central Nat'l Bank, Worcester,	5,200	7,540 00	7,280 00
21	Citizens' N'l Bank, Worcester,	2,100	2,730 00	2,625 00
50	City Nat'l Bank, Worcester, .	5,000	7,000 00	6,300 00
20	First Nat'l Bank, Worcester, .	2,000	3,400 00	3,300 00
		$71,800	$87,145 75	$90,166 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Eastern R.R. 6s, ...	$5,000	$5,850 00	$5,200 00
Rutland R.R. 5s, ...	1,000	970 00	860 00*
	$6,000	$6,820 00	$6,060 00

* A legal investment when made.

Total Amount of Loans, with each Specified Rate of Interest

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$2,000 00	2½ per cent.	$188,100 00	5½ per cent.	$12,000 00	6½ per cent.
7,000 00	4 "	6,200 00	5¾ "	20,300 00	7 "
2,000 00	5 "	133,393 00	6 "	10,000 00	7½ "
61,300 00	5¼ "				

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Barre Savings Bank — Concluded.

Amount invested in real estate for banking purposes,		$1,600 00
Estimated value of the same,		1,600 00
Assessed value of the same,		1,575 00
Net income received from same during year ending Oct. 31, 1893,		115 30
Value, by books, of other real estate held or owned by foreclosure or otherwise,		1,200 00
Assessed value of the same,		1,550 00
Number of loans which are of an amount not exceeding $3,000 each,	94	
Aggregate amount of the same,		101,993 00
Total number of loans upon real estate,	118	
Amount of investments from which no income is received,		4,500 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		26,472 25
Times for the dividends fixed by the by-laws: January 15 and July 15.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2¼ per cent.,	10,497 89
	2¼ per cent.,	11,033 96
Number of accounts opened during the year ending Oct. 31, 1893,	177	
Number of accounts closed during the year ending Oct. 31, 1893,	127	
Total number of open accounts Oct. 31, 1893,	1,401	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		2,535 94
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		89,708 13
Number of same,	870	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		80,749 90
Number of same,	702	

Date of examination by commissioner: June 1.

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BASS RIVER SAVINGS BANK—SOUTH YARMOUTH.

Incorporated April 15, 1874. Present number of corporators, 34.

HIRAM LORING, *President.* DAVID D. KELLEY, *Treasurer.*
HIRAM D. LORING, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

HIRAM LORING, STEPHEN WING,
OBED BAKER, 3d, PELEG P. AKIN,
DAVID KELLEY, ELKANAH CROWELL.

Open for business every business day, 2 to 4 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$44,792 85	Deposits,	$616,112 55
Bank stock as per schedule,	78,536 35	Guaranty fund,	16,338 55
Loans on bank stock,	950 00	Profit and loss account,	1,965 57
Railroad bonds as per schedule,	41,150 00		
Real estate by foreclosure,	8,955 11		
Loans on real estate,	249,820 15		
Loans on personal security,	123,128 20		
Loans to counties, cities or towns (notes),	33,000 00		
Loans on depositors' books,	550 00		
Deposits in banks, on interest,	28,342 37		
Deposits in banks, not on interest,	8,989 03		
Stock of Sagamore Manufacturing Co.,*	5,208 28		
Stock of Border City Manufacturing Co.,*	5,209 40		
Cash on hand,	5,784 93		
	$634,416 67		$634,416 67

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each:—

Manufacturers' National Bank, Boston,	$12,650 82
International Trust Company, Boston,	2,273 08
Maverick National Bank, Boston,	420 89
First National Bank, Hyannis,	13,418 47
First National Bank, Yarmouth,	8,568 14

Loans on Bank Stock, amount on each:—

On 13 shares First National Bank, Yarmouth,	$850 00
On 2 shares Cape Cod National Bank, Harwich,	100 00

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Bass River Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Columbus, Ohio, 4s, . .	$10,000	$9,600 00	$10,000 00*
of Lowell, Mass., 4s, . .	3,000	3,000 00	3,000 00
of Providence, R. I., 5s, . .	10,000	11,050 00	11,442 85
Town of Beverly, Mass., 4s, . .	5,000	5,000 00	5,000 00
of Clinton, Mass., 4s, . .	5,000	5,000 00	5,000 00
of Spencer, Mass., 4s, . .	10,000	10,000 00	10,350 00
	$43,000	$43,650 00	$44,792 85

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
30	Atlas National Bank, Boston,	$3,000	$3,057 50	$3,660 00
30	Boston National Bank, Boston,	3,000	2,775 00	3,270 00
8	Blackstone Nat'l B'k, Boston, .	800	720 00	800 00
63	Everett Nat'l Bank, Boston, .	6,300	5,544 00	6,615 00
21	National Eagle Bank, Boston,	2,100	1,085 00	2,205 00
50	Nat'l Exchange B'k, Boston, .	5,000	5,900 00	5,927 00
55	Faneuil Hall N'l B'k, Boston, .	5,500	6,600 00	6,765 00
50	Manufacturers' N'l B'k, Boston,	5,000	4,875 00	5,241 80
13	Market National Bank, Boston,	1,300	1,196 00	1,300 00
56	Merchants' Nat'l B'k, Boston, .	5,600	8,008 00	7,280 00
7	Old Boston Nat'l B'k, Boston, .	700	693 00	756 00
25	Second Nat'l Bank, Boston, .	2,500	4,525 00	3,258 00
15	State National Bank, Boston, .	1,500	1,535 62	1,770 00
10	Suffolk National Bank, Boston,	1,000	965 00	1,000 00
50	N'l B'k of Redemption, Boston,	5,000	6,100 00	6,500 00
50	N'l B'k of the Republic, Boston,	5,000	7,300 00	5,749 88
73	Tremont Nat'l Bank, Boston, .	7,300	6,935 00	7,780 00
25	Shawmut Nat'l Bank, Boston, .	2,500	2,800 00	2,750 00
20	Citizens' N'l B'k, New Bedford,	2,000	2,600 00	2,000 00
24	First Nat'l B'k, New Bedford,	2,400	3,396 00	2,400 00
12	First Nat'l Bank, Yarmouth, .	1,200	1,620 00	1,508 67
		$68,700	$78,230 12	$78,536 35

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Bass River Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s,	$20,000	$19,400 00	$20,600 00
Fitchburg R.R. 4½s,	5,000	5,000 00	5,000 00
New Bedford R.R. 7s,	3,000	3,030 00	3,000 00
Old Colony R.R. 6s,	3,000	3,045 00	3,000 00
Old Colony R.R. 7s	4,000	4,020 00	4,000 00
Vermont and Massachusetts R.R. 5s,	5,000	5,250 00	5,550 00
	$40,000	$39,745 00	$41,150 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$13,418 47	2½ per cent.	$93,600 00	5 per cent.	$12,000 00	6½ per cent.
14,923 90	3 "	12,500 00	5¼ "	5,561 00	7 "
13,300 00	4¼ "	77,674 10	5½ "	50 00	8 "
18,000 00	4⅜ "	169,691 15	6 "	72 10	10 "
5,000 00	4⅞ "				

Value by books, of real estate held or owned by foreclosure or otherwise,		$8,955 11
Assessed value of the same,		9,850 00
Net income received from same during year ending Oct. 31, 1893,		135 00
Number of loans which are of an amount not exceeding $3,000 each,	292	
Aggregate amount of the same,		174,626 90
Total number of loans upon real estate,	224	
Amount of investments from which no income is received,		26,500 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		29,357 81
Times for the dividends fixed by the by-laws: April 1 and October 1.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent., 2 per cent.,	12,447 06 11,870 09
Number of accounts opened during the year ending Oct. 31, 1893,	234	
Number of accounts closed during the year ending Oct. 31, 1893,	281	
Total number of open accounts Oct. 31, 1893,	2,076	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		1,872 29
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		91,969 71
Number of same,	938	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		137,328 65
Number of same,	1,320	
Date of examination by commissioner: July 8.		

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BELMONT SAVINGS BANK — BELMONT.

Incorporated March 5, 1885. Present number of corporators, 46.

J. VARNUM FLETCHER, *President.* WINTHROP L. CHENERY, *Treasurer.*
THOMAS W. DAVIS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

J. VARNUM FLETCHER, THOMAS D. BLAKE,
GUSTAVUS C. HOLT, FREDERIC DODGE,
J. LUCIUS ELLIS.

Open for business Wednesdays, 4 to 6 and 7 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$6,000 00	Deposits,	$100,197 12
Bank stock as per schedule,	6,125 37	Guaranty fund,	1,000 00
Loan on bank stock,	5,000 00	Interest account,	1,441 07
Railroad bonds as per schedule,	15,000 00	Profit and loss account,	202 63
Loans on real estate,	67,328 00		
Loans on personal security,	950 00		
Deposit in bank, on interest,	2,081 52		
Cash on hand,	355 93		
	$102,840 82		$102,840 82

Cash on Deposit in Bank: —

Faneuil Hall National Bank, Boston, ... $2,081 52

Loan on Bank Stock: —

On 63 shares Traders' National Bank, Boston, ... $5,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Chicago, Ill., 4s,	$5,000	$5,000 00	$5,000 00
Town of Winchester, Mass., 4s,	1,000	1,000 00	1,000 00
	$6,000	$6,000 00	$6,000 00

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Belmont Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
4	Blackstone Nat'l Bank, Boston,	$400	$360 00	$425 00
16	Faneuil Hall N'l Bank, Boston,	1,600	1,920 00	2,189 50
3	Freeman's Nat'l Bank, Boston,	300	300 00	319 50
10	Howard Nat'l Bank, Boston, .	1,000	990 00	1,120 00
3	N'l Hide & Leather B'k, Boston,	300	316 50	361 50
2	Nat'l Webster Bank, Boston, .	200	183 00	214 25
5	South End Nat'l Bank, Boston,	500	425 00	500 00
10	Third National Bank, Boston,	1,000	870 00	995 62
		$5,300	$5,364 50	$6,125 37

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . .	$1,000	$980 00	$1,000 00
Concord & Montreal R.R. 4s, . .	4,000	3,960 00	4,000 00
Fitchburg R.R. 5s, ...	5,000	5,200 00	5,000 00
Maine Central R.R. 4½s, . . .	3,000	3,075 00	3,000 00
Upper Coos R.R. 4½s, . . .	2,000	2,000 00	2,000 00
	$15,000	$15,215 00	$15,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$2,081 52 17,000 00	3 per cent. 5 "	$9,300 00	5½ per cent.	$46,978 00	6 per cent.

Number of loans which are of an amount not exceeding $3,000 each, . 50
Aggregate amount of the same, ... $59,878 00
Total number of loans upon real estate, ... 46
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, ... 4,868 93
Times for the dividends fixed by the by-laws: third Wednesday in January and July.

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Belmont Savings Bank — Concluded.

Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent.,	$1,667 81
	2 per cent.,	1,818 94
Number of accounts opened during the year ending Oct. 31, 1893,	81	
Number of accounts closed during the year ending Oct. 31, 1893,	25	
Total number of open accounts Oct. 31, 1893,	526	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		514 04
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		26,200 45
Number of same,	519	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		17,784 78
Number of same,	210	

Date of examination by commissioner: January 4.

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BENJAMIN FRANKLIN SAVINGS BANK — FRANKLIN.

Incorporated Feb. 1, 1871. Present number of corporators, 39.

DAVIS THAYER, Jr., *President.* CHARLES W. STEWART, *Treasurer.*
CHARLES W. STEWART, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

DAVIS THAYER, Jr., JAMES M. FREEMAN,
JAMES P. RAY, A. H. MORSE,
JOSEPH G. RAY, E. P. CHAPMAN,
C. J. McKENZIE.

Open for business every business day, 9 A.M. to 12 M., 1 to 4 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$1,815 00	Deposits,	$459,141 93
Loans on public funds,	2,000 00	Guaranty fund,	21,075 89
Bank stock as per schedule,	45,566 77	Interest account,	17,475 10
Loans on bank stock,	40,000 00		
Railroad bonds as per schedule,	10,075 00		
Loan on railroad bonds,	8,000 00		
Real estate by foreclosure,	11,263 15		
Loans on real estate,	196,257 50		
Loans on personal security,	164,540 25		
Deposits in banks, on interest,	12,343 52		
Deposits in banks, not on interest,	1,001 25		
Expense account,	628 25		
Furniture,	968 68		
Cash on hand,	3,233 55		
	$497,692 92		$497,692 92

Cash on Deposit in Banks, amount in each: —

Franklin National Bank, Franklin,	$982 51
Maverick National Bank, Boston,	18 74
Traders' National Bank, Boston,	3,892 64
International Trust Company, Boston,	8,450 88

Loans on Public Funds, amount on each: —

On $500 United States 4s,	$500 00
On $1,000 Portland, Me., bonds,	1,500 00
On $1,000 Belfast, Me., bonds,*	

* Legal security has been substituted.

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Benjamin Franklin Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

On 200 shares Fourth National Bank, Boston,	$20,000 00
On 125 shares Traders' National Bank, Boston,	10,000 00
On 23 shares First National Bank, Portsmouth, N. H.,	
On 50 shares Mechanics and Traders' National Bank, Portsmouth, N. H.,	
On 4 shares New Hampshire National Bank, Portsmouth, N. H.,	10,000 00
On 30 shares Second National Bank, Fall River,	
On 10 shares Pocasset National Bank, Fall River,	
On 5 shares National Union Bank, Fall River,	

Loan on Railroad Bonds: —

On $8,000 Boston & Maine R.R. 4s,	$8,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bath, Me., 6s,	$2,000	$2,100 00	$1,815 00*

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
14	Columbian Nat'l B'k, Boston,	$1,400	$1,400 00	$1,845 00
5	Continental Nat'l B'k, Boston,	500	573 75	620 00
27	N'l B'k of Commerce, Boston,	2,700	3,186 00	3,456 00
70	Eliot National Bank, Boston,	7,000	8,085 00	8,887 50
30	Hamilton Nat'l B'k, Boston,	3,000	3,420 00	3,790 00
25	Howard Nat'l Bank, Boston,	2,500	2,475 00	2,902 50
9	N'l Hide & Leather B'k, Boston,	900	949 50	1,032 75
10	Market Nat'l Bank, Boston,	1,000	920 00	1,100 00
15	N'l B'k of No America, Boston,	1,500	1,578 75	1,680 00
16	National Revere Bank, Boston,	1,600	1,600 00	1,776 00
8	Shoe & Leather N'l B'k, Boston,	800	720 00	1,137 00
31	Tremont Nat'l Bank, Boston,	3,100	2,945 00	3,902 37
23	Washington Nat'l B'k, Boston,	2,300	2,300 00	3 266 00
75	Franklin Nat'l Bank, Franklin,	7,500	8,250 00	8,932 65
12	Wrentham N'l B'k, Wrentham,	840	960 00	1,239 00
		$36,640	$39,363 00	$45,566 77

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Benjamin Franklin Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4½s, . . .	$10,000	$10,000 00	$10,075 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$12,343 52	3 per cent.	$22,500 00	5½ per cent.	$191,837 75	6 per cent.
53,460 00	5 "	20,000 00	5¾ "	118,000 00	7 "
5,000 00	5¼ "				

Value, by books, of real estate held or owned by foreclosure or otherwise,		$11,263 15
Assessed value of the same, ...		13,413 00
Net income received from same during year ending Oct. 31, 1893, . .		173 36
Number of loans which are of an amount not exceeding $3,000 each, .	265	
Aggregate amount of the same, ...		180,697 75
Total number of loans upon real estate, ...	216	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, ...		26,335 67
Times for the dividends fixed by the by-laws: first Monday in January and July.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893, ...	2 per cent., 2 per cent.,	8,206 20 8,647 30
Number of accounts opened during the year ending Oct. 31, 1893, .	274	
Number of accounts closed during the year ending Oct. 31, 1893, .	194	
Total number of open accounts Oct. 31, 1893, ...	1,955	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), ...		1,760 89
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, ...		102,972 89
Number of same, ...	1,705	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, ...		99,929 97
Number of same, ...	1,240	
Date of examination by commissioner: January 20.		

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BERKSHIRE COUNTY SAVINGS BANK — PITTSFIELD.

Incorporated Feb. 2, 1846. Present number of corporators, 41.

JOSEPH TUCKER, *President.* ROBERT W. ADAM, *Treasurer.*
WILLIAM L. ADAM, *Clerk of the Corporation.*

Names of committtee charged with the investment of its funds:

JABEZ L. PECK, ROBERT W. ADAM,
WILLIAM H. SLOAN, CHARLES W. KELLOGG,
ALEXANDER KENNEDY.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$876,500 00	Deposits,	$3,103,201 15
Loans on public funds,	15,000 00	Guaranty fund,	110,000 00
Bank stock as per schedule,	180,800 00	Profit and loss account,	27,786 53
Loans on bank stock,	24,300 00		
Railroad bonds as per schedule,	121,000 00		
Loans on railroad stock,	3,200 00		
Real estate by foreclosure,	1,000 00		
Loans on real estate,	1,614,167 00		
Loans on personal security,	278,450 00		
Loans to counties cities or towns (notes),	84,950 00		
Deposit in bank, on interest,	20,667 12		
Deposits in banks, not on interest,	16,347 27		
Expense account,	2,749 42		
Cash on hand,	1,856 87		
	$3,240,987 68		$3,240,987 68

Cash on Deposit in Banks, amount in each: —

Agricultural National Bank, Pittsfield,	$7,180 95
Pittsfield National Bank, Pittsfield,	7,584 52
Third National Bank, Pittsfield,	1,581 80
National Revere Bank, Boston,	20,667 12

Loans on Public Funds, amount on each: —

On $5,000 United States 4s,	$5,000 00
On $18,000 Town of Pittsfield note,	10,000 00
On 12 shares Pittsfield National Bank,	

Loans on Bank Stock, amount on each: —

On 20 shares Agricultural National Bank, Pittsfield,	$1,000 00
On 40 shares Housatonic National Bank, Stockbridge,	1,800 00

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Berkshire County Savings Bank — Continued.

On 10 shares Pittsfield National Bank, Pittsfield,	$800 00
On 12 shares Pittsfield National Bank, Pittsfield,	1,200 00
On 24 shares Pittsfield National Bank, Pittsfield,	2,400 00
On 13 shares Pittsfield National Bank, Pittsfield,	1,300 00
On 20 shares Pittsfield National Bank, Pittsfield,	1,500 00
On 20 shares Pittsfield National Bank, Pittsfield,	2,000 00
On 30 shares Pittsfield National Bank, Pittsfield,	1,300 00
On 30 shares Pittsfield National Bank, Pittsfield,	2,000 00
On 20 shares Third National Bank, Pittsfield,	2,000 00
On 60 shares Third National Bank, Pittsfield,	6,000 00
On 5 shares Third National Bank, Pittsfield,	500 00
On 5 shares Third National Bank, Pittsfield,	500 00

Loans on Railroad Stock, amount on each: —

On 21 shares Boston & Albany R.R.,	$1,800 00
On 12 shares Boston & Albany R.R.,	1,200 00
On 6 shares New York, New Haven & Hartford R.R.,	200 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Braintree, Mass., 4s,	$22,000	$22,000 00	$22,000 00
of Framingham, Mass., 4s,	18,000	18,000 00	18,000 00
of Marlborough, Mass., 4s,	75,000	75,000 00	75,000 00
of Southbridge, Mass., 4s,	30,000	30,000 00	30,000 00
of Spencer, Mass., 4s,	35,000	35,000 00	35,000 00
of West Hartford, Conn., 4s,	18,000	18,000 00	18,000 00
City of Bath, Me., 6s,	12,000	12,480 00	12,000 00*
of Boston, Mass., 3½s,	65,000	61,100 00	65,000 00
of Boston, Mass., 4s,	42,000	42,420 00	42,000 00
of Chicago, Ill., 4s,	75,000	72,750 00	75,000 00
of Columbus, Ohio, 4s,	50,000	48,000 00	50,000 00*
of Dayton, Ohio, 4s,	90,000	86,600 00	90,000 00*
of East Providence, R. I., 5s,	17,500	17,850 00	17,500 00
of Keene, N. H., 4s,	20,000	20,000 00	20,000 00
of Lowell, Mass., 4s,	50,000	50,000 00	50,000 00
of Lynn, Mass., 4s,	25,000	25,000 00	25,000 00
of Milwaukee, Wis., 7s,	5,000	5,150 00	5,000 00
of New Bedford, Mass., 4s,	25,000	25,000 00	25,000 00
of Pawtucket, R. I., 5s,	20,000	20,600 00	20,000 00
of Peoria, Ill., 4s,	15,000	14,700 00	15,000 00
of Pittsfield, Mass., 4s,	45,000	45,000 00	45,000 00
of Springfield, Ohio, 6s,	25,000	26,500 00	25,000 00
of Taunton, Mass., 4s,	27,000	27,000 00	27,000 00
State of New Hampshire 6s,	10,000	11,000 00	10,000 00
City of Newton, Mass., 4s,	30,000	30,000 00	30,000 00
of Peoria, Ill., 5s,	30,000	30,600 00	30,000 00
	$876,500	$869,750 00	$876,500 00

* Legal investments when made.

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Berkshire County Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
45	Atlantic Nat'l Bank, Boston, .	$4,500	$5,625 00	$4,500 00
109	Atlas Nat'l Bank, Boston, .	10,900	12,562 00	10,900 00
41	Blackstone N'l Bank, Boston, .	4,100	3,792 00	4,100 00
100	Boston Nat'l Bank, Boston, .	10,000	9,250 00	10,000 00
32	Howard Nat'l Bank, Boston, .	3,200	3,068 00	3,200 00
125	Merchants' N'l Bank, Boston, .	12,500	17,875 00	12,500 00
100	N'l B'k of the Republic, Boston,	10,000	14,600 00	10,000 00
60	N'l B'k of Commerce, Boston,	6,000	7,080 00	6,000 00
80	National Eagle Bank, Boston,	8,000	6,800 00	8,000 00
25	N'l Hide & Leather B'k, Boston,	2,500	2,637 00	2,500 00
120	Nat'l Revere Bank, Boston, .	12,000	12,000 00	12,000 00
80	Nat'l Webster Bank, Boston, .	8,000	7,200 00	8,000 00
105	New England N'l B'k, Boston,	10,500	16,511 00	10,500 00
35	North Nat'l Bank, Boston, .	3,500	3,815 00	3,500 00
70	Second Nat'l Bank, Boston, .	7,000	12,670 00	7,000 00
20	Shawmut Nat'l Bank, Boston,	2,000	2,240 00	2,000 00
57	First National Bank, Boston, .	5,700	13,110 00	5,700 00
100	National Bank of the Commonwealth, Boston, . .	10,000	12,825 00	10,000 00
70	First National Bank, Chicopee,	7,000	9,800 00	7,000 00
20	Hadley Falls N'l B'k, Holyoke,	2,000	3,100 00	2,000 00
70	Lee National Bank, Lee, . .	7,000	9,450 00	7,000 00
11	Adams Nat'l Bank, No. Adams,	1,100	1,320 00	1,100 00
35	Agricultural N'l B'k, Pittsfield,	3,500	7,750 00	3,500 00
101	Pittsfield Nat'l Bank, Pittsfield,	10,100	13,130 00	10,100 00
10	Agawam N'l B'k, Springfield,	1,000	1,000 00	1,000 00
50	Chapin N'l Bank, Springfield,	5,000	7,500 00	5,000 00
22	Chicopee N'l B'k, Springfield,	2,200	3,850 00	2,200 00
20	First Nat'l Bank, Springfield,	2,000	2,200 00	2,000 00
25	John Hancock National Bank, Springfield, ...	2,500	3,125 00	2,500 00
10	Housatonic National Bank, Stockbridge, . . .	1,000	1,600 00	1,000 00
10	Third Nat'l Bank, Pittsfield, .	1,000	2,000 00	1,000 00
50	Springfield N'l B'k, Springfield,	5,000	6,250 00	5,000 00
		$180,800	$235,735 00	$180,800 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . .	$50,000	$49,000 00	$50,000 00
Boston, Revere Beach & Lynn R.R. 6s,	11,000	11,550 00	11,000 00
Concord & Montreal R.R. 4s, . .	25,000	24,500 00	25,000 00

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Berkshire County Savings Bank — Concluded.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Vermont & Massachusetts R.R. 5s,	$25,000	$26,250 00	$25,000 00
Worcester & Nashua & Rochester R.R. 4s,	10,000	9,800 00	10,000 00
	$121,000	$121,100 00	$121,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$20,667 12	2½ per cent.	$130,000 00	4½ per cent.	$2,500 00	6 per cent.
54,950 00	4 "	1,832,617 00	5 "		

Value, by books, of real estate held or owned by foreclosure or otherwise,	$1,000 00
Assessed value of the same,	1,000 00
Net income received from same during year ending Oct. 31, 1893,	14 95
Number of loans which are of an amount not exceeding $3,000 each,	635
Aggregate amount of the same,	735,407 00
Total number of loans upon real estate,	722
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,	150,939 00
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893, 2 per cent., 2 per cent.,	57,554 36 60,618 77
Number of accounts opened during the year ending Oct. 31, 1893,	1,740
Number of accounts closed during the year ending Oct. 31, 1893,	1,599
Total number of open accounts Oct. 31, 1893,	10,118
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),	9,154 21
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,	686,266 00
Number of same,	9,518
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,	744,492 66
Number of same,	7,493
Date of examination by commissioner: September 26.	

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BEVERLY SAVINGS BANK — BEVERLY.

Incorporated Feb. 23, 1867. Present number of corporators, 41.

ROBERT R. ENDICOTT, *President.* CHAS. H. KILHAM, *Treasurer.*
CHAS. H. KILHAM, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ROBERT R. ENDICOTT, AUGUSTUS N. CLARK,
SAMUEL J. FOSTER, GEORGE BUTMAN.

Open for business every business day, 8.30 A.M. to 1.30 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$35,000 00	Deposits,	$1,610,336 80
Bank stock as per schedule,	216,610 00	Guaranty fund,	41,860 29
Loans on bank stock,	28,400 00	Interest account,	2,879 12
Railroad bonds as per schedule,	33,000 00	Profit and loss account,	2,136 54
Loan on railroad bonds,	15,000 00		
Loan on railroad stock,	25,000 00		
Railroad notes,	25,000 00		
Real estate (for banking purposes),	20,000 00		
Real estate by foreclosure,	6,496 40		
Loans on real estate,	599,149 64		
Loans on personal security,	566,671 67*		
Loans to counties, cities or towns (notes),	57,700 00		
Loans on depositors' books,	50 00		
Deposit in bank, not on interest,	27,991 40		
Expense account,	163 16		
Taxes paid,	491 40		
Cash on hand,	489 08		
	$1,657,212 75		$1,657,212 75

Cash on Deposit in Bank: —

Beverly National Bank, Beverly,	$27,991 40

Loans on Bank Stock, amount on each: —

On 270 shares Traders' National Bank, Boston,	$19,000 00
On 25 shares Beverly National Bank, Beverly,	2,500 00
On 21 shares Beverly National Bank, Beverly,	2,000 00
On 15 shares Beverly National Bank, Beverly,	2,500 00
On 10 shares Gloucester Safe Deposit and Trust Company, Gloucester,	
On 24 shares First National Bank, Salem,	2,400 00

* This amount was reduced within the legal limit Nov. 1, 1893.

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Beverly Savings Bank — Continued.

Loan on Railroad Bonds: —

On $16,000 Boston & Maine R.R., 4s, ... $15,000 00

Loan on Railroad Stock: —

On 100 shares Boston & Maine R.R., ... } $25,000 00
On 100 shares Concord & Montreal R.R.,* . . . . . }

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Beverly, Mass., 4s, . .	$35,000	$35,000	$35,000

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
200	Beverly Nat'l Bank, Beverly,	$20,000	$28,000 00	$20,000 00
100	Atlas National Bank, Boston, .	10,000	11,525 00	10,000 00
100	Blackstone N'l Bank, Boston,	10,000	9,025 00	10,000 00
100	National City Bank, Boston, .	10,000	8,500 00	10,000 00
58	Continental N'l Bank, Boston,	5,800	6,656 10	5,800 00
75	National Eagle Bank, Boston,	7,500	6,375 00	7,500 00
30	Nat'l Exchange Bank, Boston,	3,000	3,540 00	3,000 00
75	Freeman's Nat'l Bank, Boston,	7,500	7,125 00	7,500 00
20	Globe National Bank, Boston,	2,000	1,842 50	2,000 00
57	Hamilton Nat'l Bank, Boston,	5,700	6,498 00	5,700 00
73	Nat'l Hide & Leather Bank, Boston, ...	7,300	7,701 50	7,300 00
80	Howard Nat'l Bank, Boston, .	8,000	7,920 00	8,000 00
100	Massachusetts N'l B'k, Boston,	10,000	9,250 00	10,000 00
20	Merchants' N'l Bank, Boston,	2,000	2,860 00	2,000 00
20	New England N'l B'k, Boston,	2,000	3,145 00	2,000 00
50	North National Bank, Boston,	5,000	5,450 00	5,000 00
50	N'l B'k of Redemption, Boston,	5,000	6,100 00	5,000 00
61	Nat'l Bank of the Republic, Boston, ...	6,100	8,906 00	6,100 00
50	Nat'l Revere Bank, Boston, .	5,000	5,000 00	5,000 00
50	Shawmut Nat'l Bank, Boston,	5,000	5,600 00	5,000 00
50	Shoe & Leather Nat'l Bank, Boston, ...	5,000	4,500 00	5,000 00
100	Suffolk Nat'l Bank, Boston, .	10,000	9,650 00	10,000 00
50	Tremont Nat'l Bank, Boston, .	5,000	4,750 00	5,000 00
50	Nat'l Webster Bank, Boston, .	5,000	4,500 00	5,000 00
60	Winthrop Nat'l Bank, Boston,	6,000	6,960 00	6,000 00
50	First National Bank, Lynn, .	5,000	7,000 00	5,000 00

* Legal collateral has been substituted.

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Beverly Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
18	Nat'l Grand B'k, Marblehead,	$1,800	$2,070 00	$1,800 00
177	Asiatic Nat'l Bank, Salem, .	5,310	5,310 00	5,310 00
87	Nat'l Exchange Bank, Salem,	8,700	8,700 00	8,700 00
71	First National Bank, Salem, .	7,100	7,810 00	7,100 00
67	Mercantile Nat'l Bank, Salem,	6,700	7,370 00	6,700 00
28	Merchants' Nat'l Bank, Salem,	1,400	1,680 00	1,400 00
60	Naumkeag Nat'l Bank, Salem,	6,000	7,500 00	6,000 00
67	Salem National Bank, Salem, .	6,700	8,375 00	6,700 00
		$216,610	$237,194 10	$216,610 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 5s, . .	$11,000	$11,330 00	$11,000 00
Eastern R.R. 6s, ...	2,000	2,340 00	2,000 00
Fitchburg R.R. 4½s, ...	10,000	10,000 00	10,000 00
Fitchburg R.R. 5s, ...	10,000	10,300 00	10,000 00
	$33,000	$33,970 00	$33,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$246 67	0 per cent.	$160,000 00	5¼ per cent.	$35,000 00	6½ per cent.
25,000 00	4½ "	168,238 47	5½ "	145,000 00	7 "
25,000 00	4¾ "	484,042 75	6 "	44,000 00	8 "
230,443 42	5 "				

Amount invested in real estate for banking purposes, ...	$20,000 00
Estimated value of the same, ...	25,000 00
Assessed value of the same, ...	26,625 00
Net income received from same during year ending Oct. 31, 1893, . .	387 65
Value, by books, of other real estate held or owned by foreclosure or otherwise, ...	6,496 40
Assessed value of the same, ...	5,375 00
Net income received from same during year ending Oct. 31, 1893, . .	273 95

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Beverly Savings Bank — Concluded.

Number of loans which are of an amount not exceeding $3,000 each,	500	
Aggregate amount of the same,		$444,824 31
Total number of loans upon real estate,	509	
Amount of investments from which no income is received,		246 17
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		81,926 43
Times for the dividends fixed by the by-laws: fourth Wednesday in April and October.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent., 2 per cent.,	29,324 60 30,510 73
Number of accounts opened during the year ending Oct. 31, 1893,	746	
Number of accounts closed during the year ending Oct. 31, 1893,	575	
Total number of open accounts Oct. 31, 1893,	4,936	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		4,317 61
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		351,476 42
Number of same,	3,994	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		319,327 22
Number of same,	4,260	

Date of examination by commissioner: April 13.

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Federal Reserve Bank of St. Louis

BOSTON FIVE CENTS SAVINGS BANK — BOSTON.

Incorporated April 7, 1854. Present number of corporators, 56.

ALONZO H. EVANS, *President.* CURTIS C. NICHOLS, *Treasurer.*
EDWARD EDMUNDS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ALONZO H. EVANS, EUSTACE C. FITZ,
WILLIAM O. GROVER, SAMUEL A. CARLETON,
LEANDER BEAL, A. H. DAVENPORT,
WM. R. DUPEE.

Open for business every business day, 9 A.M. to 2 P.M.; also Saturdays, 3 to 5 P.M., and 6 to 8 P.M. for deposits only.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$2,820,151 50	Deposits,	$19,605,071 63
Loans on public funds,	273,400 00	Guaranty fund,	936,451 90
Bank stock as per schedule,	691,900 00	Interest account,	38,960 49
Loans on bank stock,	71,400 00	Profit and loss account,	493,197 72
Railroad bonds as per schedule,	639,685 00	Premium account,	27,835 25
Loans on railroad bonds,	401,500 00	Suspense account,	1,072 13
Loan on railroad stock,	75,000 00		
Railroad notes,	300,000 00		
Real estate (for banking purposes),	195,000 00		
Real estate by foreclosure,	1,300 00		
Loans on real estate,	8,918,952 21		
Loans on personal security,	5,454,610 00		
Loans to counties, cities or towns (notes),	184,500 00		
Deposits in banks, on interest,	994.811 54		
Expense account,	634 22		
Real estate rents and expenses,	318 89		
Cash on hand,	79,425 76		
	$21,102,589 12		$21,102,589 12

Cash on Deposit in Banks, amount in each: —

National Bank of the Commonwealth, Boston,	$315,125 79
Winthrop National Bank, Boston,	109,249 05
National Security Bank, Boston,	157,499 36
North National Bank, Boston,	176,371 26

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Boston Five Cents Savings Bank — Continued.

Blackstone National Bank, Boston,	$161,712 63
Lincoln National Bank, Boston,	55,704 16
Mechanics' National Bank, Boston,	4,149 29
Pynchon National Bank, Springfield,	15,000 00

Loans on Public Funds, amount on each: —

On $2,000 United States 4s,	$2,000 00
On $2,000 City of Boston, Mass., 5s,	1,600 00
On $1,000 City of Providence, R. I., 4½s,	1,800 00
On $1,000 City of Newton, Mass., 6s,	
On $2,000 Town of Winthrop, Mass., 5s,	3,000 00
On $1,000 Town of Saugus, Mass, 4s,	
On $30,000 City of Worcester, Mass., 4s,	50,000 00
On $16,000 City of Chicopee, Mass., 4s,	
On $5,000 City of Quincy, Mass., 4s,	
On $67,000 City of Boston, Mass., 4s,	100,000 00
On $29,000 City of Milwaukee, Wis., 5s,	
On $4,000 City of Cleveland, Ohio, 5s,	
On $15,000 City of Dover, N. H., 4s,	14,000 00
On $51,000 City of Providence, R. I., 4s,	50,000 00
On $41,000 City of Taunton, Mass., 4s,	50,000 00
On $5,000 City of Boston, Mass., 5s,	
On $2,000 City of Boston, Mass., 3½s,	
On $1,000 City of Somerville, Mass., 4s,	
On $1,000 City of Providence, R. I., 5s,	
On $1,000 District of Columbia 6s,	
On $1,000 City of Boston, Mass., 5s,	1,000 00

Loans on Bank Stock, amount on each: —

On 25 shares First National Bank, South Weymouth,	$2,200 00
On 15 shares First National Bank, Woburn,	1,500 00
On 62 shares National Security Bank, Boston,	6,200 00
On 120 shares Freeman's National Bank, Boston,	12,000 00
On 15 shares Wachusett National Bank, Fitchburg,	
On 80 shares Freeman's National Bank, Boston,	6,000 00
On 50 shares Home National Bank, Brockton,	5,000 00
On 303 shares Continental National Bank, Boston,	25,000 00
On 200 shares National City Bank, Boston,	13,500 00

Loans on Railroad Bonds, amount on each: —

On $1,500 Maine Central R.R. 7s,	$1,500 00
On $150,000 Boston & Maine R.R. 4s,	150,000 00
On $106,000 Concord & Montreal R.R. 4s,	100,000 00
On $102,000 Boston & Maine R.R. 4s,	100,000 00
On $53,000 Concord & Montreal R.R. 4s,	50,000 00

Loan on Railroad Stock: —

On 750 shares Boston & Maine R.R.,	$75,000 00

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Boston Five Cents Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Beverly, Mass., 4s, .	$21,000 00	$21,000 00	$21,000 00
of Brookline, Mass., 5s, .	50,000 00	50,250 00	50,000 00
of Danvers, Mass., 5s, .	63,000 00	63,945 00	63,000 00
of No. Attleboro', Mass., 4s,	72,000 00	72,000 00	72,000 00
of No. Easton, Mass , 4s,	47,000 00	47,000 00	47,000 00
of Spencer, Mass., 4s, .	5,000 00	5,000 00	5,000 00
City of Biddeford, Me., 4s, .	50,000 00	50,000 00	50,000 00
of Boston, Mass., 3½s, .	624,000 00	624,000 00	624,000 00
of Boston, Mass., 4s, . .	240,000 00	240,000 00	240,000 00
of Boston, Mass., 5s, . .	206,151 50	212,712 62	206,151 50
of Boston, Mass., 6s, . .	150,000 00	150,000 00	150,000 00
of Cleveland, Ohio, 4½s, .	180,000 00	180,500 00	180,000 00
of Cleveland, Ohio, 5s, .	200,000 00	204,000 00	200,000 00
of Cleveland, Ohio, 6s, .	24,000 00	24,120 00	24,000 00
of Cleveland, Ohio, 7s, .	5,000 00	5,075 00	5,000 00
of Chicago, Ill., 7s, . .	5,000 00	5,550 00	5,000 00
of Columbus, Ohio, 4s, .	70,000 00	70,000 00	70,000 00*
of Dayton, Ohio, 6s, . .	10,000 00	10,100 00	10,000 00*
of Detroit, Mich., 7s, . .	21,000 00	24,150 00	21,000 00
of East Saginaw, Mich., 5s,	8,000 00	8,000 00	8,000 00
of Fort Wayne, Ind., 6s, .	12,000 00	12,180 00	12,000 00
of Keene, N. H., 4s, . .	100,000 00	100,000 00	100,000 00
of Malden, Mass., 4s, .	10,000 00	10,000 00	10,000 00
of Milwaukee, Wis., 4s., .	79,000 00	79,000 00	79,000 00
of Norwich, Conn., 4s, .	60,000 00	60,000 00	60,000 00
of Milwaukee, Wis., 5s, .	145,000 00	151,525 00	145,000 00
of Salem, Mass., 5s, . .	100,000 00	102,000 00	100,000 00
County of Carroll, N. H., 4s, .	40,000 00	40,000 00	40,000 00
Commonwealth of Mass. 3s, .	80,000 00	80,000 00	80,000 00
District of Columbia 5s, . .	65,000 00	65,325 00	65,000 00
City of Somerville, Mass., 5s, .	78,000 00	78,540 00	78,000 00
	$2,820,151 50	$2,845,972 62	$2,820,151 50

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
250	Atlas National Bank, Boston,	$25,000	$28,500 00	$25,000 00
411	Blackstone Nat'l Bank, Boston,	41,100	36,168 00	41,100 00
150	Boston National Bank, Boston,	15,000	13,500 00	15,000 00
130	Boylston Nat'l Bank, Boston, .	13,000	16,510 00	13,000 00
202	National City Bank, Boston, .	20,200	16,968 00	20,200 00

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Boston Five Cents Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
168	N'l Bank of Commerce, Boston,	$16,800	$18,816 00	$16,800 00
100	Continental N'l Bank, Boston,	10,000	11,300 00	10,000 00
280	National Bank of the Commonwealth, Boston, . .	28,000	34,160 00	28,000 00
330	Columbian Nat'l Bank, Boston,	33,000	32,010 00	33,000 00
100	National Eagle Bank, Boston,	10,000	8,600 00	10,000 00
101	Nat'l Exchange Bank, Boston,	10,100	11,716 00	10,100 00
250	First National Bank, Boston, .	25,000	57,000 00	25,000 00
100	Hamilton Nat'l Bank, Boston, .	10,000	11,000 00	10,000 00
325	N'l Hide & Leather B'k, Boston,	32,500	37,050 00	32,500 00
223	Howard Nat'l Bank, Boston, .	22,300	21,408 00	22,300 00
47	Merchants' Nat'l Bank, Boston,	4,700	6,486 00	4,700 00
297	North National Bank, Boston,	29,700	32,076 00	29,700 00
225	National Revere Bank, Boston,	22,500	21,600 00	22,500 00
150	N'l B'k of the Republic, Boston,	15,000	21,300 00	15,000 00
108	N'l B'k of Redemption, Boston,	10,800	13,176 00	10,800 00
200	Nat'l Rockland Bank, Boston,	20,000	29,400 00	20,000 00
50	National Union Bank, Boston,	5,000	6,350 00	5,000 00
160	Shawmut Nat'l Bank, Boston,	16,000	19,200 00	16,000 00
161	State National Bank, Boston, .	16,100	16,422 00	16,100 00
515	Second National Bank, Boston,	51,500	88,065 00	51,500 00
225	Suffolk National Bank, Boston,	22,500	21,825 00	22,500 00
71	Third National Bank, Boston,	7,100	6,177 00	7,100 00
395	Tremont Nat'l Bank, Boston, .	39,500	34,760 00	39,500 00
150	Washington Nat'l B'k, Boston,	15,000	14,550 00	15,000 00
145	Nat'l Webster Bank, Boston, .	14,500	12,905 00	14,500 00
300	Winthrop Nat'l Bank, Boston,	30,000	34,800 00	30,000 00
50	First Nat'l Bank, Marlborough,	5,000	5,000 00	5,000 00
100	Third Nat'l Bank, Springfield,	10,000	17,800 00	10,000 00
100	Freeman's Nat'l Bank, Boston,	10,000	9,200 00	10,000 00
350	Globe National Bank, Boston,	35,000	31,850 00	35,000 00
		$691,900	$797,648 00	$691,900 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 5s, . .	$300,000	$313,500 00	$300,000 00
Boston, Clinton & Fitchburg R.R. 5s,	6,000	6,030 00	6,000 00
Eastern R.R. 6s, ...	69,685	76,653 50	69,685 00
Fitchburg R.R. 7s, ...	5,000	5,000 00	5,000 00
Boston & Maine R.R. 4s, . . .	150,000	150,000 00	150,000 00
Old Colony R.R 7s, ...	109,000	109,000 00	109,000 00
	$639,685	$660,183 50	$639,685 00

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Boston Five Cents Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$979,811 54	3 per cent.	$1,436,886 88	4½ per cent.	$1,706,275 00	5½ per cent.
18,700 00	3⅞ "	1,123,800 00	4⅜ "	10,000 00	5⅝ "
1,940,200 00	4 "	370,000 00	4⅞ "	261,500 00	5¾ "
569,000 00	4⅛ "	4,276,716 29	5 "	1,001,384 50	6 "
15,000 00	4 3/16 "	106,000 00	5⅛ "	34,000 00	6¼ "
545,000 00	4¼ "	1,147,500 00	5¼ "	167,150 00	6½ "
305,000 00	4⅜ "	67,500 00	5⅜ "	592,749 54	7 "

Amount invested in real estate for banking purposes,		$195,000 00
Estimated value of the same,		225,000 00
Assessed value of the same,		293,500 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,		1,300 00
Assessed value of the same,		2,000 00
Net income received from same during year ending Oct. 31, 1893,		175 00
Number or loans which are of an amount not exceeding 3,000 each,	554	
Aggregate amount of the same,		1,023,001 29
Total number of loans upon real estate,	926	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		952,129 66
Times for the dividends fixed by the by-laws: second Wednesday in April and October.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent., 2 per cent.,	363,195 46 366,900 43
Number of accounts opened during the year ending Oct. 31, 1893,	12,768	
Number of accounts closed during the year ending Oct. 31, 1893,	9,748	
Total number of open accounts Oct. 31, 1893,	133,568	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		58,798 75
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		5,233,679 72
Number of same,	111,100	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		5,879,693 72
Number of same,	95,527	
Date of examination by commissioners: November 1 and 2.		

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BOSTON PENNY SAVINGS BANK — BOSTON.

Incorporated April 6, 1864. Present number of corporators, 98.

GEORGE W. POPE, *President.* HENRY R. REYNOLDS, *Treasurer.*
HENRY R. REYNOLDS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

GEORGE W. POPE, JOHN GOLDTHWAIT,
JOHN SWEETSER, JOHN A. PRAY,
WILLIAM A. RUST, THOMAS N. HART,
DEXTER N. RICHARDS.

Open for business every business day, 9 A.M. to 3 P.M.; and Saturdays, 5 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	$82,580 50	Deposits,	$1,497,006 98
Loans on bank stock,	5,500 00	Guaranty fund,	45,000 00
Real estate (for banking purposes),	115,000 00	Interest account,	20,917 28
Loans on real estate,	906,699 58		
Loans on personal security,	331,000 00		
Deposits in bank, on interest,	113,103 20		
Expense account,	466 00		
Cash on hand,	8,574 98		
	$1,562,924 26		$1,562,924 26

Cash on Deposit in Banks, amount in each: —

Mount Vernon National Bank, Boston,	$63,103 20
National Bank of the Commonwealth, Boston,	50,000 00

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

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Boston Penny Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
42	Atlantic Nat'l Bank, Boston, .	$4,200	$5,061 00	$6,384 00
50	Atlas National Bank, Boston, .	5,000	5,762 50	6,300 00
50	Boston National Bank, Boston,	5,000	4,650 00	6,050 00
37	Nat'l B'k of Commerce, Boston,	3,700	4,366 00	4,662 00
150	Everett National Bank, Boston,	15,000	13,762 50	15,000 00
100	N'l Hide & Leather B'k, Boston,	10,000	10,550 00	11,550 00
50	Howard Nat'l Bank, Boston, .	5,000	4,950 00	6,250 00
50	Manufacturers' N'l B'k, Boston,	5,000	5,000 00	5,325 00
25	Merchants' Nat'l B'k, Boston, .	2,500	3,575 00	3,600 00
50	N'l B'k of No America, Boston,	5,000	5,262 50	5,525 00
11	State National Bank, Boston, .	1,100	1,135 75	1,402 50
41	Tremont Nat'l Bank, Boston, .	4,100	3,854 00	5,084 00
48	Nat'l Webster Bank, Boston, .	4,800	4,392 00	5,448 00
		$70,400	$72,321 25	$82,580 50

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$63,103 20	3 per cent.	$73,000 00	4¾ per cent.	$147,500 00	6 per cent.
50,000 00	4 "	787,899 58	5 "	3,000 00	7 "
70,900 00	4½ "	160,900 00	5½ "		

Amount invested in real estate for banking purposes,		$115,000 00
Estimated value of the same,		100,000 00
Assessed value of the same,		82,000 00
Net income received from same during year ending Oct. 31, 1893,		4,322 64
Number of loans which are of an amount not exceeding $3,000 each,	69	
Aggregate amount of the same,		118,899 58
Total number of loans upon real estate,	165	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		80,218 35
Times for the dividends fixed by the by-laws: second Wednesday in April and October.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent., 2 per cent,	28,851 23 28,896 87
Number of accounts opened during the year ending Oct. 31, 1893,	1,239	
Number of accounts closed during the year ending Oct. 31, 1893,	1,425	
Total number of open accounts Oct. 31, 1893,	7,209	

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Boston Penny Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		$5,500 07
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		380,855 51
Number of same,	9,774	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		450,213 20
Number of same,	7,410	

Date of examination by commissioner: February 6.

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BRAINTREE SAVINGS BANK — SOUTH BRAINTREE.

Incorporated March 21, 1870. Present number of corporators, 42.

BENJAMIN F. DYER, *President.* C. H. HOBART, *Treasurer.*
C. H. HOBART, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:
BENJAMIN F. DYER, N. H. HUNT,
P. D. HOLBROOK.

Open for business every business day, 8 A.M. to 6 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$16,000 00	Deposits,	$203,844 53
Bank stock as per schedule,	33,720 00	Guaranty fund,	5,406 12
Railroad bonds as per schedule,	45,000 00	Interest account,	9,203 09
Loans on real estate,	120,565 00		
Loans on personal security,	300 00		
Deposit in bank, on interest,	2,591 97		
Expense account,	134 48		
Insurance,	7 70		
Cash on hand,	134 59		
	$218,453 74		$218,453 74

Cash on Deposit in Bank:—

Shawmut National Bank, Boston, ... $2,591 97

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 6s,	$2,000	$2,000 00	$2,000 00
of New Bedford, Mass., 5s,	3,000	3,180 00	3,000 00
of Worcester, Mass., 4½s,	2,000	2,080 00	2,000 00
Town of Braintree, Mass., 4s,	5,000	5,000 00	5,000 00
of Brookline, Mass., 5s,	3,000	3,165 00	3,000 00
of Chatham, Mass., 4½s,	1,000	1,000 00	1,000 00
	$16,000	$16,425 00	$16,000 00

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Braintree Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
7	Merchants' Nat'l Bank, Boston,	$700	$1,001 00	$700 00
20	Manufacturers' N'l B'k, Boston,	2,000	1,950 00	2,000 00
15	State National Bank, Boston,	1,500	1,535 62	1,500 00
31	Blackstone Nat'l Bank, Boston,	3,100	2,797 75	3,100 00
10	N'l B'k of N. America, Boston,	1,000	1,052 50	1,000 00
10	N'l Hide & Leather B'k, Boston,	1,000	1,055 00	1,000 00
8	Winthrop Nat'l Bank, Boston,	800	928 00	800 00
18	Freeman's Nat'l Bank, Boston,	1,800	1,710 00	1,800 00
25	Shoe & Leather N'l B'k, Boston,	2,500	2,250 00	2,500 00
28	Mt. Vernon N'l Bank, Boston,	2,800	3,500 00	3,500 00
45	Shawmut Nat'l Bank, Boston,	4,500	5,040 00	4,500 00
34	Tremont Nat'l Bank, Boston,	3,400	3,230 00	3,400 00
5	Globe National Bank, Boston,	500	460 62	500 00
8	Nat'l Exchange Bank, Boston,	800	944 00	800 00
25	Brockton Nat'l Bank, Brockton,	2,500	2,750 00	2,500 00
22	Union Nat'l Bank, Weymouth,	2,200	2,530 00	2,200 00
16	Union Market National Bank, Watertown, ...	1,600	2,000 00	1,920 00
		$32,700	$34,734 49	33,720 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s, . . .	$2,000	$1,960 00	$2,000 00
Fitchburg R.R. 4½s, ...	2,000	2,000 00	2,000 00
Fitchburg R.R. 5s, ...	3,000	3,110 00	3,000 00
Maine Central R.R. 4½s, . . .	3,000	3,000 00	3,000 00
Newport & Richford R.R. 5s, . .	5,000	5,150 00	5,000 00*
N. Y. & N. E. R.R. (terminal), 4s, .	5,000	5,000 00	5,000 00
Old Colony R.R. 4s, . . .	10,000	10,000 00	10,000 00
Portland & Ogdensburg R.R. 6s, .	5,000	5,400 00	5,000 00
Vermont & Massachusetts R.R. 5s, .	5,000	5,250 00	5,000 00
Upper Coos R.R. 4½s, . . .	5,000	5,000 00	5,000 00
	$45,000	$45,870 00	$45,000 00

* A legal investment when made.

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Braintree Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$2,591 97	2½ per cent.	$3,200 00	5½ per cent.	$100 00	6½ per cent.
35,600 00	5 "	80,565 00	6 "	1,400 00	7 "

Number of loans which are of an amount not exceeding $3,000 each,	104	
Aggregate amount of the same,		$109,665 00
Total number of loans upon real estate,	105	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		11,692 83
Times for the dividends fixed by the by-laws: January 1 and July 1.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent.,	3,968 32
	2 per cent.,	3,959 40
Number of accounts opened during the year ending Oct. 31, 1893,	114	
Number of accounts closed during the year ending Oct. 31, 1893,	92	
Total number of open accounts Oct. 31, 1893,	736	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		801 06
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		51,747 15
Number of same,	765	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		63,528 92
Number of same,	583	
Date of examination by commissioner: March 20.		

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BRIDGEWATER SAVINGS BANK — BRIDGEWATER.

Incorporated March 19, 1872. Present number of corporators, 23.

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

GEORGE M. HOOPER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

LAFAYETTE KEITH, CHARLES K. PRATT,
JAMES C. LEACH, SAMUEL P. GATES,
HOSEA KINGMAN.

Open for business every business day, 7.30 A.M. to 12.30 P.M.; 1.30 to 6 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$37,000 00	Deposits,	$467,098 29
Loan on public funds,	2,760 00	Guaranty fund,	21,800 00
Bank stock as per schedule,	61,077 75	Interest account,	4,501 80
Loans on bank stock,	1,000 00	Profit and loss account,	366 27
Railroad bonds as per schedule,	54,000 00	Suspense account,	56 00
Loan on railroad stock,	250 00		
Real estate (for banking purposes),	5,450 00		
Loans on real estate,	213,852 00		
Loans on personal security,	108,495 79		
Loans to counties, cities or towns (notes),	5,200 00		
Loans on depositors' books,	300 00		
Deposit in bank, on interest,	2,027 37		
Expense account,	8 00		
Cash on hand,	2,401 45		
	$493,822 36		$493,822 36

Cash on Deposit in Bank: —

First National Bank, Boston, ... $2,027 37

Loan on Public Funds: —

On $3,000 Chicago, Ill., 7s, ... $2,760 00

Loans on Bank Stock, amount on each: —

On 8 shares Plymouth National Bank, Plymouth, ... $700 00
On 5 shares Brockton National Bank, Brockton, ... 300 00

Loan on Railroad Stock: —

On 2 shares Old Colony R.R., ... $250 00

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Bridgewater Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 5s,	$5,000	$5,500 00	$5,000 00
of Chicago, Ill., 4s,	5,000	4,850 00	5,000 00
of Fall River, Mass., 6s,	6,000	6,690 00	6,000 00
of Grand Rapids, Mich., 5s,	5,000	5,000 00	5,000 00
of Lewiston, Me., 5s,	5,000	5,500 00	5,000 00
of Dayton, Ohio, 5s,	5,000	5,200 00	5,000 00*
of Milwaukee, Wis., 5s,	5,000	5,350 00	5,000 00
of Saginaw, Mich., 5s,	1,000	1,030 00	1,000 00
	$37,000	$39,120 00	$37,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
13	Abington N'l Bank, Abington,	$1,300	$1,664 00	$1,300 00
70	Blackstone N'l Bank, Boston,	7,000	6,317 50	7,000 00
44	Boylston National B'k, Boston,	4,400	5,390 00	5,546 75
10	Faneuil Hall N'l B'k, Boston,	1,000	1,200 00	1,000 00
40	Fourth National Bank, Boston,	4,000	4,700 00	4,175 00
20	Freeman's Nat'l Bank, Boston,	2,000	1,900 00	2,000 00
10	Globe National Bank, Boston,	1,000	921 25	1,000 00
20	Howard National B'k, Boston,	2,000	1,980 00	2,000 00
10	Merchants' Nat'l Bank, Boston,	1,000	1,430 00	1,000 00
20	National Eagle Bank, Boston,	2,000	1,700 00	2,000 00
30	N'l B'k of Redemption, Boston,	3,000	3,660 00	3,000 00
6	National Security B'k, Boston,	600	1,380 00	600 00
30	North National Bank, Boston,	3,000	3,270 00	4,320 00
30	N'l B'k of No. America, Boston,	3,000	3,157 50	3,646 00
20	N'l Rockland Bank, Boston,	2,000	2,900 00	2,770 00
24	Shawmut Nat'l Bank, Boston,	2,400	2,688 00	2,400 00
30	State National Bank, Boston,	3,000	3,071 25	4,020 00
10	South End Nat'l Bank, Boston,	1,000	850 00	1,000 00
10	Washington Nat'l B'k, Boston,	1,000	1,000 00	1,000 00
30	Brockton Nat'l B'k, Brockton,	3,000	3,300 00	3,000 00
22	Home National B'k, Brockton,	2,200	3,300 00	2,200 00
25	Blue Hill Nat'l Bank, Milton,	2,500	2,750 00	2,500 00
36	Bristol Co. Nat'l B'k, Taunton,	3,600	4,860 00	3,600 00
		$56,000	$63,389 50	$61,077 75

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Bridgewater Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R R. 7s,	$1,000	$1,000 00	$1,000 00
Boston, Revere Beach & Lynn R.R. 6s,	3,000	3,150 00	3,000 00
Fitchburg R.R. 4s,	5,000	4,850 00	5,000 00
Fitchburg R.R. 5s,	5,000	5,200 00	5,000 00
Fitchburg R.R. 6s,	5,000	5,250 00	5,000 00
Old Colony R.R. 4s,	10,000	10,000 00	10,000 00
Old Colony R.R. 4½s,	5,000	5,050 00	5,000 00
Old Colony R.R. 6s,	5,000	5,250 00	5,000 00
Portland & Ogdensburg R.R. 6s,	5,000	5,400 00	5,000 00
Maine Central R.R. 7s,	5,000	6,500 00	5,000 00
Upper Coos R.R. 4½s,	5,000	5,000 00	5,000 00
	$54,000	$56,650 00	$54,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$265 79	0 per cent.	$30,000 00	5½ per cent.	$1,300 00	7 per cent.
2,027 37	1½ "	228,892 00	6 "	200 00	8 "
71,200 00	5 "				

Amount invested in real estate for banking purposes,		$5,450 00
Estimated value of the same,		5,450 00
Assessed value of the same,		6,000 00
Net income received from same during year ending Oct. 31, 1893,		112 75
Number of loans which are of an amount not exceeding $3,000 each,	195	
Aggregate amount of the same,		182,285 16
Total number of loans upon real estate,	158	
Amount of investments from which no income is received,		265 79
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		27,025 41
Times for the dividends fixed by the by-laws: April 1 and October 1.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2½ per cent., 2 per cent.,	10,909 48 8,925 91
Number of accounts opened during the year ending Oct. 31, 1893,	209	
Number of accounts closed during the year ending Oct. 31, 1893,	136	
Total number of open accounts Oct. 31, 1893,	1,620	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		1,597 00
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		93,634 78
Number of same,	1,266	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		104,656 13
Number of same,	1,203	
Date of examination by commissioner: May 16.		

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BRIGHTON FIVE CENTS SAVINGS BANK — (WARD 25), BOSTON.

Incorporated March 28, 1861. Present number of corporators, 113.

N. WARREN SANBORN, *President.* GEORGE E. BROCK, *Treasurer.*
GEORGE E. BROCK, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

N. W. SANBORN, BENJ. M. FISKE,
G. A. FULLER, P. MOLEY,
W. F. WARREN.

Open for business every business day, except Saturdays, 9 A.M. to 12 M.; 2 to 4 P.M. Saturdays, 9 A.M. to 12 M., and for deposits only, 7 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$38,200 00	Deposits,	$460,495 45
Bank stock as per schedule,	36,735 00	Guaranty fund,	11,700 00
Railroad bonds as per schedule,	84,487 50	Interest account,	7,619 96
Real estate by foreclosure,	5,543 46	Reserve fund,	2,559 86
Loans on real estate,	283,855 00	Rent account,	16 59
Loans on personal security,	16,300 00		
Deposit in bank, on interest,	14,821 72		
Expense account,	652 27		
Furniture and fixtures,	1,041 30		
Cash on hand,	755 61		
	$482,391 86		$482,391 86

Cash on Deposit in Bank: —

National Market Bank, Boston, ... $14,821 72

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	$5,000	$5,150 00	$5,000 00
of Lynn, Mass., 4s,	6,000	6,000 00	6,000 00
of Chelsea, Mass., 4s,	2,000	2,020 00	2,000 00
of Chicago, Ill., 4s,	10,000	10,000 00	10,000 00
County of Aroostook, Me., 4½s,	5,000	5,200 00	5,000 00
Town of Attleborough, Mass., 4s,	2,000	2,000 00	1,985 00
City of Cleveland, Ohio, 5s,	3,000	3,240 00	3,202 50
of Erie, Pa., 7s,	5,000	5,037 50	5,012 50
	$38,000	$38,647 50	$38,200 00

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Brighton Five Cents Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
12	Blackstone Nat'l B'k, Boston, .	$1,200	$1,080 00	$1,200 00
12	Boylston Nat'l Bank, Boston, .	1,200	1,500 00	1,200 00
5	Central Nat'l Bank, Boston, .	500	765 00	500 00
10	Columbian Nat'l B'k, Boston, .	1,000	1,000 00	1,000 00
15	Eliot National Bank, Boston, .	1,500	1,725 00	1,500 00
19	Everett Nat'l Bank, Boston, .	1,900	1,748 00	1,900 00
23	Freeman's Nat'l Bank, Boston,	2,300	2,438 00	2,300 00
15	Nat'l Hide & Leather Bank, Boston, ...	1,500	1,575 00	1,500 00
10	Howard Nat'l Bank, Boston, .	1,000	990 00	1,000 00
25	Lincoln Nat'l Bank, Boston, .	2,500	2,475 00	2,500 00
10	Merchants' Nat'l B'k, Boston, .	1,000	1,430 00	1,000 00
30	Metropolitan N'l B'k, Boston, .	3,000	2,940 00	3,000 00
30	Nat'l Market Bank, Brighton, .	3,000	2,700 00	3,000 00
18	Old Boston Market Bank, Boston, ...	1,800	1,782 00	1,800 00
5	Nat'l Revere Bank, Boston, .	500	500 00	500 00
21	Shawmut Nat'l Bank, Boston, .	2,100	2,352 00	2,100 00
13	Shoe & Leather Nat'l Bank, Boston, ...	1,300	1,170 00	1,300 00
10	State National Bank, Boston, .	1,000	1,030 00	1,000 00
10	Suffolk National Bank, Boston,	1,000	930 00	1,000 00
22	Third National Bank, Boston, .	2,200	2,035 00	2,035 00
25	Tremont Nat'l Bank, Boston, .	2,500	2,375 00	2,500 00
20	Nat'l Webster Bank, Boston, .	2,000	1,840 00	2,000 00
5	First National Bank, Lynn, .	500	675 00	500 00
4	Union Market National Bank, Watertown, ...	400	400 00	400 00
		$36,900	$37,455 00	$36,735 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . .	$20,000	$20,000 00	$20,000 00
Boston & Maine R.R. 4s, . . .	7,000	7,000 00	7,000 00
Boston, Winthrop & Shore R.R. 5s, .	3,000	3,270 00	3,000 00
Concord & Montreal R R. 4s, . .	5,000	5,000 00	4,997 50
Fitchburg R.R. 4s, ...	4,000	4,000 00	3,990 00
Fitchburg R.R. 5s, ...	8,000	8,620 00	8,000 00
Maine Central R R. 5s, . . .	1,500	1,635 00	1,500 00
Maine Central R.R. 7s, . . .	10,000	12,320 00	10,000 00
New York, Providence & Boston R.R. 7s, ...	3,000	3,390 00	3,000 00

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Brighton Five Cents Savings Bank — Concluded.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Portland & Kennebec R.R. 6s,	$4,000	$4,040 00	$4,000 00
Portland & Ogdensburg R.R. 6s,	5,000	5,600 00	5,000 00
Portsmouth, Great Falls & Conway R.R. 4½s,	10,000	11,000 00	10,000 00
Old Colony R.R. 4s,	4,000	4,000 00	4,000 00
	$84,500	$89,875 00	$84,487 50

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$14,821 72	2½ per cent.	$22,700 00	5½ per cent.	$100 00	8 per cent.
73,100 00	5 "	204,255 00	6 "		

Value, by books, of real estate held or owned by foreclosure or otherwise,		$5,543 46
Assessed value of the same,		6,100 00
Net income received from same during year ending Oct. 31, 1893,		334 84
Number of loans which are of an amount not exceeding $3,000 each,	115	
Aggregate amount of the same,		184,855 00
Total number of loans upon real estate,	133	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		25,220 77
Times for the dividends fixed by the by-laws: first Saturday in January and July.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent., 2 per cent,	7,834 44 8,354 69
Number of accounts opened during the year ending Oct. 31, 1893,	459	
Number of accounts closed during the year ending Oct. 31, 1893,	252	
Total number of open accounts Oct. 31, 1893,	2,379	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		2,188 34
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		153,868 76
Number of same,	3,337	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		142,888 15
Number of same,	1,916	
Date of examination by commissioner: April 24.		

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BRISTOL COUNTY SAVINGS BANK — TAUNTON.

Incorporated March 2, 1846. Present number of corporators, 92.

JOSEPH E. WILBAR, *President.* ALFRED C. PLACE, *Treasurer.*
ALFRED C. PLACE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOSEPH E. WILBAR, ZACHEUS SHERMAN,
WILLIAM H. FOX, EZRA DAVOL,
SILAS D. PRESBREY.

Open for business every business day, except Saturdays, 9 A.M. to 1 P.M.; Saturdays, 9 A.M. to 4 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$1,030,000 00	Deposits,	$3,979,328 13
Loans on public funds,	100,000 00	Guaranty fund,	165,500 00
Bank stock as per schedule,	352,500 00	Interest account,	30,992 58
Loans on bank stock,	1,400 00	Profit and loss account,	4,183 56
Railroad bonds as per schedule,	500,000 00		
Loan on railroad bonds,	50,000 00		
Real estate (for banking purposes),	25,000 00		
Real estate by foreclosure,	100 00		
Loans on real estate,	1,109,440 00		
Loans on personal security,	730,645 00		
Loans to counties, cities or towns (notes),	170,000 00		
Loans on depositors' books,	765 00		
Deposits in banks, on interest,	65,639 75		
Expense account,	588 92		
Cash on hand,	43,925 60		
	$4,180,004 27		$4,180,004 27

Cash on Deposit in Banks, amount in each: —

Pynchon National Bank, Springfield,	$25,000 00
National Bank of Redemption, Boston,	1,327 18
National Exchange Bank, Boston,	12,624 22
Bristol County National Bank, Taunton,	26,688 35

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Bristol County Savings Bank — Continued.

Loans on Public Funds, amount on each: —

On $8,000 City of Haverhill, Mass., 4s,	
On $16,000 City of Providence, R. I., 4s,	$25,000 00
On $3,000 City of Boston, Mass., 4s,	
On $16,000 City of Haverhill, Mass, 4s,	
On $11,000 City of Providence, R. I., 4s,	25,000 00
On $25,000 City of Boston, Mass., 4s,	
On $29,000 City of Providence, R. I., 4s,	50,000 00

Loans on Bank Stock, amount on each: —

On 5 shares Merchants' National Bank, New Bedford,	
On 5 shares First National Bank, New Bedford,	
On 3 shares National Bank of Commerce, New Bedford,	$1,200 00
On 2 shares Mechanics' National Bank, New Bedford,	
On 2 shares Bristol County National Bank, Taunton,	200 00

Loan on Railroad Bonds: —

On $60,000 Connecticut & Passumpsic Rivers R.R. 4s,	$50,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	$50,000	$50,000 00	$50,000 00
of Brockton, Mass, 4s & 5s,	50,000	51,000 00	50,000 00
of Chelsea, Mass., 4s,	50,000	50,000 00	50,000 00
of Chicago, Ill., 4s,	100,000	100,000 00	100,000 00
of Cleveland, Ohio, 4s,	50,000	50,000 00	50,000 00
of Columbus, Ohio, 4s,	50,000	50,000 00	50,000 00*
Town of Cranston, R. I., 4s,	25,000	25,000 00	25,000 00
City of Dayton, Ohio, 4s,	20,000	20,000 00	20,000 00*
of Detroit, Mich., 4s,	50,000	50,000 00	50,000 00
of Dover, N. H., 6s,	10,000	10,500 00	10,000 00
of Gloucester, Mass., 4s,	25,000	25,000 00	25,000 00
of Holyoke, Mass., 4s,	50,000	50,000 00	50,000 00
of Haverhill, Mass., 4s,	50,000	50,000 00	50,000 00
of Lynn, Mass., 4s,	20,000	20,000 00	20,000 00
of Malden, Mass, 4s,	50,000	50,000 00	50,000 00
of New Bedford, Mass., 3½s,	10,000	30,600 00	10,000 00
of New Bedford, Mass., 5s,	20,000		20,000 00
of New London, Conn., 4s,	30,000	30,000 00	30,000 00
of Newport, R. I., 4s,	10,000	10,000 00	10,000 00
of Newton, Mass., 4s,	50,000	50,000 00	50,000 00
of Pawtucket, R. I., 4s,	20,000	20,000 00	20,000 00
of Providence, R. I., 5s,	50,000	53,500 00	50,000 00
of Somerville, Mass., 4s,	20,000	20,000 00	20,000 00
of Springfield, Ohio, 4½s,	20,000	20,000 00	20,000 00
of Taunton, Mass., 4s,	100,000	100,000 00	100,000 00
of Woonsocket, R. I., 4s,	30,000	30,000 00	30,000 00
of Rockland, Mass., 4s,	20,000	20,000 00	20,000 00
	$1,030,000	$1,035,600 00	$1,030,000 00

* Legal investments when made.

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Bristol County Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Atlantic Nat'l Bank, Boston, .	$10,000	$12,000 00	$10,000 00
100	Atlas National Bank, Boston, .	10,000	11,500 00	10,000 00
100	Boston Nat'l Bank, Boston, .	10,000	9,300 00	10,000 00
50	Boylston Nat'l Bank, Boston, .	5,000	6,200 00	5,000 00
50	Columbian Nat'l B'k, Boston, .	5,000	5,850 00	5,000 00
100	Everett Nat'l Bank, Boston, .	10,000	9,000 00	10,000 00
25	Eliot National Bank, Boston, .	2,500	2,850 00	2,500 00
100	Faneuil Hall Nat'l B'k, Boston,	10,000	12,000 00	10,000 00
100	First National Bank, Boston, .	10,000	23,000 00	22,000 00
50	Freeman's Nat'l B'k, Boston, .	5,000	5,250 00	5,000 00
100	Hamilton Nat'l B'k, Boston, .	10,000	11,300 00	10,000 00
100	Howard Nat'l Bank, Boston, .	10,000	10,000 00	10,000 00
100	Metropolitan Nat'l B'k, Boston,	10,000	9,700 00	10,000 00
150	Merchants' Nat'l Bank, Boston,	15,000	21,000 00	15,000 00
50	Mt. Vernon Nat'l Bank, Boston,	5,000	6,600 00	5,000 00
100	N'l B'k of the Republic, Boston,	10,000	14,500 00	10,000 00
100	Nat'l B'k of Commerce, Boston,	10,000	11,700 00	10,000 00
50	N'l B'k of No. America, Boston,	5,000	5,250 00	5,000 00
100	N'l B'k of Redemption, Boston,	10,000	12,500 00	10,000 00
100	Nat'l Exchange Bank, Boston,	10,000	11,800 00	10,000 00
100	National Eagle Bank, Boston, .	10,000	9,500 00	10,000 00
100	N'l Hide & Leather B'k, Boston,	10,000	10,500 00	10,000 00
50	Nat'l Rockland Bank, Boston, .	5,000	7,250 00	5,000 00
100	National Union Bank, Boston, .	10,000	12,900 00	10,000 00
100	North National Bank, Boston, .	10,000	10,900 00	10,000 00
100	People's Nat'l Bank, Boston, .	10,000	16,000 00	10,000 00
50	Shawmut Nat'l B'k, Boston, .	5,000	5,600 00	5,000 00
100	State National Bank, Boston, .	10,000	10,200 00	10,000 00
100	Second National Bank, Boston,	10,000	18,000 00	16,000 00
50	Tremont Nat'l Bank, Boston, .	5,000	4,700 00	5,000 00
100	Washington Nat'l B'k, Boston,	10,000	10,000 00	10,000 00
50	First National Bank, Chelsea,	5,000	6,000 00	5,000 00
100	Bristol Co. Nat'l B'k, Taunton,	10,000	13,500 00	10,000 00
150	Machinists' Nat'l B'k, Taunton,	15,000	23,250 00	21,000 00
150	Taunton Nat'l Bank, Taunton,	15,000	21,750 00	15,000 00
100	Third Nat'l Bank, Springfield,	10,000	18,000 00	16,000 00
		$322,500	$409,350 00	$352,500 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s, ...	$50,000	$52,500 00	$50,000 00
Boston & Lowell R.R. 4s, . .	50,000	50,000 00	50,000 00

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Bristol County Savings Bank — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s,	$50,000	$50,000 00	$50,000 00
Boston & Providence R.R. 4s,	50,000	50,000 00	50,000 00
Boston, Revere Beach & Lynn R.R. 6s,	15,000	15,600 00	15,000 00
Concord & Montreal R.R. 4s,	50,000	50,000 00	50,000 00
Fitchburg R R. 5s,	40,000	40,800 00	40,000 00
Maine Central R.R. 4½s,	25,000	25,000 00	25,000 00
Old Colony R.R. 4s,	100,000	100,000 00	100,000 00
Vermont & Massachusetts R.R 5s,	20,000	20,600 00	20,000 00
Worcester, Nashua & Roch. R.R. 4s,	50,000	50,000 00	50,000 00
	$500,00	$504,500 00	$500,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$26,688 35	2 per cent.	$186,400 00	4½ per cent.	$334,750 00	5½ per cent.
12,624 22	2½ "	50,000 00	4¾ "	8,000 00	5¾ "
1,327 18	3 "	25,000 00	4⅞ "	843,000 00	6 "
40,000 00	3½ "	367,700 00	5 "	13,700 00	6½ "
20,000 00	3¾ "	55,900 00	5¼ "	22,400 00	7 "
70,000 00	4 "	25,000 00	5⅜ "	400 00	8 "
125,000 00	4¼ "				

Amount invested in real estate for banking purposes,		$25,000 00
Estimated value of the same,		30,000 00
Assessed value of the same,		30,500 00
Net income received from same during year ending Oct. 31, 1893,		750 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,		100 00
Assessed value of the same,		100 00
Number of loans which are of an amount not exceeding $3,000 each,	753	
Aggregate amount of the same,		657,190 00
Total number of loans upon real estate,	766	
Amount of investments from which no income is received,		100 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct 31, 1893,		206,554 79
Times for the dividends fixed by the by-laws: April 1 and October 1.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent., 2 per cent.,	76,965 98 77,060 57
Number of accounts opened during the year ending Oct. 31, 1893,	1,257	
Number of accounts closed during the year ending Oct. 31, 1893,	1,382	
Total number of open accounts Oct. 31, 1893,	10,230	

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Bristol County Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		$8,423 41
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		682,441 88
Number of same,	7,552	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		817,186 75
Number of same,	7,677	

Date of examination by commissioner: May 19.

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BROADWAY SAVINGS BANK — LAWRENCE.

Incorporated March 9, 1872. Present number of corporators, 24.

THOMAS SCOTT, *President.* GILBERT E. HOOD, *Treasurer.*
GILBERT E. HOOD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

THOMAS SCOTT, A. W. STEARNS,
WILLIAM P. CLARK, C. C. CLOSSON,
MORRIS KNOWLES.

Open for business every business day, except Saturdays, 9 A.M. to 1 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$169,000 00	Deposits,	$1,280,643 68
Bank stock as per schedule,	134,100 00	Guaranty fund,	40,800 00
Loans on bank stock,	77,600 00	Interest account,	24,511 23
Railroad bonds as per schedule,	225,000 00	Profit and loss account,	24,610 11
Loan on railroad bonds,	25,000 00		
Loans on railroad stock,	33,150 00		
Loans on real estate,	444,388 00		
Loans on personal security,	179,750 00		
Loans on depositors' books,	500 00		
Deposits in banks, on interest,	77,172 31		
Cash on hand,	4,904 71		
	$1,370,565 02		$1,370,565 02

Cash on Deposit in Banks, amount in each: —

Lawrence National Bank, Lawrence,	$52,172 31
Arlington National Bank, Lawrence,	15,000 00
First National Bank, Merrimac,	10,000 00

Loans on Bank Stock, amount on each: —

On 134 shares Bay State National Bank, Lawrence,	$10,000 00
On 40 shares Arlington National Bank, Lawrence,	3,500 00
On 33 shares Arlington National Bank, Lawrence,	4,500 00
On 12 shares Lawrence National Bank, Lawrence,	
On 171 shares Pacific National Bank, Lawrence,	13,600 00
On 100 shares Fourth National Bank, Boston,	10,000 00
On 70 shares Broadway National Bank, Boston,	10,000 00
On 18 shares Fourth National Bank, Boston,	
On 20 shares Somerville National Bank, Somerville,	
On 200 shares Broadway National Bank, Boston,	16,000 00
On 150 shares Traders' National Bank, Boston,	10,000 00

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Broadway Savings Bank — Continued.

Loan on Railroad Bonds: —

On $30,000 Connecticut & Passumpsic Rivers R.R., 4s, ... $25,000 00

Loans on Railroad Stock, amount on each: —

On 182 shares Boston & Maine R.R., ... $18,150 00
On 150 shares Boston & Maine R.R., ... 15,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Chicago, Ill., 4s, . . .	$25,000	$24,750 00	$25,000 00
of East Providence, R. I., 4s, .	75,000	75,000 00	75,000 00
of Lynn, Mass., 4s, . . .	15,000	15,000 00	15,000 00
of Peoria, Ill., 4½s, . . .	24,000	24,330 00	24,000 00
of Marlborough, Mass., 4s, .	5,000	5,000 00	5,000 00
of Concord, N. H., 4s, . .	25,000	25,000 00	25,000 00
	$169,000	$169,080 00	$169,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Eliot National Bank, Boston, .	$5,000	$5,775 00	$5,000 00
50	Everett Nat'l Bank, Boston, .	5,000	4,400 00	5,000 00
33	Globe National Bank, Boston, .	3,300	3,052 00	3,300 00
50	Hamilton Nat'l Bank, Boston, .	5,000	5,700 00	5,000 00
50	Howard Nat'l Bank, Boston, .	5,000	4,950 00	5,000 00
50	Manufacturers' N'l B'k, Boston,	5,000	4,875 00	5,000 00
50	Market Nat'l Bank, Boston, .	5,000	4,600 00	5,000 00
100	Nat'l B'k of Commerce, Boston,	10,000	11,800 00	10,000 00
50	N'l B'k of No. America, Boston,	5,000	5,262 50	5,000 00
44	National City Bank, Boston, .	4,400	3,740 00	4,400 00
50	National Eagle Bank, Boston, .	5,000	4,250 00	5,000 00
15	N'l Hide & Leather B'k, Boston,	1,500	1,582 50	1,500 00
50	Nat'l Webster Bank, Boston, .	5,000	4,500 00	5,000 00
50	State National Bank, Boston, .	5,000	5,118 75	5,000 00
76	Shawmut Nat'l Bank, Boston, .	7,600	8,212 00	7,600 00
100	Shoe & Leather N'l B'k, Boston,	10,000	9,000 00	10,000 00
100	Suffolk National Bank, Boston,	10,000	9,650 00	10,000 00
169	Tremont Nat'l Bank, Boston, .	16,900	16,055 00	16,900 00
64	Bay State N'l B'k, Lawrence, .	4,800	8,000 00	6,400 00
140	Lawrence N'l Bank, Lawrence,	14,000	16,800 00	14,000 00
		$132,500	$137,322 75	$134,100 00

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Broadway Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 5s, . .	$10,000	$10,600 00	$10,000 00
Boston & Lowell R.R. 4s, . .	50,000	49,500 00	50,000 00
Boston & Maine R.R. 4s, . . .	10,000	9,800 00	10,000 00
Boston & Providence R R. 4s, . .	50,000	50,000 00	50,000 00
Concord & Montreal R.R. 4s, . .	30,000	29,400 00	30,000 00
Fitchburg R.R. 5s, ...	50,000	52,500 00	50,000 00
Old Colony R.R. 4s, ...	25,000	25,000 00	25,000 00
	$225,000	$226,800 00	$225,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$37,172 31	3½ per cent.	$40,000 00	5¼ per cent.	$241,255 00	6 per cent.
15,000 00	4½ "	47,900 00	5½ "	95 00	6½ "
53,150 00	4¾ "	10,000 00	5¾ "	3,688 00	7 "
389,300 00	5 "				

Number of loans which are of an amount not exceeding $3,000 each, . 201
Aggregate amount of the same, ... $245,888 00
Total number of loans upon real estate, ... 226
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, ... 64,093 65
Times for the dividends fixed by the by-laws: third Wednesday in April and October.
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893, ... { 2 per cent., 23,883 99 / 2 per cent., 24,417 64
Number of accounts opened during the year ending Oct. 31, 1893, . 652
Number of accounts closed during the year ending Oct. 31, 1893, . 637
Total number of open accounts Oct. 31, 1893, ... 3,073
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), ... 4,458 59
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, ... 302,819 88
Number of same, ... 3,525
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, ... 309,354 92
Number of same, ... 2,523
Date of examination by commissioner: January 31.

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BROCKTON SAVINGS BANK — BROCKTON.

Incorporated March 3, 1881. Present number of corporators, 49.

BAALIS SANFORD, *President.* CHARLES C. CROOKER, *Treasurer.*
WILLIAM W. CROSS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

DAVIS S. PACKARD, ENOS H. REYNOLDS,
BRADFORD E. JONES, GARDNER J. KINGMAN,
A. CRANSTON THOMPSON.

Open for business every business day, 9 A.M. to 2 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$233,020 00	Deposits,	$1,519,325 60
Bank stock as per schedule,	20,800 00	Guaranty fund,	46,500 00
Railroad bonds as per schedule,	186,000 00	Interest account,	2,289 36
Real estate (for banking purposes),	88,000 00	Profit and loss account,	8,000 00
Loans on real estate,	772,745 00	Uncompleted mortgage loans,	3,550 00
Loans on personal security,	250,150 00	Real estate income account,	415 29
Deposits in banks, on interest,	9,829 75		
Expense account,	302 33		
Premium account,	5,924 81		
Furniture and fixtures,	9,000 00		
Suspense account,	239 18		
Cash on hand,	4,069 18		
	$1,580,080 25		$1,580,080 25

Cash on Deposit in Banks, amount in each: —

Brockton National Bank, Brockton,	$5,013 68
Home National Bank, Brockton,	4,816 07

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Biddeford, Me., 4s,	$1,000	$1,000 00	$1,000 00
of Brockton, Mass., 4s,	206,320	206,320 00	206,320 00
of Brockton, Mass., 5s,	5,700	5,985 00	5,700 00
of Cleveland, Ohio, 6s,	5,000	5,250 00	5,000 00
of Cleveland, Ohio, 7s,	5,000	5,000 00	5,000 00
District of Columbia 6s,	7,000	8,330 00	7,000 00
of Columbia 7s,	3,000	3,540 00	3,000 00
	$233,020	$235,425 00	$233,020 00

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Brockton Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	N'l B'k of No. America, Boston,	$1,000	$1,150 00	$1,000 00
10	Shawmut Nat'l Bank, Boston,	1,000	1,120 00	1,000 00
18	Tremont Nat'l Bank, Boston,	1,800	1,710 00	1,800 00
100	Third National Bank, Boston,	10,000	8,700 00	10,000 00
50	Brockton Nat'l B'k, Brockton,	5,000	6,250 00	5,000 00
20	Home Nat'l Bank, Brockton,	2,000	3,000 00	2,000 00
		$20,800	$21,930 00	$20,800 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 5s,	$1,000	$1,030 00	$1,000 00
Boston & Lowell R.R. 6s,	17,000	17,595 00	17,000 00
Boston, Clinton, Fitchburg and New Bedford R.R. 5s,	1,000	1,080 00	1,000 00
Boston & Maine R.R. 4s,	30,000	30,000 00	30,000 00
Boston, Revere Beach & Lynn R.R. 6s,	4,000	4,200 00	4,000 00
Conn. & Passumpsic Rivers R.R. 4s,	20,000	20,000 00	20,000 00
Fitchburg R.R. 5s,	40,000	41,370 00	40,000 00
Maine Central R.R. 6s,	3,000	3,240 00	3,000 00
Maine Central R.R. 7s,	25,000	32,500 00	25,000 00
Newport & Richford R.R. 5s,	6,000	6,180 00	6,000 00*
Old Colony R.R. 6s,	10,000	10,405 00	10,000 00
Vermont & Massachusetts R.R. 5s,	9,000	9,450 00	9,000 00
Old Colony R.R. 4s,	20,000	20,000 00	20,000 00
	$186,000	$197,050 00	$186,000 00

* A legal investment when made.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$9,829 75	2½ per cent.	$382,000 00	5 per cent.	$490,895 00	6 per cent.
17,000 00	4½ "	40,000 00	5¼ "	1,500 00	6½ "
50,000 00	4¾ "	40,800 00	5½ "	700 00	7 "

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Brockton Savings Bank — Concluded.

Amount invested in real estate for banking purposes, including furniture and fixtures,		$97,000 00
Estimated value of the same,		100,000 00
Assessed value of the same,		88,750 00
Net income received from same during year ending Oct. 31, 1893,		3,447 45
Number of loans which are of an amount not exceeding $3,000 each,	401	
Aggregate amount of the same,		434,470 00
Total number of loans upon real estate,	430	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		82,269 28
Times for the dividends fixed by the by-laws: April 15 and October 15.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent., 2 per cent.,	28,122 17 28,557 20
Number of accounts opened during the year ending Oct. 31, 1893,	1,819	
Number of accounts closed during the year ending Oct. 31, 1893,	1,413	
Total number of open accounts Oct. 31, 1893,	7,734	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		5,009 91
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		594,513 85
Number of same,	9,784	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		625,768 25
Number of same,	8,654	

Date of examination by commissioner: January 16.

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BROOKFIELD SAVINGS BANK — BROOKFIELD.

Incorporated April 3, 1872. Present number of corporators, 25.

HENRY D. FALES, *President.* HIRAM P. GERALD, *Treasurer.*
HIRAM P. GERALD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:
H. V. CROSBY, FRANK E. PROUTY,
E. E. CHAPIN.

Open for business every business day, 8 A.M. to 12 M.; 1 to 6 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Real estate by foreclosure,	$400 00	Deposits,	$65,069 93
Loans on real estate,	45,405 50	Guaranty fund,	2,180 38
Loans on personal security,	15,640 00	Interest account,	1,322 92
Loans to counties, cities or towns (notes),	6,000 00		
Deposits in banks, on interest,	494 71		
Expense account,	60 75		
Cash on hand,	572 27		
	$68,573 23		$68,573 23

Cash on Deposit in Banks, amount in each: —

First National Bank, Worcester,	$433 16
Mechanics' National Bank, Worcester,	10 66
City National Bank, Worcester,	29 74
Central National Bank, Worcester,	17 12
Boston Safe Deposit and Trust Company, Boston,	4 03

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$494 71	2 per cent.	$5,000 00	4½ per cent.	$7,600 00	5½ per cent.
1,000 00	4 "	7,000 00	5 "	46,445 50	6 "

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Brookfield Savings Bank — Concluded.

Value, by books, of real estate held or owned by foreclosure or otherwise,		$400 00
Assessed value of the same,		450 00
Number of loans which are of an amount not exceeding $3,000 each,	95	
Aggregate amount of the same,		67,045 50
Total number of loans upon real estate,	61	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		2,967 74
Times for the dividends fixed by the by-laws: January 1 and July 1.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent.,	1,343 18
	2 per cent.,	1,307 12
Number of accounts opened during the year ending Oct. 31, 1893,	65	
Number of accounts closed during the year ending Oct. 31, 1893,	71	
Total number of open accounts Oct. 31, 1893,	569	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		262 61
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		13,154 76
Number of same,	278	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		21,833 66
Number of same,	511	

Date of examination by commissioner: May 19.

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BROOKLINE SAVINGS BANK — BROOKLINE.

Incorporated Feb. 24, 1871. Present number of corporators, 38.

WILLIAM H. LINCOLN, *President.* WILLIAM E. LINCOLN, *Treasurer.*
WILLIAM E. LINCOLN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

CHAS. H. STEARNS, B. W. NEAL,
THOMAS P. RITCHIE, BENJ. F. BAKER,
NATHANIEL LYFORD, WILLIAM E. LINCOLN.

Open for business Mondays and Saturdays, 4 to 8 P.M.; Wednesdays, 3 to 5 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$75,400 00	Deposits,	$774,428 68
Bank stock as per schedule,	32,646 63	Guaranty fund,	12,448 02
Railroad bonds as per schedule,	25,000 00	Interest account,	7,977 37
Real estate (for banking purposes),	7,231 36		
Loans on real estate,	506,216 50		
Loans on personal security,	121,800 00		
Deposits in banks, on interest,	24,729 62		
Expense account,	586 02		
Taxes paid,	118 71		
Cash on hand,	1,125 23		
	$794,854 07		$794,854 07

Cash on Deposit in Banks, amount in each:—

Shawmut National Bank, Boston,	$12,903 18
Central National Bank, Boston,	1,099 55
Brookline National Bank, Brookline,	10,726 89

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Brookline, Mass., 3½s,	$7,000	$6,790 00	$7,000 00
of Brookline, Mass, 4s,	64,400	64,400 00	64,400 00
of Brookline, Mass., 7s,	4,000	4,440 00	4,000 00
	$75,400	$75,630 00	$75,400 00

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Brookline Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
75	Central Nat'l Bank, Boston, .	$7,500	$11,531 25	$11,400 00
30	Winthrop Nat'l Bank, Boston,	3,000	3,480 00	5,000 00
30	Tremont Nat'l Bank, Boston,	3,000	2,700 00	3,344 13
50	National City Bank, Boston, .	5,000	4,312 50	5,531 25
37	National Revere B'k, Boston, .	3,700	3,681 50	4,057 00
12	National Eagle B'k, Boston, .	1,200	1,140 00	1,314 25
20	Brookline N'l B'k, Brookline, .	2,000	2,600 00	2,000 00
		$25,400	$29,445 25	$32,646 63

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s, ...	$10,000	$9,400 00	$10,000 00
Fitchburg R.R. 5s, ...	15,000	15,500 00	15,000 00
	$25,000	$24,900 00	$25,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$24,729 62	2½ per cent.	$434,016 50	5 per cent.	$73,800 00	6 per cent.
13,000 00	4½ "	62,200 00	5½ "	20,000 00	8 "
25,000 00	4¾ "				

Amount invested in real estate for banking purposes, ...		$7,231 36
Estimated value of the same, ...		7,500 00
Assessed value of the same, ...		6,100 00
Net income received from same during year ending Oct. 31, 1893, . .		240 00
Number of loans which are of an amount not exceeding $3,000 each,	81	
Aggregate amount of the same, ...		119,300 00
Total number of loans upon real estate, ...	134	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, ...		35,282 61

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

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Brookline Savings Bank — Concluded.

Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent.,	$12,588 47
	2 per cent.,	14,222 91
Number of accounts opened during the year ending Oct. 31, 1893,	842	
Number of accounts closed during the year ending Oct. 31, 1893,	534	
Total number of open accounts Oct. 31, 1893,	4,425	
Total expenses of the corporation for the year ending Oct. 31, 1893, (exclusive of taxes),		2,336 48
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		246,245 54
Number of same,	6,566	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		202,041 76
Number of same,	3,231	

Date of examination by commissioner: March 29.

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CAMBRIDGE SAVINGS BANK — CAMBRIDGE.

Incorporated April 2, 1834. Present number of corporators, 39.

CHARLES W. SEVER, *President.* OSCAR F. ALLEN, *Treasurer.*
JAMES H. WYETH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ANDREW S. WAITT, CHARLES W. SEVER,
WILLIAM KIMBALL, JOSEPH R. PETTINGILL,
EDWIN DRESSER, JOHN T. G. NICHOLS,
EDW. R. COGSWELL.

Open for business every business day, 8 A.M. to 1 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$329,500 00	Deposits,	$3,209,363 25
Loans on public funds,	22,000 00	Guaranty fund,	100,000 00
Bank stock as per schedule,	244,485 85	Interest account,	46,984 75
Loans on bank stock,	2,600 00	Profit and loss account,	16,063 32
Railroad bonds as per schedule,	326,233 00	Unsettled mortgage,	300 00
Loans on railroad bonds,	8,800 00		
Loans on railroad stock,	11,000 00		
Real estate by foreclosure,	13,309 13		
Loans on real estate,	1,901,612 50		
Loans on personal security,	364,564 00		
Deposits in banks, on interest,	99,206 87		
Deposit in bank, not on interest,	831 76		
Expense account,	2,094 85		
Premium account,	35,020 00		
Suspense account,	3,000 00		
Cash on hand,	8,453 36		
	$3,372,711 32		$3,372,711 32

Cash on Deposit in Banks, amount in each: —

Charles River National Bank, Cambridge,	$35,206 87
National Exchange Bank, Boston,	39,000 00
National City Bank, Cambridge,	25,000 00
Maverick National Bank, Boston,	831 76

Loans on Public Funds, amount on each: —

On $14,000 Town of Attleborough, Mass., 4s,	$20,000 00
On $5,000 City of Fall River, Mass., 6s,	
On $1,000 Eastern R.R. 6s,	
On $2,000 City of Bangor, Me., 6s,	2,000 00

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Cambridge Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

On 20 shares Charles River National Bank, Cambridge,	$2,000 00
On 5 shares Charles River National Bank, Cambridge,	600 00
On 3 shares Boston & Maine R.R.,	

Loans on Railroad Bonds, amount on each: —

On $1,000 Old Colony R.R. 6s,	$800 00
On $2,000 Maine Central R.R. 6s,	8,000 00
On $2,000 Maine Central R.R. 7s,	
On $4,000 City of Bangor, Me., 7s,	

Loans on Railroad Stock, amount on each: —

On 80 shares Boston & Maine R.R.,	$6,000 00
On 50 shares Boston & Maine R.R.,	5,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Brookline, Mass., 4s,	$26,000	$26,000 00	$26.000 00
of Marblehead, Mass., 4s,	1,000	1,000 00	1,000 00
of Marshfield, Mass., 4s,	55,000	55,000 00	55,000 00
of Medford, Mass., 4s,	13,000	13,000 00	13,000 00
Westborough, Mass., 5s,	14,000	15,400 00	14,000 00
City of Boston, Mass., 5s,	2,000	2,200 00	2,000 00
of Cambridge, Mass., 6s,	8,000	9,270 00	8,000 00
of Chicago, Ill., 6s,	5,000	5,350 00	5,000 00
of Chicago, Ill., 7s,	16,000	17,240 00	16,000 00
of Cleveland, Ohio, 5s,	9,000	9,410 00	9,000 00
of Cleveland, Ohio, 6s,	7,000	7,230 00	7,000 00
of Cleveland, Ohio, 7s,	1,000	1,020 00	1,000 00
of Dover, N. H., 4s,	10,000	10,000 00	10,000 00
of Fall River, Mass., 6s,	21,000	23,330 00	21,000 00
of Fort Wayne, Ind., 6s,	1,000	1,060 00	1,000 00
of Grand Rapids, Mich., 4½s,	25,000	25,750 00	25,000 00
of Indianapolis, Ind., 4s,	20,000	20,000 00	20,000 00
of Portsmouth, N. H., 4s,	25,000	25,000 00	25,000 00
of Providence, R. I., 5s,	27,000	28,720 00	27,000 00
of Saginaw, Mich., 4½s,	25,000	25,500 00	25,000 00
of Saginaw, Mich., 5s,	1,000	1,050 00	1,000 00
of Springfield, Mass., 7s,	1,000	1,220 00	1,000 00
of Waltham, Mass., 4s,	7,000	7,000 00	7,000 00
Town of Mansfield, Mass., 4s,	9,500	9,500 00	9,500 00
	$329,500	$340,250 00	$329,500 00

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Cambridge Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
159	Atlas National Bank, Boston, .	$15,900	$18,285 00	$19,054 25
225	Boston National Bank, Boston,	22,500	20,700 00	24,740 62
18	Continental Nat'l B'k, Boston,	1,800	1,952 00	2,203 25
107	Eliot National Bank, Boston, .	10,700	12,519 00	12,489 12
42	Faneuil Hall Nat'l B'k, Boston,	4,200	5,040 00	5,484 75
9	Freeman's Nat'l Bank, Boston,	900	855 00	997 25
69	Globe National Bank, Boston,	6,900	6,348 00	8,919 26
93	Hamilton Nat'l Bank, Boston,	9,300	10,602 00	11,590 00
114	Howard Nat'l Bank, Boston, .	11,400	11,286 00	12,831 49
58	Market Nat'l Bank, Boston, .	5,800	5,336 00	6,280 63
134	Merchants' Nat'l Bank, Boston,	13,400	19,564 00	18,207 25
10	Shawmut Nat'l Bank, Boston,	1,000	1,120 00	1,206 25
50	State National Bank, Boston, .	5,000	5,150 00	5,481 25
145	Suffolk Nat'l Bank, Boston, .	14,500	13,920 00	17,836 50
100	Third National Bank, Boston,	10,000	8,700 00	9,258 87
117	Tremont Nat'l Bank, Boston, .	11,700	10,998 00	14,003 25
125	N'l B'k of Commerce, Boston,	12,500	14,750 00	15,309 99
11	Nat'l Exchange Bank, Boston,	1,100	1,298 00	1,575 75
11	National Eagle Bank, Boston,	1,100	935 00	1,241 88
28	N'l Hide & Leather B'k, Boston,	2,800	2,940 00	3,144 00
146	National Revere Bank, Boston,	14,600	14,600 00	17,499 99
30	Nat'l Rockland Bank, Boston,	3,000	4,500 00	4,625 25
5	National Union Bank, Boston,	500	645 00	719 00
25	Charles River National Bank, Cambridge, ...	2,500	3,950 00	2,526 00
46	Newton Nat'l Bank, Newton, .	4,600	3,450 00	5,880 00
50	Nat'l Bank of Commere, New Bedford, ...	5,000	3,850 00	6,160 00
60	First Nat'l B'k, New Bedford,	6,000	8,460 00	7,420 00
50	Naumkeag Nat'l Bank, Salem,	5,000	6,250 00	7,800 00
		$203,700	$218,003 00	$244,485 85

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 5s, . .	$3,000	$3,090 00	$3,000 00
Boston & Lowell R.R. 6s, . .	4,000	4,120 00	4,000 00
Fitchburg R.R. 4½s, ...	50,000	50,000 00	50,000 00
Fitchburg R.R. 5s, ...	125,000	131,250 00	125,000 00
Lowell & Andover R.R. 6s, . .	1,000	1,000 00	1,000 00
Lowell & Lawrence R.R. 6s, . .	6,000	6,300 00	6,000 00
Maine Central R.R. 4½s, . . .	25,000	25,000 00	25,000 00

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Cambridge Savings Bank — Concluded.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Maine Central R.R. 7s,	$16,500	$21,450 00	$16,500 00
Portland & Ogdensburg R.R. 6s,	9,000	9,720 00	9,000 00
Penobscot Shore Line R.R. 4s,	25,000	25,000 00	25,000 00
Upper Coos R.R. 4½s,	25,000	25,000 00	25,000 00
Vermont & Massachusetts R.R. 5s,	2,000	2,100 00	2,000 00
Eastern R.R. 6s,	9,733	11,390 00	9,733 00
Boston & Maine R.R. 4s,	25,000	25,000 00	25,000 00
	$326,233	$340,420 00	$326,233 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$99,206 87	2½ per cent.	$342,000 00	4½ per cent.	$5,775 00	6½ per cent.
25,000 00	3¾ "	1,157,316 50	5 "	9,650 00	7 "
100,000 00	4 "	272,665 00	5½ "	1,000 00	7½ "
185,000 00	4¼ "	212,170 00	6 "		

Value, by books, of real estate held or owned by foreclosure or otherwise, ... $13,309 13
Assessed value of the same, ... 21,200 00
Number of loans which are of an amount not exceeding $3,000 each, . 343
Aggregate amount of the same, ... 433,909 00
Total number of loans upon real estate, ... 447
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, ... 154,962 67
Times for the dividends fixed by the by-laws: fourth Thursday in January and July.
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893, ... { 2 per cent., 58,028 33 / 2 per cent., 59,901 85
Number of accounts opened during the year ending Oct. 31, 1893, 1,197
Number of accounts closed during the year ending Oct. 31, 1893, . 906
Total number of open accounts Oct. 31, 1893, ... 8,961
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), ... 6,929 71
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, ... 641,999 41
Number of same, ... 9,276
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, ... 607,610 56
Number of same, ... 8,508
Date of examination by commissioner: March 9.

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CAMBRIDGEPORT SAVINGS BANK — CAMBRIDGE.

Incorporated Feb. 22, 1853. Present number of corporators, 23.

DANIEL U. CHAMBERLIN, *President.* HENRY W. BULLARD, *Treasurer.*
J. F. LANE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ASA P. MORSE, DANA W. HYDE,
DANIEL U. CHAMBERLIN.

Open for business every business day, 8.30 A.M. to 1.30 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$1,764,010 85	Deposits,	$3,519,653 91
Bank stock as per schedule,	106,925 00	Guaranty fund,	145,000 00
Railroad bonds as per schedule,	208,000 00	Interest account,	46,678 95
Real estate by foreclosure,	39,134 03		
Loans on real estate,	1,287,495 73		
Loans on personal security,	150,900 00		
Loans to counties, cities or towns (notes),	80,000 00		
Deposits in banks, on interest,	70,623 55		
Expense account,	1,942 44		
Cash on hand,	2,301 26		
	$3,711,332 86		$3,711,332 86

Cash on Deposit in Banks, amount in each: —

First National Bank, Cambridge,	$49,823 55
Cambridgeport National Bank, Cambridge,	10,800 00
National City Bank, Cambridge,	10,000 00

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Cambridgeport Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Arlington, Mass., 4s,	$11,000 00	$11,000 00	$11,000 00
of Beverly, Mass., 4s, .	72,000 00	72,000 00	72,000 00
of East Providence, R.I., 4s, . . .	50,000 00	50,000 00	50,000 00
of Kingston, Mass., 4s, .	30,000 00	30,000 00	30,000 00
of Maynard, Mass., 4s, .	40,000 00	40,000 00	40,000 00
of Rockland, Mass., 4s, .	51,000 00	51,000 00	51,000 00
of So. Abington, Mass., 4s,	19,000 00	19,000 00	19,000 00
of Waltham, Mass., 4s, .	7,000 00	7,000 00	7,000 00
of Weymouth, Mass., 4s,	31,000 00	31,000 00	31,000 00
of Woonsocket, R.I., 4s,	50,000 00	50,000 00	50,000 00
City of Boston, Mass., 5s, .	85,510 85	89,246 18	85,510 85
of Boston, Mass., 6s, .	9,000 00	10,440 00	9,000 00
of Cambridge, Mass., 4s, .	195,000 00	195,200 00	195,000 00
of Cambridge, Mass., 6s, .	17,000 00	17,396 25	17,000 00
of Chicago, Ill., 7s, . .	20,000 00	20,695 00	20,000 00
of Cleveland, Ohio, 3.65s,	7,000 00	6,720 00	7,000 00
of Cleveland, Ohio, 4s, .	14,000 00	14,000 00	14,000 00
of Cleveland, Ohio, 6s, .	12,000 00	12,585 00	12,000 00
of Cleveland, Ohio, 7s, .	7,000 00	7,312 50	7,000 00
of Columbus, Ohio, 4s, .	40,000 00	39,200 00	40,000 00*
of Dayton, Ohio, 4s, . .	50,000 00	49,000 00	50,000 00*
of Dayton, Ohio, 6s, .	40,000 00	42,400 00	40,000 00*
of Fall River, Mass, 4½s,	40,000 00	41,350 00	40,000 00
of Grand Rapids, Mich, 4½s,	50,000 00	52,000 00	50,000 00
of Grand Rapids, Mich., 4s,	19,000 00	19,000 00	19,000 00
of Grand Rapids, Mich., 8s,	5,000 00	5,275 00	5,000 00
of Lawrence, Mass., 4s, .	58,000 00	58,000 00	58,000 00
of Lynn, Mass., 4s, . .	50,000 00	50,000 00	50,000 00
of Middletown, Conn., 4s,	25,000 00	25,000 00	25,000 00
of New Bedford, Mass., 5s,	5,000 00	5,300 00	5,000 00
of New Britain, Conn., 4s,	5,000 00	5,000 00	5,000 00
of Newton, Mass, 4s, .	13,000 00	13,000 00	13,000 00
of Newton, Mass., 6s, .	3,000 00	3,600 00	3,000 00
of Pawtucket, R.I., 4s, .	100,000 00	98,000 00	100,000 00
of Pawtucket, R.I., 6s, .	20,000 00	20,300 00	20,000 00
of Peoria, Ill., 4½s, . .	50,000 00	51,500 00	50,000 00
of Providence, R.I., 5s, .	100,000 00	112,000 00	100,000 00
of Reading, Penn., 4s, .	55,000 00	55,000 00	55,000 00
of Somerville, Mass, 4s, .	13,000 00	13,000 00	13,000 00
of Springfield, Mass., 7s, .	15,000 00	16,912 50	15,000 00
of Springfield, Ohio, 4½s, .	50,000 00	52,500 00	50,000 00
of Taunton, Mass., 4s, .	35,500 00	35,500 00	35,500 00
of Worcester, Mass., 5s, .	20,000 00	22,000 00	20,000 00
of Bangor, Me., 4s, . .	50,000 00	50,000 00	50,000 00
of Dover, N.H., 4s, . .	22,000 00	22,000 00	22,000 00
of Woburn, Mass., 4s, .	53,000 00	53,000 00	53,000 00
of Lowell, Mass., 4s, .	50,000 00	50,750 00	50,000 00
	$1,764,010 85	$1,795,182 43	$1,764,010 85

* Legal investments when made.

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Federal Reserve Bank of St. Louis

Cambridgeport Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Blackstone Nat'l B'k, Boston, .	$5,000	$4,512 50	$5,000 00
40	Eliot National Bank, Boston, .	4,000	4,620 00	4,000 00
50	Globe National Bank, Boston, .	5,000	4,612 50	5,000 00
100	Hamilton Nat'l Bank, Boston,	10,000	11,400 00	10,000 00
56	N'l B'k of Commerce, Boston,	5,600	6,608 00	5,600 00
206	National Union Bank, Boston,	20,600	27,037 50	20,600 00
150	Suffolk Nat'l Bank, Boston, .	15,000	14,475 00	15,000 00
100	Tremont Nat'l Bank, Boston, .	10,000	9,400 00	10,000 00
50	Washington Nat'l B'k, Boston,	5,000	5,012 50	5,000 00
75	Nat'l Webster Bank, Boston, .	7,500	6,862 50	7,500 00
100	First Nat'l Bank, Cambridge, .	10,000	17,000 00	13,825 00
40	Cambridgeport National Bank, Cambridge, ...	4,000	5,600 00	4,000 00
14	Nat'l City Bank, Cambridge, .	1,400	2,310 00	1,400 00
		$103,100	$119,450 50	$106,925 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s, ...	$50,000	$47,500 00	$50,000 00
Fitchburg R R. 5s, ...	22,000	22,420 00	22,000 00
Fitchburg R.R. 7s, ...	6,000	6,030 00	6,000 00
Old Colony R.R. 4s, ...	50,000	50,000 00	50,000 00
Old Colony R.R. 6s, ...	4,000	4,240 00	4,000 00
Old Colony R.R. 7s, ...	16,000	16,060 00	16,000 00
Vermont & Massachusetts R.R. 5s, .	60,000	61,800 00	60,000 00
	$208,000	$208,050 00	$208,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$70,623 55	2 per cent.	$1,205,765 92	5 per cent.	$45,779 81	6 per cent.
50,000 00	3½ "	17,350 00	5½ "	2,350 00	6½ "
44,500 00	4 "	50,000 00	5¾ "	950 00	7½ "
101,700 00	4½ "				

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Cambridgeport Savings Bank — Concluded.

Value, by books, of real estate held or owned by foreclosure or otherwise,		$39,134 03
Assessed value of the same,		50,700 00
Number of loans which are of an amount not exceeding $3,000 each,	425	
Aggregate amount of the same,		572,440 92
Total number of loans upon real estate,	524	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		174,467 74
Times for the dividends fixed by the by-laws: third Wednesday in January and July.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent., 2 per cent.,	67,294 06 68,702 39
Number of accounts opened during the year ending Oct. 31, 1893,	1,166	
Number of accounts closed during the year ending Oct. 31, 1893,	784	
Total number of open accounts Oct. 31, 1893,	11,034	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		6,766 81
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		566,023 77
Number of same,	10,587	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		701,366 96
Number of same,	9,088	
Date of examination by commissioner: April 13.		

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CANTON INSTITUTION FOR SAVINGS — CANTON.

Incorporated March 4, 1835. Present number of corporators, 29.

CHARLES ENDICOTT, *President.* NATHANIEL W. DUNBAR, *Treasurer.*
NATHANIEL W. DUNBAR, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JAMES S. SHEPARD, FRANCIS D. DUNBAR,
WILLIS S. SHEPARD, NATHANIEL W. DUNBAR,
WILLIAM O. CHAPMAN.

Open for business every business day, 8 A.M. to 12 M ; 1.30 to 4 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$116,100 00	Deposits,	$654,649 15
Bank stock as per schedule,	52,725 00	Guaranty fund,	26,850 00
Loan on bank stock,	3,000 00	Interest account,	587 75
Railroad bonds as per schedule,	75,500 00	Profit and loss account,	7,226 54
Real estate by foreclosure,	820 00		
Loans on real estate,	281,965 00		
Loans on personal security,	92,667 50		
Loans to counties, cities or towns (notes),	56,500 00		
Deposit in bank, on interest,	9,500 00		
Cash on hand,	535 94		
	$689,313 44		$689,313 44

Cash on Deposit in Bank: —

Neponset National Bank, Canton, ... $9,500 00

Loan on Bank Stock: —

On 43 shares Neponset National Bank, Canton, ... $3,000 00

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Canton Institution for Savings — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Canton, Mass., 4s,	$20,000	$20,000 00	$20,000 00
of Norwood, Mass., 4s,	10,000	10,000 00	10,000 00
of Orange, Mass., 4s,	10,000	10,000 00	10,000 00
City of Lawrence, Mass., 4s,	15,000	15,000 00	15,000 00
of Lynn, Mass, 3½s,	13,500	13,500 00	13,500 00
of New Bedford, Mass., 3½s,	10,000	10,000 00	10,000 00
of Providence, R. I., 5s,	10,000	11,000 00	10,000 00
of Taunton, Mass., 4s,	10,000	10,000 00	10,000 00
of Waltham, Mass., 4s,	8,000	8,000 00	8,000 00
County of Hampden, Mass., 3s,	10,000	9,600 00	9,600 00
	$116,500	$117,100 00	$116,100 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Atlas National Bank, Boston,	$2,500	$2,875 00	$2,500 00
25	Blackstone Nat'l Bank, Boston,	2,500	2,250 00	2,500 00
25	Central Nat'l Bank, Boston,	2,500	3,675 00	2,500 00
40	Freeman's Nat'l Bank, Boston,	4,000	3,800 00	4,000 00
33	Globe National Bank, Boston,	3,300	3,036 00	3,300 00
50	Market Nat'l Bank, Boston,	5,000	4,600 00	5,000 00
50	N'l B'k of No. America, Boston,	5,000	5,250 00	5,000 00
25	National Eagle Bank, Boston,	2,500	2,125 00	2,500 00
25	Nat'l Webster Bank, Boston,	2,500	2,250 00	2,500 00
17	North National Bank, Boston,	1,700	1,853 00	1,700 00
25	Shoe & Leather N'l B'k, Boston,	2,500	2,125 00	2,500 00
126	Neponset Nat'l Bank, Canton,	12,600	15,750 00	13,725 00
50	Dedham Nat'l Bank, Dedham,	5,000	5,000 00	5,000 00
		$51,600	$54,589 00	$52,725 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	$20,000	$20,000 00	$20,000 00
Boston & Maine R.R. 4s,	20,000	20,000 00	20,000 00
Eastern R.R. 6s,	5,500	6,435 00	5,500 00
Fitchburg R.R. 4½s,	20,000	20,000 00	20,000 00
Old Colony R.R 4s,	10,000	10,000 00	10,000 00
	$75,500	$76,435 00	$75,500 00

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Canton Institution for Savings — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$9,500 00	2 per cent.	$7,000 00	4½ per cent.	$3,000 00	5½ per cent.
47,500 00	4 "	146,350 00	5 "	230,282 50	6 "

Value by books, of real estate held or owned by foreclosure or otherwise,		$820 00
Assessed value of the same,		750 00
Number of loans which are of an amount not exceeding $3,000 each,	198	
Aggregate amount of the same,		176,965 00
Total number of loans upon real estate,	215	
Amount of investments from which no income is received,		820 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		32,789 81
Times for the dividends fixed by the by-laws: first Tuesday in April and October.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent., / 2½ per cent.,	12,273 99 / 15,493 67
Number of accounts opened during the year ending Oct. 31, 1893,	333	
Number of accounts closed during the year ending Oct. 31, 1893,	285	
Total number of open accounts Oct. 31, 1893,	2,326	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		1,318 25
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		109,612 00
Number of same,	1,469	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		125,665 01
Number of same,	1,394	
Date of examination by commissioner: April 27.		

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CAPE ANN SAVINGS BANK — GLOUCESTER.

Incorporated April 15, 1846. Present number of corporators, 40.

SAMUEL A. STACEY, *President.* GEO. J. MARSH, *Treasurer.*
DANIEL T. BABSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ROBERT R. FEARS, SYLVESTER CUNNINGHAM,
JOHN E. SOMES, JOHN CORLISS,
GEO. J. MARSH.

Open for business every business day, 9 A.M. to 1 P.M.; 2 to 3 P.M.; during August, close at 1 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$4,000 00	Deposits,	$3,052,325 21
Bank stock as per schedule,	274,900 00	Guaranty fund,	150,000 00
Loan on bank stock,	1,000 00	Interest account,	23,441 16
Real estate (for banking purposes),	61,714 82	Surplus,	97,167 82
Real estate by foreclosure,	36,921 33	Taxes,	2,254 13
Loans on real estate,	1,837,885 00	Uncompleted mortgage loans,	25,182 14
Loans on personal security,	1,091,289 00		
Loans on depositors' books,	500 00		
Deposit in bank, on interest,	11,263 13		
Deposit in bank, not on interest,	2,713 00		
Expense account,	308 97		
Suspense account,	4,836 32		
Miscellaneous account,	2,967 12		
Cash on hand,	20,071 77		
	$3,350,370 46		$3,350,370 46

Cash on Deposit in Banks, amount in each: —

Gloucester National Bank, Gloucester,	$2,713 00
Third National Bank, Boston,	11,263 13

Loan on Bank Stock: —

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

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Cape Ann Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Brookline, Mass., 7s, . .	$4,000	$4,400 00	$4,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Atlantic Nat'l Bank, Boston, .	$10,000	$12,500 00	$10,000 00
100	Atlas National Bank, Boston, .	10,000	11,400 00	10,000 00
112	Blackstone Nat'l Bank, Boston,	11,200	9,856 00	11,200 00
100	Central Nat'l Bank, Boston, .	10,000	14,500 00	10,000 00
50	National City Bank, Boston, .	5,000	4,200 00	5,000 00
200	National Bank of the Commonwealth, Boston, . .	20,000	24,400 00	20,000 00
100	Nat'l B'k of Commerce, Boston,	10,000	11,200 00	10,000 00
100	National Eagle Bank, Boston, .	10,000	8,500 00	10,000 00
30	Everett Nat'l Bank, Boston, .	3,000	2,700 00	3,000 00
50	Nat'l Exchange Bank, Boston,	5,000	5,800 00	5,000 00
100	Freeman's Nat'l Bank, Boston,	10,000	9,300 00	9,000 00
50	Globe National Bank, Boston,	5,000	4,600 00	4,500 00
50	Hamilton Nat'l Bank, Boston,	5,000	5,550 00	5,000 00
70	Howard Nat'l Bank, Boston, .	7,000	6,720 00	7,000 00
200	Merchants' Nat'l Bank, Boston,	20,000	28,000 00	20,000 00
50	New England N'l B'k, Boston,	5,000	7,700 00	5,000 00
100	North National Bank, Boston, .	10,000	10,800 00	10,000 00
100	Nat'l Bank of North America, Boston, ...	10,000	10,200 00	10,000 00
25	Old Boston Nat'l Bank, Boston,	2,500	2,425 00	2,500 00
166	National Bank of Redemption, Boston, ...	16,600	20,252 00	16,600 00
150	Nat'l Bank of the Republic, Boston, ...	15,000	22,200 00	15,000 00
50	Second National Bank, Boston,	5,000	9,050 00	5,000 00
100	Shawmut Nat'l Bank, Boston,	10,000	12,200 00	10,000 00
50	State National Bank, Boston, .	5,000	5,100 00	5,000 00
50	Tremont Nat'l Bank, Boston, .	5,000	4,500 00	5,000 00
200	Third National Bank, Boston, .	20,000	18,000 00	20,000 00
100	City Nat'l Bank, Gloucester, .	10,000	15,000 00	10,000 00
61	Cape Ann N'l B'k, Gloucester,	6,100	8,540 00	6,100 00
50	Gloucester N'l B'k, Gloucester,	5,000	6,750 00	5,000 00
100	Rockport Nat'l B'k, Rockport,	10,000	12,500 00	10,000 00
		$276,400	$324,443 00	$274,900 00

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Cape Ann Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$11,263 13	2½ per cent.	$29,550 00	5½ per cent.	$10,000 00	6½ per cent.
249,950 00	5 "	2,565,174 00	6 "	76,000 00	7 "

Amount invested in real estate for banking purposes,		$61,714 82
Estimated value of the same,		50,000 00
Assessed value of the same,		64,000 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,		36,921 33
Assessed value of the same,		61,300 00
Net income received from same during year ending Oct. 31, 1893,		301 00
Number of loans which are of an amount not exceeding $3,000 each,	937	
Aggregate amount of the same,		781,339 00
Total number of loans upon real estate,	1,022	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		163,274 53
Times for the dividends fixed by the by-laws: April 1 and October 1.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2½ per cent., 2½ per cent.,	68,847 17 71,401 24
Number of accounts opened during the year ending Oct. 31, 1893,	1,470	
Number of accounts closed during the year ending Oct. 31, 1893,	1,108	
Total number of open accounts Oct. 31, 1893,	9,022	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		6,762 48
Amount of deposits, not including dividends, during the year ending Oct. 31, 1893,		555,116 25
Number of same,	7,342	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		492,705 64
Number of the same,	6,324	
Date of examination by commissioner: August 11.		

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Federal Reserve Bank of St. Louis

CAPE COD FIVE CENTS SAVINGS BANK — HARWICH.

Incorporated March 16, 1855. Present number of corporators, 65.

LEVI ELDRIDGE, *President.* AUGUSTUS C. SNOW, *Treasurer.*
AUGUSTUS C. SNOW, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

LEVI ELDRIDGE, LUTHER FISK,
ELEAZER K. CROWELL, GODFREY HOPKINS,
ALEXANDER T. NEWCOMB.

Open for business every business day, 9 A.M. to 1 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$16,199 00	Deposits,	$635,832 44
Loan on public funds,	15,000 00	Guaranty fund,	18,000 00
Bank stock as per schedule,	62,189 75	Profit and loss account,	4,865 92
Loans on bank stock,	11,825 00		
Railroad bonds as per schedule,	114,393 00		
Loans on railroad bonds,	27,000 00		
Loans on railroad stock,	36,200 00		
Real estate (for banking purposes),	1,050 00		
Real estate by foreclosure,	291 04		
Loans on real estate,	134,589 93		
Loans on personal security,	204,978,58		
Loans to counties, cities or towns (notes),	32,150 00		
Real estate taken to secure indebtedness,	840 71		
Cash on hand,	1,991 35		
	$658,698 36		$658,698 36

Loan on Public Funds: —

On $18,000 Lynn, Mass., 4s, ... $15,000 00

Loans on Bank Stock, amount on each: —

On 52 shares Fourth National Bank, Boston,	$5,200 00
On 50 shares Welden National Bank, St. Albans, Vt.,	5,000 00
On 8 shares Cape Cod National Bank, Harwich,	600 00
On 5 shares Cape Cod National Bank, Harwich,	500 00
On 4 shares Cape Cod National Bank, Harwich,	300 00
On 3 shares Cape Cod National Bank, Harwich,	160 00
On 1 share Cape Cod National Bank, Harwich,	65 00

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Cape Cod Five Cents Savings Bank — Continued.

Loans on Railroad Bonds, amount on each: —

On $13,000 Boston & Maine R.R. 4s,	$12,000 00
On 17,000 Connecticut & Passumpsic Rivers R.R. 4s,	15,000 00

Loans on Railroad Stock, amount on each: —

On 100 shares Fitchburg R.R.,	$25,000 00
On 105 shares Boston & Albany R.R.,	
On 20 shares Thames National Bank, Norwich, Conn.,	
On 100 shares Boston & Maine R.R.,	11,200 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Chicago, Ill., 4s,	$10,000	$9,700 00	$10,000 00
of Chicago, Ill., 7s,	2,000	2,010 00	2,052 00
of Cleveland, Ohio, 6s,	4,000	4,120 00	4,147 00
	$16,000	$15,830 00	$16,199 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
48	State National Bank, Boston,	$4,800	$4,944 00	$5,676 00
43	Shawmut Nat'l Bank, Boston,	4,300	5,418 00	5,031 00
40	Everett Nat'l Bank, Boston,	4,000	3,680 00	3,800 00
31	N'l B'k of Commerce, Boston,	3,100	3,658 00	3,674 50
30	Nat'l Revere Bank, Boston,	3,000	3,000 00	3,630 00
30	N'l Hide & Leather B'k, Boston,	3,000	3,150 00	3,450 00
27	Blackstone N'l Bank, Boston,	2,700	2,430 00	2,916 00
26	Nat'l Exchange Bank, Boston,	2,600	3,068 00	3,029 00
38	Fourth Nat'l Bank, Boston,	3,800	4,750 00	4,191 25
24	Suffolk Nat'l Bank, Boston,	2,400	2,208 00	2,730 00
20	Tremont Nat'l Bank, Boston,	2,000	1,800 00	2,275 00
16	N'l B'k of No. America, Boston,	1,600	1,680 00	1,616 00
15	N'l B'k of the Republic, Boston,	1,500	2,205 00	1,980 00
26	National Bank of the Commonwealth, Boston,	2,600	3,250 00	2,821 00
10	Nat'l Webster Bank, Boston,	1,000	920 00	1,050 00
7	Faneuil Hall N'l Bank, Boston,	700	840 00	931 00
57	Cape Cod N'l Bank, Harwich,	5,700	7,410 00	7,866 00
42	First Nat'l Bank, Yarmouth,	4,200	5,460 00	5,523 00
		$53,000	$59,871 00	$62,189 75

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Cape Cod Five Cents Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	$20,000	$19,750 00	$20,000 00
Boston & Lowell R.R. 5s,	5,000	5,150 00	5,217 00
Boston & Lowell R.R. 6s,	1,000	1,035 00	1,055 00
Boston & Maine R.R. 4s,	10,000	9,800 00	10,000 00
Concord & Montreal R.R. 4s,	15,000	14,700 00	15,000 00
Fitchburg R.R. 5s,	20,000	20,900 00	20,565 00
Old Colony R.R. 4s,	25,000	25,000 00	26,350 00
Portland & Ogdensburg R.R. 6s,	5,000	5,400 00	5,549 00
Vermont & Massachusetts R.R. 5s,	10,000	10,500 00	10,657 00
	$111,000	$112,235 00	$114,393 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$3,500 00	4 per cent.	$58,000 00	5½ per cent.	$3,161 00	6½ per cent.
43,200 00	4½ "	13,000 00	5½ "	67,113 56	7 "
35,000 00	4¾ "	151,418 95	6 "	10,000 00	8 "
77,350 00	5 "				

Amount invested in real estate for banking purposes,		$1,050 00
Estimated value of the same,		1,200 00
Assessed value of the same,		1,200 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,		1,131 75
Assessed value of the same,		9,900 00
Net income received from same during year ending Oct. 31, 1893,		2 00
Number of loans which are of an amount not exceeding $3,000 each,	401	
Aggregate amount of the same,		154,204 41
Total number of loans upon real estate,	321	
Amount of investments from which no income is received,		840 71
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		32,084 82
Times for the dividends fixed by the by-laws: second Wednesday in April and October.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent., 2 per cent.,	11,983 58 12,159 64
Number of accounts opened during the year ending Oct. 31, 1893,	317	
Number of accounts closed during the year ending Oct. 31, 1893,	269	
Total number of open accounts Oct. 31, 1893,	2,734	

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Cape Cod Five Cents Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		$2,172 34
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		125,793 32
Number of same,	1,485	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		124,933 67
Number of same,	1,324	

Date of examination by commissioner: June 13.

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Federal Reserve Bank of St. Louis

CENTRAL SAVINGS BANK — LOWELL.

Incorporated March 3, 1871. Present number of corporators, 69.

OLIVER H. MOULTON, *President.* SAMUEL A. CHASE, *Treasurer.*
SAMUEL A. CHASE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

DANIEL SWAN, ARTHUR G. POLLARD,
JOHN S. JAQUES, AMASA PRATT,
HENRY C. CHURCH, SAMUEL A. CHASE.

Open for business every business day, 9 A.M. to 1 P.M.; and on Saturdays, 7 to 9 P M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$44,000 00	Deposits,	$2,525,612 33
Bank stock as per schedule,	215,000 00	Guaranty fund,	100,000 00
Loans on bank stock,	7,500 00	Interest account,	533 75
Railroad bonds as per schedule,	29,000 00	Profit and loss account,	110,958 33
Loan on railroad bonds,	10,000 00		
Loan on railroad stock,	40,000 00		
Loans on real estate,	1,771,681 00		
Loans on personal security,	420,199 00		
Loans to counties, cities or towns (notes),	108,700 00		
Deposits in banks, on interest,	78,516 36		
Cash on hand,	12,508 05		
	$2,737,104 41		$2,737,104 41

Cash on Deposit in Banks, amount in each: —

Merchants' National Bank, Lowell,	$53,516 36
Old Lowell National Bank, Lowell,	5,000 00
Prescott National Bank, Lowell,	20,000 00

Loans on Bank Stock, amount on each: —

On 13 shares Merchants' National Bank, Lowell,	$2,000 00
On 10 shares Wamesit National Bank, Lowell,	
On 19 shares Prescott National Bank, Lowell,	1,000 00
On 8 shares Appleton National Bank, Lowell,	
On 30 shares First National Bank, Lowell,	3,000 00
On 25 shares Railroad National Bank, Lowell,	1,500 00
On 10 shares Prescott National Bank, Lowell,	

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Central Savings Bank — Continued.

Loan on Railroad Bonds: —

On $10,000 Lowell & Lawrence R.R. 6s, ... $10,000 00

Loan on Railroad Stock: —

On 427 shares Boston & Maine R.R., ... $40,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Andover, Mass., 4s, . .	$10,000	$10,000 00	$10,000 00
City of Chicago, Ill., 7s, . .	3,000	3,120 00	3,000 00
of Lowell, Mass., 4s, . .	6,000	6,000 00	6,000 00
of Malden, Mass., 4s, . .	5,000	5,000 00	5,000 00
of Pawtucket, R. I., 4s, . .	5,000	5,000 00	5,000 00
of Haverhill, Mass., 4s, . .	15,000	15,000 00	15,000 00
	$44,000	$44,120 00	$44,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Atlantic Nat'l Bank, Boston, .	$10,000	$12,100 00	$13,600 00
100	Blackstone N'l Bank, Boston, .	10,000	9,100 00	11,000 00
50	Boston Nat'l Bank, Boston, .	5,000	4,650 00	5,600 00
200	Central Nat'l Bank, Boston, .	20,000	30,000 00	30,000 00
100	Eliot National Bank, Boston, .	10,000	11,800 00	11,500 00
13	Hamilton Nat'l Bank, Boston,	1,300	1,456 00	1,300 00
50	Market Nat'l Bank, Boston, .	5,000	4,600 00	5,000 00
50	Merchants' N'l Bank, Boston, .	5,000	7,300 00	6,700 00
50	Metropolitan N'l B'k, Boston, .	5,000	4,900 00	5,000 00
100	National City Bank, Boston, .	10,000	11,000 00	10,000 00
100	N'l B'k of Commerce, Boston,	10,000	11,800 00	10,000 00
50	N'l Hide & Leather B'k, Boston,	5,000	5,300 00	5,400 00
60	N'l B'k of Redemption, Boston,	6,000	7,620 00	8,000 00
27	N'l B'k of the Republic, Boston,	2,700	4,050 00	3,400 00
30	Nat'l Webster Bank, Boston, .	3,000	2,760 00	3,000 00
70	Second National Bank, Boston,	7,000	13,300 00	10,000 00
63	Shawmut Nat'l Bank, Boston,	6,300	7,056 00	8,000 00
50	Shoe & Leather N'l B'k, Boston,	5,000	4,500 00	5,000 00
50	Suffolk Nat'l Bank, Boston, .	5,000	4,850 00	5,000 00
100	Appleton Nat'l Bank, Lowell,	10,000	15,000 00	15,000 00
30	First National Bank, Lowell, .	3,000	5,400 00	4,200 00
150	Merchants' N'l Bank, Lowell,	15,000	22,500 00	18,300 00
52	Old Lowell N'l Bank, Lowell,	5,200	6,240 00	6,000 00
10	Prescott Nat'l Bank, Lowell, .	1,000	1,500 00	1,000 00
20	Railroad Nat'l Bank, Lowell, .	2,000	2,500 00	2,000 00
50	Wamesit Nat'l Bank, Lowell, .	5,000	7,000 00	6,000 00
50	Georgetown N'l B'k, Georgetown, ...	5,000	5,500 00	5,000 00
		$177,500	$223,782 00	$215,000 00

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Central Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	$4,000	$3,920 00	$4,000 00
Boston & Maine R.R. 4s,	5,000	4,800 00	5,000 00
Boston & Maine R.R. 7s,	4,000	4,000 00	4,000 00
Fitchburg R.R. 5s,	5,000	5,100 00	5,000 00
Fitchburg R.R. 6s,	1,000	1,037 00	1,000 00
Lowell & Lawrence R.R. 6s,	5,000	5,225 00	5,000 00
Maine Central R.R. 7s,	1,000	1,300 00	1,000 00
New York, Providence & Boston R.R. 7s,	3,000	3,490 00	3,000 00
Portland & Ogdensburg R.R. 6s,	1,000	1,110 00	1,000 00
	$29,000	$29,982 00	$29,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$53,516 36	2½ per cent.	$290,574 00	4½ per cent.	$46,875 00	5½ per cent.
5,000 00	3½ "	27,000 00	4¾ "	208,500 00	6 "
106,700 00	4 "	1,658,431 00	5 "	40,000 00	6½ "

Number of loans which are of an amount not exceeding $3,000 each,	392	
Aggregate amount of the same,		$560,006 00
Total number of loans upon real estate,	556	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		129,793 61
Times for the dividends fixed by the by-laws: first Saturday in May and November.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent., 2 per cent.,	46,102 39 48,281 74
Number of accounts opened during the year ending Oct. 31, 1893,	1,099	
Number of accounts closed during the year ending Oct. 31, 1893,	1,088	
Total number of open accounts Oct. 31, 1893,	6,108	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		7,060 86
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		481,129 24
Number of same,	6,131	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		510,784 33
Number of same,	5,502	
Date of examination by commissioner: February 9.		

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CHARLESTOWN FIVE CENTS SAVINGS BANK — BOSTON.

Incorporated April 7, 1854. Present number of corporators, 45.

AMOS STONE, *President.* A. M. ANDREWS, *Treasurer.*
BENJAMIN F. STACEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

GEO. S. PENDERGAST, EMRIE B. STETSON,
AUGUSTUS W. STOVER, AMOS STONE,
MARK F. BURNS.

Open for business every business day, 9 A.M. to 2 P.M.; Wednesdays and Saturdays, 3 to 5 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	$757,500 00	Deposits,	$4,721,828 62
Loans on bank stock,	17,800 00	Guaranty fund,	240,000 00
Railroad bonds as per schedule,	447,500 00	Profit and loss account,	108,117 32
Loan on railroad bonds,	30,000 00		
Loan on railroad stock,	27,000 00		
Real estate (for banking purposes),	70,000 00		
Real estate by foreclosure,	40,900 00		
Loans on real estate,	2,121,375 00		
Loans on personal security,	1,319,650 00		
Deposits in banks, on interest,	231,484 25		
Cash on hand,	6,736 69		
	$5,069,945 94		$5,069,945 94

Cash on Deposit in Banks, amount in each: —

National Bank of the Republic, Boston,	$120,094 89
Manufacturers' National Bank, Boston,	40,561 45
Monument National Bank, Boston,	70,827 91

Loans on Bank Stock, amount on each: —

On 200 shares Traders' National Bank, Boston,	$16,000 00
On 10 shares Monument National Bank, Boston,	1,000 00
On 10 shares Monument National Bank, Boston,	800 00

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Charlestown Five Cents Savings Bank — Continued.

Loan on Railroad Bonds: —

On $36,000 Providence & Springfield R.R. 7s, ... $30,000 00

Loan on Railroad Stock: —

On 242 shares Boston & Maine R.R., ... $27,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
24	Andover Nat'l Bank, Andover,	$2,400	$2,544 00	$2,400 00
200	Atlas National Bank, Boston, .	20,000	23,000 00	20,000 00
159	Blackstone Nat'l Bank, Boston,	15,900	14,310 00	15,900 00
42	Boston National Bank, Boston,	4,200	3,906 00	4,200 00
145	Boylston Nat'l Bank, Boston, .	14,500	17,835 00	14,500 00
250	Bunker Hill Nat'l B'k, Boston,	25,000	50,750 00	25,000 00
326	National City Bank, Boston, .	32,600	27,710 00	32,100 00
263	N'l B'k of Commerce, Boston,	26,300	31,034 00	26,300 00
500	Continental N'l Bank, Boston,	50,000	57,500 00	50,000 00
300	Eliot National Bank, Boston, .	30,000	34,800 00	30,000 00
20	First National Bank, Boston, .	2,000	4,600 00	2,000 00
150	First Ward Nat'l Bank, Boston,	15,000	19,200 00	14,800 00
105	Freeman's Nat'l Bank, Boston,	10,500	9,975 00	10,500 00
242	Globe National Bank, Boston, .	24,200	22,264 00	23,300 00
370	N'l Hide & Leather B'k, Boston,	37,000	39,220 00	37,000 00
304	Howard Nat'l Bank, Boston, .	30,400	30,096 00	30,400 00
250	Manufacturers' N'l B'k, Boston,	25,000	24,500 00	24,200 00
86	Market Nat'l Bank, Boston, .	8,600	7,912 00	8,600 00
27	Nat'l Market Bank, Brighton, .	2,700	2,430 00	2,700 00
224	Metropolitan N'l B'k, Boston,	22,400	21,280 00	22,400 00
166	Monument Nat'l Bank, Boston,	16,600	38,180 00	16,600 00
140	North National Bank, Boston,	14,000	15,260 00	14,000 00
99	N'l B'k of No. America, Boston,	9,900	11,385 00	9,900 00
200	N'l B'k of Redemption, Boston,	20,000	24,400 00	20,000 00
342	N'l B'k of the Republic, Boston,	34,200	49,932 00	34,200 00
267	National Revere Bank, Boston,	26,700	26,700 00	26,700 00
69	Shawmut Nat'l Bank, Boston,	6,900	7,728 00	6,900 00
500	Shoe & Leather Bank, Boston,	50,000	45,000 00	49,500 00
135	Suffolk National Bank, Boston,	13,500	13,095 00	13,500 00
551	Tremont Nat'l Bank, Boston, .	55,100	52,345 00	55,100 00
235	Nat'l Webster Bank, Boston, .	23,500	21,150 00	23,500 00
164	Winthrop Nat'l Bank, Boston,	16,400	19,024 00	16,400 00
150	Home Nat'l Bank, Brockton, .	15,000	22,500 00	15,000 00
26	Conway Nat'l Bank, Conway, .	2,600	3,120 00	2,600 00
75	Wachusett N'l B'k, Fitchburg,	7,500	15,000 00	7,500 00
75	Railroad Nat'l Bank, Lowell, .	7,500	9,375 00	7,500 00
217	First National Bank, Lynn, .	21,700	31,682 00	21,700 00
67	Blue Hill Nat'l Bank, Milton, .	6,700	7,370 00	6,700 00
147	Newton Nat'l Bank, Newton, .	14,700	11,025 00	13,900 00
		$761,200	$869,137 00	$757,500 00

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Charlestown Five Cents Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . .	$11,000	$11,000 00	$10,700 00
Boston & Lowell R.R. 5s, . .	25,000	25,750 00	25,000 00
Fitchburg R.R. 4s, ...	66,000	65,220 00	62,000 00
Fitchburg R.R. 4½s, ...	60,000	60,000 00	60,000 00
Fitchburg R.R. 5s, ...	200,000	211,500 00	200,000 00
Upper Coos R.R. 4s, . . .	40,000	38,000 00	39,800 00
Upper Coos R.R. 4½s, . . .	50,000	52,000 00	50,000 00
	$452,000	$463,470 00	$447,500 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$231,484 25	2½ per cent.	$322,500 00	5¼ per cent.	$185,400 00	7 per cent.
2,200 00	4 "	1,021,275 00	5½ "	40,000 00	7½ "
9,600 00	4½ "	200,100 00	6 "	30,000 00	8 "
1,560,850 00	5 "	143,900 00	6½ "		

Amount invested in real estate for banking purposes, ...		$70,000 00
Estimated value of the same, ...		80,700 00
Assessed value of the same, ...		80,700 00
Net income received from same during year ending Oct. 31, 1893, . .		8,797 26
Value, by books, of other real estate held or owned by foreclosure or otherwise, ...		40,900 00
Assessed value of the same, ...		50,325 00
Net income received from same during year ending Oct. 31, 1893, . .		2,588 80
Number of loans which are of an amount not exceeding $3,000 each,	594	
Aggregate amount of the same, ...		890,625 00
Total number of loans upon real estate, ...	776	
Amount of investments from which no income is received, ...		3,500 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, ...		266,202 53
Times for the dividends fixed by the by-laws: third Wednesday in April and October.		
Rate and amount of each semi-annual dividend during the year ending Oct 31, 1893, ...	2 per cent.,	92,259 61
	2½ per cent.,	*113,000 00
Number of accounts opened during the year ending Oct. 31, 1893,	1,628	
Number of accounts closed during the year ending Oct. 31, 1893,	1,594	
Total number of open accounts Oct. 31, 1893, ...	14,760	

* Estimated.

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Charlestown Five Cents Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		$8,504 78
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		674,080 31
Number of same,	11,418	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		938,043 34
Number of same,	9,579	

Date of examination by commissioner: April 28.

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CHELSEA SAVINGS BANK — CHELSEA.

Incorporated April 29, 1854. Present number of corporators, 149.

OTIS HINMAN, *President.* ALBERT A. FICKETT, *Treasurer.*
ALBERT A. FICKETT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

OTIS HINMAN, HORATIO B. HERSEY,
ALONZO C. TENNEY, JOHN T. HADAWAY,
JAMES GOULD.

Open for business every business day, 8 A.M. to 1 P.M.; Saturdays, 4 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$583,500 00	Deposits,	$2,653,833 85
Bank stock as per schedule,	118,000 00	Guaranty fund,	124,800 00
Loans on bank stock,	10,000 00	Interest account,	9,621 15
Railroad bonds as per schedule,	136,000 00	Profit and loss account,	61,705 83
Loan on railroad bonds,	800 00		
Real estate by foreclosure,	9,164 37		
Loans on real estate,	1,482,082 00		
Loans on personal security,	388,550 00		
Loans to counties, cities or towns (notes),	36,500 00		
Deposits in banks, on interest,	64,339 35		
Expense account,	3,525 69		
Premium account,	15,412 80		
Cash on hand,	2,086 62		
	$2,849,960 83		$2,849,960 83

Cash on Deposit in Banks, amount in each: —

Commercial National Bank, Boston,	$48,289 86
First National Bank, Chelsea,	16,049 49

Loans on Bank Stock, amount on each: —

On 40 shares First National Bank, Chelsea,	$3,500 00
On 40 shares Commercial National Bank, Boston,	2,500 00
On 40 shares Fourth National Bank, Boston,	4,000 00

Loan on Railroad Bonds: —

On $1,000 Fitchburg R.R. 6s,	$800 00

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Chelsea Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Brookline, Mass., 5s,	$5,000	$5,300 00	$5,000 00
of Canton, Mass., 4s,	8,000	8,000 00	8,000 00
of Danvers, Mass, 5s,	2,000	2,200 00	2,000 00
of Norwalk, Conn., 4s,	31,000	31,155 00	31,000 00
of Westminster, Vt., 4s,	1,500	1,500 00	1,500 00
of Winthrop, Mass., 5s,	11,000	11,935 00	11,000 00
City of Bay City, Mich., 5s,	22,000	22,110 00	22,000 00
of Boston, Mass., 4s,	75,000	76,250 00	75,000 00
of Boston, Mass., 6s,	34,000	38,350 00	34,000 00
of Cambridge, Mass., 6s,	7,000	7,300 00	7,000 00
of Chelsea, Mass., 6s,	11,000	11,330 00	11,000 00
of Cleveland, Ohio, 4s,	13,000	13,000 00	13,000 00
of Dayton, Ohio, 5s,	19,000	19,200 00	19,000 00*
of East Saginaw, Mich., 5s,	21,500	21,885 00	21,500 00
of Fall River, Mass, 6s,	5,000	5,800 00	5,000 00
of Gardiner, Me., 4s,	6,000	6,000 00	6,000 00
of Grand Rapids, Mich., 4s,	13,000	13,000 00	13,000 00
of Keene, N. H., 4s,	20,000	20,200 00	20,000 00
of Lawrence, Mass., 6s,	36,000	41,255 00	36,000 00
of Lewiston, Me., 4s,	5,000	5,000 00	5,000 00
of Lewiston, Me., 5s,	16,000	17,600 00	16,000 00
of Lowell, Mass., 4s,	8,000	8,040 00	8,000 00
of Lynn, Mass., 6s,	6,000	6,240 00	6,000 00
of Newton, Mass., 4s,	25,000	25,125 00	25,000 00
of Peoria, Ill., 4½s,	15,000	15,150 00	15,000 00
of Providence, R. I., 4½s,	15,000	15,450 00	15,000 00
of Taunton, Mass, 6s,	2,000	2,080 00	2,000 00
of Wallingford, Conn., 4s,	17,000	17,000 00	17,000 00
of Worcester, Mass., 4½s,	20,000	21,000 00	20,000 00
State of New Hampshire 6s,	9,000	10,115 00	9,000 00
City of Canton, Ohio, 5s,	17,500	17,660 00	17,500 00
of Fort Wayne, Ind., 4½s,	20,000	20,600 00	20,000 00
of Grand Rapids, Mich., 5s,	22,000	22,220 00	22,000 00
of Marblehead, Mass., 4s,	10,000	10,000 00	10,000 00
of Saginaw, Mich., 4s,	25,000	25,000 00	25,000 00
of Waltham, Mass., 4s,	10,000	10,000 00	10,000 00
	$583,500	$604,050 00	$583,500 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
40	Atlantic Nat'l Bank, Boston,	$4,000	$4,820 00	$4,000 00
86	Atlas National Bank, Boston,	8,600	9,911 00	8,600 00
20	Boston National Bank, Boston,	2,000	1,860 93	2,000 00

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Chelsea Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Boylston Nat'l Bank, Boston, .	$2,500	$3,062 00	$2,500 00
43	National City Bank, Boston, .	4,300	3,698 86	4,300 00
50	Commercial Nat'l B'k, Boston,	5,000	4,800 96	5,000 00
52	N'l B'k of Commerce, Boston,	5,200	6,136 00	5,200 00
40	Continental Nat'l B'k, Boston,	4,000	4,490 00	4,000 00
20	National Eagle Bank, Boston,	2,000	1,950 95	2,000 00
38	Everett Nat'l Bank, Boston, .	3,800	3,496 92	3,800 00
14	Nat'l Exchange Bank, Boston,	1,400	1,652 00	1,400 00
36	Howard Nat'l Bank, Boston, .	3,600	3,600 00	3,600 00
6	Market National Bank, Boston,	600	592 97	600 00
70	Massachusetts N'l B'k, Boston,	7,000	6,650 95	7,000 00
16	Merchants' Nat'l Bank, Boston,	1,600	2,288 00	1,600 00
15	North National Bank, Boston, .	1,500	1,635 00	1,500 00
15	N'l B'k of No. America, Boston,	1,500	1,578 00	1,500 00
63	N'l B'k of Redemption, Boston,	6,300	7,686 00	6,300 00
100	N'l B'k of the Republic, Boston,	10,000	14,600 00	10,000 00
43	Shawmut Nat'l Bank, Boston, .	4,300	4,816 00	4,300 00
28	State National Bank, Boston, .	2,800	2,870 00	2,800 00
25	Suffolk Nat'l Bank, Boston, .	2,500	2,325 93	2,500 00
50	Third National Bank, Boston, .	5,000	4,350 87	5,000 00
30	Tremont Nat'l Bank, Boston, .	3,000	2,820 94	3,000 00
63	Nat'l Webster Bank, Boston, .	6,300	5,796 92	6,300 00
50	Central Nat'l Bank, Boston, .	5,000	7,375 00	5,000 00
50	Freeman's Nat'l Bank, Boston,	5,000	5,000 00	5,000 00
22	First National Bank, Chelsea, .	2,200	2,210 00	2,200 00
45	Railroad Nat'l Bank, Lowell, .	4,500	5,625 00	4,500 00
5	Nat'l Exchange Bank, Salem, .	500	540 00	500 00
20	First Nat'l B'k, So. Weymouth,	2,000	2,300 00	2,000 00
		$118,000	$130,531 00	$118,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	$25,000	$25,000 00	$25,000 00
Boston & Providence R.R. 4s, . .	45,000	45,000 00	45,000 00
Fitchburg R.R. 4½s, ...	20,000	20,000 00	20,000 00
Fitchburg R.R. 5s, ...	21,000	21,420 00	21,000 00
Old Colony R.R. 4s, . . .	15,000	15,000 00	15,000 00
Salem & Lowell R.R. 6s, . . .	10,000	10,700 00	10,000 00
	$136,000	$137,120 00	$136,000 00

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Chelsea Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate
$64,339 35	2½ per cent.	$25,000 00	4¾ per cent.	$356,350 00	5½ per cent.
36,500 00	4 "	496,165 00	5 "	845,917 00	6 "
20,000 00	4½ "	125,000 00	5¼ "	13,000 00	7 "

Value, by books, of real estate held or owned by foreclosure or otherwise,		$9,164 37
Assessed value of the same,		12,550 00
Net income received from same during year ending Oct. 31, 1893,		339 31
Number of loans which are of an amount not exceeding $3,000 each,	617	
Aggregate amount of the same,		868,392 00
Total number of loans upon real estate,	711	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		145,196 85
Times for the dividends fixed by the by-laws: second Wednesday in April and October.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent., 2 per cent.,	50,429 45 49,988 38
Number of accounts opened during the year ending Oct. 31, 1893,	1,590	
Number of accounts closed during the year ending Oct. 31, 1893,	1,036	
Total number of open accounts Oct. 31, 1893,	12,861	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		8,889 40
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		663,519 78
Number of same,	16,276	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		764,575 03
Number of same,	11,425	

Date of examination by commissioner: May 22.

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CHICOPEE SAVINGS BANK — CHICOPEE.

Incorporated Feb. 27, 1845. Present number of corporators, 58.

JOHN B. WOOD, *President.* H. H. HARRIS, *Treasurer.*
LUTHER WHITE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOHN B. WOOD, J. A. CARTER,
L. M. FERRY, GEO. W. GIBSON.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$20,000 00	Deposits,	$837,644 68
Bank stock as per schedule,	20,600 00	Guaranty fund,	35,600 00
Loan on bank stock,	550 00	Profit and loss account,	12,283 52
Railroad bonds as per schedule,	84,000 00		
Loans on real estate,	598,085 61		
Loans on personal security,	94,118 00		
Loans to counties, cities or towns (notes),	21,800 00		
Deposits in banks, on interest,	34,000 00		
Deposit in bank, not on interest,	4,630 23		
Cash on hand,	7,744 36		
	$885,528 20		$885,528 20

Cash on Deposit in Banks, amount in each:—

First National Bank, Chicopee,	$4,630 23
City National Bank, Springfield,	10,000 00
Chicopee National Bank, Springfield,	5,000 00
First National Bank, Springfield,	4,000 00
Third National Bank, Springfield,	5,000 00
Hampshire County National Bank, Northampton,	10,000 00

Loan on Bank Stock:—

On 20 shares Third National Bank, Springfield,	$550 00

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Chicopee Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Lynn, Mass., 4s,	$10,000	$10,000 00	$10,000 00
of Providence, R. I., 4s,	10,000	10,000 00	10,000 00
	$20,000	$20,000 00	$20,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	N'l B'k of Redemption, Boston,	$1,000	$1,000 00	$1,000 00
100	First National B'k, Chicopee,	10,000	13,000 00	10,000 00
30	City N'l Bank, Springfield,	3,000	3,300 00	3,000 00
66	Chapin N'l B'k, Springfield,	6,600	6,600 00	6,600 00
		$20,600	$23,900 00	$20,600 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	$10,000	$10,000 00	$10,000 00
Boston & Lowell R.R. 4½s,	4,000	4,000 00	4,000 00
Boston & Providence R.R. 4s,	10,000	10,000 00	10,000 00
Boston, Winthrop & Shore R.R. 5s,	15,000	15,000 00	15,000 00
Fitchburg R.R. 4½s,	10,000	10,000 00	10,000 00
Old Colony R.R. 4s,	20,000	20,000 00	20,000 00
Old Colony R.R. 6s,	5,000	5,000 00	5,000 00
Maine Central R.R. 5s,	3,000	3,000 00	3,000 00
Upper Coos R.R. 4½s,	7,000	7,000 00	7,000 00
	$84,000	$84,000 00	$84,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$44,000 00	4 per cent.	$16,000 00	4¾ per cent.	$850 00	6 per cent.
173,000 00	4½ "	514,703 61	5 "		

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Chicopee Savings Bank — Concluded.

Number of loans which are of an amount not exceeding $3,000 each,	237	
Aggregate amount of the same,		$252,853 61
Total number of loans upon real estate,	280	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		42,663 87
Times for the dividends fixed by the by-laws: January 1 and July 1.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent., 2 per cent.,	15,989 28 16,397 06
Number of accounts opened during the year ending Oct. 31, 1893,	328	
Number of accounts closed during the year ending Oct. 31, 1893,	376	
Total number of open accounts Oct. 31, 1893,	2,060	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		3,176 39
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		157,220 53
Number of same,	2,143	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		189,577 26
Number of same,	2,020	

Date of examination by commissioner: April 14.

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Federal Reserve Bank of St. Louis

CHICOPEE FALLS SAVINGS BANK — CHICOPEE FALLS.

Incorporated May 11, 1875. Present number of corporators, 42.

GEORGE S. TAYLOR, *President.* HENRY J. BOYD, *Treasurer.*
HENRY J. BOYD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

N. R. WOOD, G. M. MORTON,
H. S. NEWELL, JAMES FLINT.

Open for business every business day, 8 to 11 A.M.; 1 to 4 P.M.; 6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	$25,125 00	Deposits,	$323,172 46
Loans on real estate,	230,548 00	Guaranty fund,	6,484 27
Loans on personal security,	67,945 00	Interest account,	1,297 54
Loans to counties, cities or towns (notes),	2,750 00	Profit and loss account,	7,141 93
Loans on depositors' books,	440 00		
Deposits in banks, on interest,	10,743 16		
Deposit in bank, not on interest,	3 87		
Expense account,	25 00		
Cash on hand,	516 17		
	$338,096 20		$338,096 20

Cash on Deposit in Banks, amount in each: —

Chicopee National Bank, Springfield,	$4,003 87
Third National Bank, Springfield,	1,570 58
Pynchon National Bank, Springfield,	1,725 28
Springfield Safe Deposit and Trust Company, Springfield,	1,034 66
Springfield National Bank, Springfield,	1,258 13
City National Bank, Springfield,	1,154 51

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Chicopee Falls Savings Bank — Concluded.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	First Nat'l Bank, Chicopee, .	$1,000	$1,400 00	$1,000 00
10	First Nat'l Bank, Easthampton,	1,000	1,485 00	1,485 00
20	Hadley Falls Nat. B'k, Holyoke,	2,000	3,200 00	3,410 00
16	Franklin County Nat'l Bank, Greenfield, ...	1,600	1,600 00	1,600 00
13	Palmer Nat'l Bank, Palmer, .	1,300	1,300 00	1,300 00
25	Chicopee Nat'l B'k, Springfield,	2,500	4,125 00	2,500 00
20	First Nat'l Bank, Springfield, .	2,000	3,300 00	3,300 00
40	Chapin Nat'l Bank, Springfield,	4,000	4,930 00	4,930 00
50	City Nat'l Bank, Springfield, .	5,000	6,500 00	5,000 00
6	Agawam N'l B'k, Springfield, .	600	600 00	600 00
		$21,000	$28,440 00	$25,125 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$10,743 16	4 per cent.	$301,683 00	5 per cent.	-	-

Number of loans which are of an amount not exceeding $3,000 each,	186	
Aggregate amount of the same, ...		$196,843 00
Total number of loans upon real estate, ...	150	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, ...		17,302 81
Times for the dividends fixed by the by-laws: January 1 and July 1.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893, ...	2 per cent.,	5,968 65
	2 per cent.,	6,383 49
Number of accounts opened during the year ending Oct. 31, 1893, .	307	
Number of accounts closed during the year ending Oct. 31, 1893, .	303	
Total number of open accounts Oct. 31, 1893, ...	1,284	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), ...		1,528 25
Amount of deposits, not including dividends, received during the year ending Oct 31, 1893, ...		96,765 71
Number of same, ...	2,239	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, ...		110,674 28
Number of same, ...	1,519	
Date of examination by commissioner: April 14.		

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CITIZENS' SAVINGS BANK — FALL RIVER.

Incorporated October, 1851. Present number of corporators, 53.

JOHN C. MILNE, *President.* E. E. HATHAWAY, *Treasurer.*
HENRY H. EARL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WEAVER OSBORN, LLOYD S. EARLE,
JOHN C. MILNE, SAMUEL W. HATHAWAY,
M. G. B. SWIFT.

Open for business every business day, 9 A.M. to 1 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$54,000 00	Deposits,	$3,255,587 93
Bank stock as per schedule,	319,540 00	Guaranty fund,	123,342 14
Railroad bonds as per schedule,	74,500 00	Discount account,	143,617 36
Real estate by foreclosure,	4,727 92	Suspense account,	20,113 89
Loans on real estate,	2,065,829 29		
Loans on personal security,	852,323 87		
Loans to counties, cities or towns (notes),	16,000 00		
Loans on depositors' books,	600 00		
Deposits in banks, on interest,	143,103 20		
Expense account,	2,374 31		
Cash on hand,	9,662 73		
	$3,542,661 32		$3,542,661 32

Cash on Deposit in Banks, amount in each:—

National Bank of Redemption, Boston,	$31,732 54
National Bank of the Republic, Boston,	27,184 34
First National Bank, Boston,	36,591 54
Washington National Bank, Boston,	31,156 53
Pocasset National Bank, Fall River,	16,438 25

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Chicago, Ill., 4s,	$25,000	$24,250 00	$25,000 00
of Milwaukee, Wis., 5s,	29,000	30,450 00	29,000 00
	$54,000	$54,700 00	$54,000 00

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Citizens' Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
14	Boston National Bank, Boston,	$1,400	$1,302 00	$1,400 00
6	Continental Nat'l B'k, Boston,	600	684 00	600 00
93	Eliot National Bank, Boston,	9,300	10,695 00	9,300 00
250	First National Bank, Boston, .	25,000	59,250 00	25,000 00
140	Howard Nat'l Bank, Boston, .	14,000	13,860 00	14,000 00
50	Merchants' Nat'l Bank, Boston,	5,000	7,150 00	5,000 00
77	N'l B'k of Commerce, Boston,	7,700	9,086 00	7,700 00
128	N'l B'k of Redemption, Boston,	12,800	16,000 00	12,800 00
25	N'l B'k of the Republic, Boston,	2,500	3,675 00	2,500 00
225	N'l Hide & Leather B'k, Boston,	22,500	23,625 00	22,500 00
281	National Revere Bank, Boston,	28,100	28,100 00	28,100 00
35	Shawmut Nat'l Bank, Boston,	3,500	3,920 00	3,500 00
51	State National Bank, Boston, .	5,100	5,253 00	5,100 00
25	Suffolk National Bank, Boston,	2,500	2,300 00	2,500 00
102	Washington N'l Bank, Boston,	10,200	10,200 00	10,200 00
157	Fall River N'l B'k, Fall River,	15,700	16,485 00	14,312 50
149	Massasoit N'l B'k, Fall River,	14,900	22,350 00	14,900 00
300	Metacomet N'l B'k, Fall River,	30,000	37,500 00	30,000 00
110	Nat'l Union Bank, Fall River,	11,000	11,000 00	11,000 00
800	Pocasset N'l B'k, Fall River,	80,000	112,000 00	80,000 00
180	Second Nat'l Bank, Fall River,	18,000	30,600 00	18,000 00
13	Railroad Nat'l Bank, Lowell, .	1,300	1,560 00	1,127 50
		$321,100	$426,595 00	$319,540 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Concord & Montreal R.R. 4s, . .	$20,000	$19,600 00	$20,000 00
Maine Central R.R. 4½s, . . .	25,000	25,500 00	25,000 00
Boston & Maine R.R. 7s, . . .	29,500	29,500 00	29,500 00
	$74,500	$74,600 00	$74,500 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$143,103 20	2½ per cent.	$10,000 00	5¼ per cent.	$67,800 00	6½ per cent.
12,614 50	4 "	1,225,786 29	5½ "	21,875 00	7 "
757,065 00	5 "	839,612 37	6 "		

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Citizens' Savings Bank — Concluded.

Value, by books, of real estate held or owned by foreclosure or otherwise,		$4,727 92
Assessed value of the same,		2,170 00
Net income received from same during year ending Oct. 31, 1893,		392 68
Number of loans which are of an amount not exceeding $3,000 each,	471	
Aggregate amount of the same,		652,897 00
Total number of loans upon real estate,	595	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		189,986 75
Times for the dividends fixed by the by-laws: second Monday in June and December.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2¼ per cent., 2¼ per cent.,	69,973 44 71,918 21
Number of accounts opened during the year ending Oct. 31, 1893,	1,135	
Number of accounts closed during the year ending Oct. 31, 1893,	1,146	
Total number of open accounts Oct. 31, 1893,	5,665	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		9,973 85
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		475,228 88
Number of same,	4,579	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		578,979 53
Number of same,	5,088	

Date of examination by commissioner: July 25.

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Federal Reserve Bank of St. Louis

CITY SAVINGS BANK—PITTSFIELD.

Incorporated April 13, 1893. Present number of corporators, 16.

FRANCIS W. ROCKWELL, *President.* HIRAM B. WELLINGTON, *Treasurer.*
BENJ. M. ENGLAND, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

OLIVER W. ROBBINS, WM. M. MERCER,
HENRY R. PIERSON, ARTHUR A. MILLS,
HIRAM B. WELLINGTON.

Open for business every business day, except Saturdays, 9 A.M. to 12 M.; 1 to 3 P.M; Saturdays, 9 A.M. to 12 M.; 1 to 6 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Loan on public funds,	$10,000 00	Deposits,	$43,928 29
Loan on bank stock,	350 00	Interest account,	14 63
Loans on real estate,	14,350 00	Profit and loss account,	1 00
Loans to counties, cities or towns (notes),	12,500 00		
Deposit in bank, on interest,	2,436 27		
Deposits in banks, not on interest,	1,721 68		
Expense account,	290 26		
Furniture,	811 76		
Cash on hand,	1,483 95		
	$43,943 92		$43,943 92

Cash on Deposit in Banks, amount in each:—

Pittsfield National Bank, Pittsfield,	$3,436 27
Third National Bank, Pittsfield,	721 68

Loan on Public Funds:—

On $10,000 Town of Adams, Mass. (Fire District),	$10,000 00

Loan on Bank Stock:—

On 5 shares Housatonic National Bank, Stockbridge,	$350 00

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City Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$2,436 27 31,250 00	2 per cent. 5 "	$5,000 00	5½ per cent.	$950 00	6 per cent.

Number of loans which are of an amount not exceeding $3,000 each,	11	
Aggregate amount of the same,		$18,136 27
Total number of loans upon real estate,	8	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		15 63
Times for the dividends fixed by the by-laws: first Thursday in January and July.		
Number of accounts opened during the year ending Oct. 31, 1893,	225	
Number of accounts closed during the year ending Oct. 31, 1893,	17	
Total number of open accounts Oct. 31, 1893,	208	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		290 26
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		48,476 04
Number of same,	225	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		4,547 75
Number of same,	42	
Date of examination by commissioner: September 26.		

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CITY FIVE CENTS SAVINGS BANK — HAVERHILL.

Incorporated March 31, 1870. Present number of corporators, 61.

JOHN B. NICHOLS, *President.* GEO. W. NOYES, *Treasurer.*
GEO. W. NOYES, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOHN B. NICHOLS, IRA O. SAWYER,
C. W. CHASE, SAMUEL W. HOPKINSON,
JOHN E. GALE.

Open for business every business day, except Saturdays, 9 A.M. to 12 M.; 2 to 3 P M.; on Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$29,000 00	Deposits,	$1,313,915 61
Bank stock as per schedule,	40,100 00	Guaranty fund,	56,600 00
Loans on bank stock,	20,100 00	Interest account,	26,605 32
Railroad bonds as per schedule,	177,000 90	Profit and loss account,	9,667 50
Loan on railroad stock,	1,500 00	Due estate of Nicholas Costello,	745 65
Loans on real estate,	735,480 00		
Loans on personal security,	364,415 00		
Loans to counties, cities or towns (notes),	8,400 00		
Loans on depositors' books,	150 00		
Deposit in bank, on interest,	26,312 63		
Expense account,	1,859 00		
Taxes paid,	1,459 14		
Cash on hand,	1,758 31		
	$1,407,534 08		$1,407,534 08

Cash on Deposit in Bank: —

First National Bank, Haverhill,	$26,312 63

Loans on Bank Stock, amount on each: —

On 5 shares First National Bank, Haverhill,	$400 00
On 2 shares First National Bank, Haverhill,	200 00
On 75 shares Second National Bank, Haverhill,	7,500 00
On 100 shares Essex National Bank, Haverhill,	10,000 00
On 20 shares Amesbury National Bank, Amesbury,	2,000 00

Loan on Railroad Stock: —

On 30 shares Boston & Maine R.R.,	$1,500 00

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City Five Cents Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Akron, Ohio, 5s, . . .	$18,000	$18,135 00	$18,000 00
of Grand Rapids, Mich., 5s, .	11,000	11,025 00	11,000 00
	$29,000	$29,160 00	$29,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
74	Continental Nat'l B'k, Boston,	$7,400	$8,510 00	$7,400 00
30	Massachusetts N'l B'k, Boston,	3,000	2,850 00	3,000 00
25	Merchants' Nat'l Bank, Boston,	2,500	3,575 00	2,500 00
9	N'l B'k of Commerce, Boston,	900	1,062 00	900 00
30	Tremont Nat'l Bank, Boston, .	3,000	2,850 00	3,000 00
211	First Nat'l Bank, Haverhill, .	21,100	28,485 00	21,100 00
9	Haverhill N'l B'k, Haverhill, .	900	1,341 00	900 00
13	Merrimack N'l B'k, Haverhill,	1,300	2,145 00	1,300 00
		$40,100	$50,818 00	$40,100 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s, . . .	$50,000	$50,000 00	$50,000 00
Fitchburg R.R. 4s, ...	5,000	4,850 00	5,000 00
Fitchburg R R. 5s, ...	20,000	21,050 00	20,000 00
Leeds & Farmington R.R. 6s, . .	10,000	10,300 00	10,000 00
Maine Central R.R. 7s, . . .	10,000	13,000 00	10,000 00
Old Colony R.R. 6s, ...	10,000	10,450 00	10,000 00
Old Colony R.R. 7s, ...	7,000	7,035 00	7,000 00
Upper Coos R.R. 4s, ...	40,000	38,000 00	40,000 00
Concord & Montreal R.R. 4s, . .	25,000	25,000 00	25,000 00
	$177,000	$179,685 00	$177,000 00

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City Five Cents Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$26,312 63	2½ per cent.	$227,680 00	5½ per cent.	$11,500 00	7 per cent.
684,450 00	5 "	136,415 00	6 "	15,000 00	9 "
55,000 00	5¼ "				

Number of loans which are of an amount not exceeding $3,000 each,	229	
Aggregate amount of the same,		$337,695 00
Total number of loans upon real estate,	266	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		73,379 52
Times for the dividends fixed by the by-laws: first Wednesday in June and December.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2½ per cent.,	30,146 84
	2 per cent.,	25,467 33
Number of accounts opened during the year ending Oct. 31, 1893,	920	
Number of accounts closed during the year ending Oct. 31, 1893,	895	
Total number of open accounts Oct. 31, 1893,	5,494	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		3,068 21
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		278,821 53
Number of same,	5,070	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		289,723 92
Number of same,	4,271	

Date of examination by commissioner: March 13.

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CITY INSTITUTION FOR SAVINGS — LOWELL.

Incorporated April 12, 1837. Present number of corporators, 39.

FREDERIC T. GREENHALGE, *President.* F. A. BUTTRICK, *Treasurer.*
F. A. BUTTRICK, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ADDISON PUTNAM, EDWARD K. PERLEY,
FRANK COBURN, F. T GREENHALGE,
LEONARD HUNTRESS.

Open for business every business day, 9 A.M. to 1 P.M.; also Saturdays, 7 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$439,600 00	Deposits,	$6,166,165 04
Bank stock as per schedule,	707,769 75	Guaranty fund,	320,000 00
Loans on bank stock,	68,600 00	Profit and loss account,	185,609 81
Railroad bonds as per schedule,	735,000 00		
Real estate by foreclosure,	5,000 00		
Loans on real estate,	2,836,720 80		
Loans on personal security,	1,645,889 34		
Loans to counties, cities or towns (notes),	16,000 00		
Loans on depositors' books,	700 00		
Deposits in banks, on interest,	210,991 99		
Burlington, Iowa, Electric Railway bonds,*	5,000 00		
Cash on hand,	502 97		
	$6,671,774 85		$6,671,774 85

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each: —

Appleton National Bank, Lowell,	$92,129 49
Pynchon National Bank, Springfield,	45,000 00
National Bank of Redemption, Boston,	73,862 50

Loans on Bank Stock, amount on each: —

On 10 shares Appleton National Bank, Lowell,	$1,000 00
On 40 shares Appleton National Bank, Lowell,	4,000 00
On 60 shares Appleton National Bank, Lowell,	6,000 00

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City Institution for Savings — Continued.

On 10 shares Wamesit National Bank, Lowell,	$1,000 00
On 15 shares Wamesit National Bank, Lowell,	
On 15 shares Brockton National Bank, Brockton,	3,000 00
On 5 shares Brockton National Bank, Brockton,	
On 9 shares National Hide and Leather Bank, Boston,	1,000 00
On 5 shares Prescott National Bank, Lowell,	500 00
On 38 shares Wamesit National Bank, Lowell,	3,800 00
On 55 shares Railroad National Bank, Lowell,	5,500 00
On 10 shares Massachusetts Loan and Trust Company, Boston,	400 00
On 6 shares Appleton National Bank, Lowell,	600 00
On 111 shares Pacific National Bank, Lawrence,	10,500 00
On 10 shares Old Lowell National Bank, Lowell,	1,000 00
On 20 shares Lowell Trust Company, Lowell,	1,500 00
On 90 shares Old Lowell National Bank, Lowell,	9,000 00
On 13 shares Appleton National Bank, Lowell,	1,000 00
On 5 shares Appleton National Bank, Lowell,	
On 20 shares Lowell Trust Company, Lowell,	2,100 00
On 40 shares Agawam National Bank, Springfield,	3,200 00
On 30 shares Appleton National Bank, Lowell,	3,000 00
On 30 shares Old Lowell National Bank, Lowell,	3,000 00
On 75 shares Wamesit National Bank, Lowell,	
On 30 shares National Bank of the Commonwealth, Boston,	7,500 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Maynard, Mass., 4s,	$15,000	$15,000 00	$15,000 00
City of Cleveland, Ohio, 4s,	52,000	51,480 00	52,000 00
of Des Moines, Iowa, 4s,	60,000	57,000 00	57,600 00
of Des Moines, Iowa, 4½s,	90,000	90,000 00	90,000 00
of Lowell, Mass., 4s,	50,000	50,000 00	50,000 00
of Milwaukee, Wis., 5s,	100,000	108,428 75	100,000 00
of Saginaw, Mich., 4½s,	50,000	52,300 00	50,000 00
of Fitchburg, Mass., 4s,	25,000	25,000 00	25,000 00
	$442,000	$449,208 75	$439,600 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
80	Atlantic Nat'l Bank, Boston,	$8,000	$9,640 00	$8,000 00
200	Atlas National Bank, Boston,	20,000	23,050 00	20,000 00
307	Blackstone Nat'l Bank, Boston,	30,700	27,706 75	30,700 00
10	Boston Nat'l Bank, Boston,	21,000	19,530 00	21,000 00

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City Institution for Savings — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
124	Boylston Nat'l Bank, Boston, .	$12,400	$15,500 00	$12,400 00
39	Bunker Hill Nat'l B'k, Boston,	3,900	7,907 25	3,900 00
78	National City Bank, Boston, .	7,800	6,727 50	7,800 00
138	Columbian Nat'l Bank, Boston,	13,800	13,800 00	13,800 00
146	Continental N'l Bank, Boston,	14,600	16,753 50	14,600 00
100	Eliot National Bank, Boston, .	10,000	11,775 00	10,000 00
55	Everett Nat'l Bank, Boston, .	5,500	5,046 25	5,494 75
200	First National Bank, Boston, .	20,000	47,500 00	20,000 00
200	Globe National Bank, Boston,	20,000	18,300 00	20,000 00
100	Hamilton Nat'l Bank, Boston,	10,000	11,400 00	10,000 00
135	Howard Nat'l Bank, Boston, .	13,500	10,000 00	13,500 00
100	Market Nat'l Bank, Boston, .	10,000	9,200 00	10,000 00
44	Merchants' N'l Bank, Boston, .	4,400	6,435 00	4,400 00
100	Metropolitan N'l B'k, Boston, .	10,000	9,750 00	10,000 00
150	N'l B'k of Commerce, Boston,	15,000	17,700 00	15,000 00
250	N'l B'k of No. America, Boston,	25,000	21,812 50	25,000 00
400	N'l B'k of Redemption, Boston,	40,000	50,200 00	40,000 00
400	N'l B'k of the Republic, Boston,	40,000	59,000 00	40,000 00
30	National Eagle Bank, Boston,	3,000	2,850 00	3,000 00
50	Nat'l Exchange Bank, Boston,	5,000	5,900 00	5,000 00
100	N'l Hide & Leather B'k, Boston,	10,000	10,550 00	10,000 00
375	Nat'l Revere Bank, Boston, .	37,500	37,500 00	37,500 00
36	National Union Bank, Boston,	3,600	4,509 00	3,600 00
105	Nat'l Webster Bank, Boston, .	10,500	9,607 50	10,500 00
65	New England N'l B'k, Boston,	6,500	10,302 50	6,500 00
205	Suffolk Nat'l Bank, Boston, .	20,500	18,962 50	20,500 00
400	Third Nat'l Bank, Boston, .	40,000	34,800 00	40,000 00
236	Tremont Nat'l Bank, Boston, .	23,600	22,184 00	23,600 00
39	Washington N'l Bank, Boston,	3,900	3,900 00	3,900 00
42	Framingham National Bank, Framingham, . . .	4,200	5,460 00	4,200 00
25	Bay State N'l B'k, Lawrence,	1,875	3,125 00	1,875 00
500	Appleton N'l Bank, Lowell, .	50,000	75,000 00	50,000 00
66	First National Bank, Lowell, .	6,600	11,550 00	6,600 00
220	Prescott Nat'l Bank, Lowell, .	22,000	33,000 00	22,000 00
72	Railroad Nat'l Bank, Lowell, .	7,200	9,360 00	7,200 00
41	Wamesit Nat'l Bank, Lowell, .	4,100	5,945 00	4,100 00
25	First N'l Bank, Marlborough,	2,500	2,500 00	2,500 00
125	Massachusetts Loan and Trust Company, Boston, . .	12,500	14,375 00	12,500 00
100	National Bank of the Commonwealth, Boston, . . .	10,000	12,525 00	10,000 00
167	North National Bank, Boston,	16,700	18,203 00	16,700 00
40	Old Boston N'l Bank, Boston, .	4,000	4,000 00	4,000 00
265	Second Nat'l Bank, Boston, .	26,500	48,765 00	26,500 00
100	Shawmut Nat'l Bank, Boston,	10,000	11,200 00	10,000 00
99	State National Bank, Boston, .	9,900	10,221 75	9,900 00
		$707,775	$845,029 00	$707,769 75

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City Institution for Savings — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	$150,000	$147,000 00	$150,000 00
Boston & Lowell R.R. 7s,	2,000	2,020 00	2,000 00
Concord & Montreal R.R. 4s,	153,000	153,000 00	150,000 00
Fitchburg R.R. 4s,	100,000	95,000 00	100,000 00
Fitchburg R.R. 4½s,	100,000	100,000 00	81,000 00
Fitchburg R.R. 5s,	46,000	48,070 00	46,000 00
Maine Central R.R. 4½s,	50,000	51,250 00	50,000 00
Old Colony & Newport R.R. 4s,	56,000	56,000 00	56,000 00
Worcester, Nashua & Roch. R.R. 4s,	50,000	50,000 00	50,000 00
Conn. & Passumpsic Rivers R R 4s,	50,000	50,000 00	50,000 00
	$757,000	$752,340 00	$735,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$165,991 99	2½ per cent.	$145,045 77	4½ per cent.	$52,500 00	5½ per cent.
45,000 00	4 "	3,480,601 00	5 "	795,763 37	6 "
8,000 00	4⅜ "	86,000 00	5¼ "		

Value, by books, of real estate held or owned by foreclosure or otherwise,		$5,000 00
Assessed value of the same,		23,800 00
Number of loans which are of an amount not exceeding $3,000 each,	463	
Aggregate amount of the same,		655,488 87
Total number of loans upon real estate,	582	
Amount of investments from which no income is received,		3,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		329,301 09
Times for the dividends fixed by the by-laws: second Saturday in January and July.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent., 2 per cent.,	115,844 85 119,431 24
Rate and amount of extra dividend during the year ending Oct. 31, 1893, 2.58 per cent.,		100,497 35
Number of accounts opened during the year ending Oct. 31, 1893,	2,412	
Number of accounts closed during the year ending Oct. 31, 1893,	2,326	
Total number of open accounts Oct. 31, 1893,	15,677	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		12,485 83
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		952,894 11
Number of same,	14,996	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		1,176,472 67
Number of same,	20,466	
Date of examination by commissioner: October 19.		

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CLINTON SAVINGS BANK — CLINTON.

Incorporated May 15, 1851. Present number of corporators, 57.

CHARLES L. SWAN, *President.* C. L. S. HAMMOND, *Treasurer.*
CHAS. G. STEVENS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

C. L. SWAN, G. W. WEEKS,
C. C. STONE, J. E. THAYER.
LUCIUS FIELD.

Open for business every business day, except Saturdays, 9 A.M. to 12 M., and 2 to 4 P.M.; Saturdays, 9 A.M. to 1 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$50,000 00	Deposits,	$1,540,430 93
Loan on public funds,	3,700 00	Guaranty fund,	48,200 00
Bank stock as per schedule,	87,500 00	Profit and loss account,	3,627 03
Loans on bank stock,	15,300 00		
Railroad bonds as per schedule,	90,000 00		
Loans on railroad stock,	41,000 00		
Railroad notes,	50,000 00		
Loans on real estate,	732,192 02		
Loans on personal security,	423,216 00		
Loans to counties, cities or towns (notes),	13,500 00		
Deposit in bank, on interest,	20,000 00		
Deposit in bank, not on interest,	16,281 96		
Premium account,	10,682 91		
Cash on hand,	38,885 07		
	$1,592,257 96		$1,592,257 96

Cash on Deposit in Banks, amount in each: —

New England Trust Company, Boston,	$20,000 00
First National Bank, Clinton,	16,281 96

Loan on Public Funds: —

On $4,000 United States 4s,	$3,700 00

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Clinton Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

On 125 shares National Bank of the Commonwealth, Boston,	$12,500 00
On 78 shares First National Bank, Clinton,	2,800 00

Loans on Railroad Stock, amount on each: —

On 100 shares Boston & Albany R.R.,	$16,000 00
On 250 shares Boston & Maine R.R.,	25,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	$4,000	$4,400 00	$4,000 00
of Boston, Mass., 5s,	2,000	2,210 00	2,000 00
of Providence, R. I., 6s,	1,000	1,140 00	1,000 00
of Taunton, Mass., 5s,	8,000	8,140 00	8,000 00
Town of Clinton, Mass., 4s,	30,000	30,750 00	30,000 00
City of Cambridge, Mass., 6s,	5,000	5,100 00	5,000 00
	$50,000	$51,740 00	$50,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
14	Atlas National Bank, Boston,	$1,400	$1,612 50	$1,400 00
20	Central Nat'l Bank, Boston,	2,000	3,075 00	4,000 00
5	National City Bank, Boston,	500	431 25	500 00
10	Nat'l Hide and Leather Bank, Boston,	1,000	1,055 00	1,000 00
16	Howard Nat'l Bank, Boston,	1,600	1,688 00	1,600 00
20	Market Nat'l Bank, Boston,	2,000	1,840 00	2,000 00
50	Manufacturers' National Bank, Boston,	5,000	5,000 00	5,000 00
30	Metropolitan N'l B'k, Boston,	3,000	2,925 00	3,000 00
2	Boston Nat'l Bank, Boston,	200	186 00	200 00
44	Nat'l Bank of North America Boston,	4,400	4,631 00	4,400 00
105	Nat'l Webster Bank, Boston,	10,500	9,607 50	10,500 00
329	First National Bank, Clinton,	32,900	41,125 00	32,900 00
40	Fitchburg N'l B'k, Fitchburg,	4,000	6,000 00	6,000 00
50	Nat'l Bank of Commerce, New Bedford,	5,000	5,000 00	5,000 00
50	First Nat'l B'k, New Bedford,	5,000	7,662 50	5,000 00
50	Orange Nat'l Bank, Orange,	5,000	7,250 00	5,000 00
		$83,500	$99,088 75	$87,500 00

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Clinton Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 6s,	$1,000	$1,035 00	$1,000 00
Boston & Lowell R.R. 4s,	23,000	23,240 00	23,000 00
Boston & Lowell R.R. 5s,	2,000	2,092 00	2,000 00
Fitchburg R R. 4s,	6,000	6,000 00	6,000 00
Fitchburg R.R. 5s,	35,000	36,500 00	35,000 00
Old Colony R.R. 4s,	1,000	1,020 00	1,000 00
Old Colony R.R. 6s,	10,000	10,515 00	10,000 00
Old Colony R.R. 7s,	2,000	2,061 66	2,000 00
Boston & Maine R.R. 7s,	3,000	3,070 00	3,000 00
Maine Central R.R. 7s,	7,000	9,280 00	7,000 00
	$90,000	$94,813 66	$90,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$20,000 00	2 per cent.	$85,000 00	5¼ per cent.	$146,779 53	6 per cent.
70,000 00	4¾ "	14,828 55	5½ "	4,691 10	7 "
957,608 84	5 "				

Number of loans which are of an amount not exceeding $3,000 each,	325	
Aggregate amount of the same,		$346,533 02
Total number of loans upon real estate,	361	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		74,974 98
Times for the dividends fixed by the by-laws: second Monday in April and October.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent., 2 per cent.,	28,927 86 29,493 20
Number of accounts opened during the year ending Oct. 31, 1893,	851	
Number of accounts closed during the year ending Oct. 31, 1893,	759	
Total number of open accounts Oct. 31, 1893,	5,105	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		4,301 00
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		343,582 42
Number of same,	4,897	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		351,297 26
Number of same,	3,696	
Date of examination by commissioner: June 6.		

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COHASSET SAVINGS BANK — COHASSET.

Incorporated Feb. 28, 1845. Present number of corporators, 45.

J. Q. A. Lothrop, *President.* Caleb Lothrop, *Treasurer.*
Caleb Lothrop, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

J. Q. A. Lothrop, Louis N. Lincoln,
Morgan B. Stetson, Abraham H. Tower.

Open for business every business day, 9 A.M. to 12 M., and 1 to 4 P.M.

Balance Sheet October 31, 1893.

Assets.		Liabilities.	
Public funds as per schedule,	$9,000 00	Deposits,	$554,161 19
Bank stock as per schedule,	54,000 00	Guaranty fund,	20,210 00
Loan on bank stock,	5,000 00	Interest account,	8,539 03
Railroad bonds as per schedule,	23,000 00	Profit and loss account,	4,086 95
Real estate by foreclosure,	4,000 00		
Loans on real estate,	330,934 25		
Loans on personal security,	75,096 62		
Loans to counties, cities or towns (notes),	76,500 00		
Deposits in banks, on interest,	8,104 04		
Expense account,	753 04		
Cash on hand,	609 22		
	$586,997 17		$586,997 17

Cash on Deposit in Banks, amount in each: —

Boston National Bank, Boston,	$4,882 33
Hingham National Bank, Hingham,	3,221 71

Loan on Bank Stock: —

On 50 shares Fourth National Bank, Boston,	$5,000 00

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Cohasset Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Springfield, Ohio, 4½s, .	$9,000	$9,135 00	$9,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
30	Atlas National Bank, Boston,	$3,000	$3,457 50	$3,000 00
20	Blackstone Nat'l B'k, Boston, .	2,000	1,805 00	2,000 00
45	Boston National Bank, Boston,	4,500	4,185 00	4,500 00
43	National City Bank, Boston, .	4,300	3,655 00	4,300 00
20	Columbian N'l Bank, Boston,	2,000	2,000 00	2,000 00
40	Continental N'l Bank, Boston,	4,000	4,590 00	4,000 00
18	National Eagle Bank, Boston,	1,800	1,530 00	1,800 00
20	Everett Nat'l Bank, Boston, .	2,000	1,760 00	2,000 00
25	N'l Hide & Leather B'k, Boston,	2,500	2,637 50	2,500 00
30	Market National Bank, Boston,	3,000	2,760 00	3,000 00
23	Merchants' Nat'l B'k, Boston, .	2,300	3,289 00	2,300 00
12	North Nat'l Bank, Boston,	1,200	1,308 00	1,200 00
22	N'l B'k of the Republic, Boston,	2,200	3,212 00	2,200 00
45	National Revere Bank, Boston,	4,500	4,500 00	4,500 00
32	Shawmut Nat'l Bank, Boston, .	3,200	3,584 00	3,200 00
38	State National Bank, Boston, .	3,800	3,890 25	3,800 00
36	Tremont Nat'l Bank, Boston, .	3,600	3,420 00	3,600 00
15	National Union Bank, Boston,	1,500	1,964 25	1,500 00
10	Washington N'l Bank, Boston,	1,000	1,002 50	1,000 00
16	Nat'l Webster Bank, Boston, .	1,600	1,472 00	1,600 00
		$54,000	$56,022 00	$54,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Eastern R.R. 6s, ...	$13,000	$15,210 00	$13,000 00
Upper Coos R.R. 4½s, . . .	10,000	10,000 00	10,000 00
	$23,000	$25,210 00	$23,000 00

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Cohasset Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$3,246 62	0 per cent.	$42,000 00	4¾ per cent.	$119,634 25	6 per cent.
8,104 04	2½ "	148,950 00	5 "	5,000 00	6½ "
17,000 00	4 "	22,000 00	5¼ "	300 00	7 "
3,800 00	4½ "	125,600 00	5½ "		

Value, by books, of real estate held or owned by foreclosure or otherwise,	$4,000 00
Assessed value of the same,	3,900 00
Number of loans which are of an amount not exceeding $3,000 each, 159	
Aggregate amount of the same,	145,019 62
Total number of loans upon real estate, 183	
Amount of investments for which no income is received,	3,246 62
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,	29,634 39
Times for the dividends fixed by the by-laws: first Tuesday in January and July.	
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893, 2 per cent.,	10,563 35
2¼ per cent.,	12,188 47
Number of accounts opened during the year ending Oct. 31, 1893, 115	
Number of accounts closed during the year ending Oct. 31, 1893, 107	
Total number of open accounts Oct. 31, 1893, 1,313	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),	2,227 04
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,	72,499 37
Number of same, 722	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,	82,490 09
Number of same, 762	
Date of examination by commissioner: September 7.	

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CONWAY SAVINGS BANK — CONWAY.

Incorporated March 10, 1887. Present number of corporators, 23.

JOHN B. PACKARD, *President.* W. G. AVERY, *Treasurer.*
W. G. AVERY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

CARLOS BATCHELDER, ARTHUR P. DELABARRE,
JOHN B. PACKARD, HARRIS D. PEASE,
CHAS. B. MERRITT.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$6,000 00	Deposits,	$152,336 20
Bank stock as per schedule,	2,000 00	Guaranty fund,	1,500 00
Loans on bank stock,	2,276 67	Profit and loss account,	203 12
Railroad bonds as per schedule,	1,000 00		
Loans on real estate,	103,640 00		
Loans on personal security,	21,580 00		
Loans on depositors' books,	200 00		
Deposits in banks, on interest,	17,342 65		
	$154,039 32		$154,039 32

Cash on Deposit in Banks, amount in each: —

Conway National Bank, Conway,	$7,005 15
City National Bank, Holyoke,	5,337 50
Springfield Safe Deposit and Trust Company, Springfield,	5,000 00

Loans on Bank Stock, amount on each: —

On 3 shares Conway National Bank, Conway,	$90 00
On 3 shares Conway National Bank, Conway,	286 67
On 3 shares Conway National Bank, Conway,	200 00
On 5 shares Conway National Bank, Conway,	400 00
On 15 shares City National Bank, Holyoke,	1,300 00

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Federal Reserve Bank of St. Louis

Conway Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	$1,000	$1,005 00	$1,000 00
of Cleveland, Ohio, 5s,	1,000	1,010 00	1,000 00
of Boston, Mass., 5s,	1,000	1,100 00	1,000 00
of Holyoke, Mass., 4s,	2,000	2,000 00	2,000 00
of Milwaukee, Wis., 5s,	1,000	1,060 00	1,000 00
	$6,000	$6,175 00	$6,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Conway Nat'l Bank, Conway,	$1,000	$1,200 00	$1,000 00
10	City National Bank, Holyoke,	1,000	1,100 00	1,000 00
		$2,000	$2,300 00	$2,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s,	$1,000	$1,050 00	$1,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$17,342 65	4 per cent.	$125,546 67	5 per cent.	$2,150 00	6 per cent.

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Conway Savings Bank — Concluded.

Number of loans which are of an amount not exceeding $3,000 each,	67	
Aggregate amount of the same,		$53,546 67
Total number of loans upon real estate,	58	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		6,795 77
Times for the dividends fixed by the by-laws: May 1 and November 1.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent.,	2,635 48
	2 per cent.,	2,875 48
Number of accounts opened during the year ending Oct. 31, 1893,	120	
Number of accounts closed during the year ending Oct. 31, 1893,	81	
Total number of open accounts Oct. 31, 1893,	593	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		423 65
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		45,527 94
Number of same,	494	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		29,076 87
Number of same,	373	

Date of examination by commissioner: March 17.

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ederal Reserve Bank of St. Louis

COUNTY SAVINGS BANK — CHELSEA.

Incorporated Feb. 27, 1890. Present number of corporators, 62.

ALBERT D. BOSSON, *President.* GEORGE T. ROBERTS, *Treasurer.*
VERNON A. FIELD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOHN H. CUNNINGHAM, GEORGE W. MOSES,
ALBERT D. BOSSON, MILTON RAY,
JOHN MULLOY, W. S. HIXON,
HENRY N. WENTWORTH.

Open for business every business day, 8 A.M. to 1 P.M.; and on Monday, Wednesday and Thursday, 5 to 8 P.M.; Saturday, 5 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$22,200 00	Deposits,	$230,987 68
Bank stock as per schedule,	11,800 00	Guaranty fund,	2,509 47
Loan on bank stock,	500 00	Interest account,	279 15
Railroad bonds as per schedule,	18,000 00	Profit and loss account,	1,609 65
Loans on real estate,	145,377 25		
Loans on personal security,	22,050 00		
Deposits in banks, on interest,	13,480 12		
Expense account,	85 00		
Premium account,	1,372 75		
Cash on hand,	520 83		
	$235,385 95		$235,385 95

Cash on Deposit in Banks, amount in each: —

Winnisimmet National Bank, Chelsea,	$5,906 74
First Ward National Bank, Boston,	5,495 12
Winthrop National Bank, Boston,	2,078 26

Loan on Bank Stock: —

On 10 shares Baxter National Bank, Rutland, Vt.,	$500 00

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County Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Cleveland, Ohio, 4s,	$3,000	$3,000 00	$3,000 00
of Lake View, Ill., 7s,	3,000	3,135 00	3,000 00
of Akron, Ohio, 5s,	2,000	2,020 00	2,000 00
Town of Ashland, Mass., 4s,	700	700 00	700 00
City of Brockton, Mass., 4s,	4,000	4,090 00	4,000 00
of Haverhill, Mass., 4s,	1,000	1,007 50	1,000 00
of Milwaukee, Wis., 5s,	3,000	3,205 00	3,000 00
of Springfield, Ohio, 6s,	500	522 50	500 00
of Youngstown, Ohio, 5s,	5,000	5,100 00	5,000 00
	$22,200	$22,780 00	$22,200 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
1	National City Bank, Boston,	$100	$86 25	$100 00
11	Columbian Nat'l Bank, Boston,	1,100	1,100 00	1,100 00
6	National Eagle Bank, Boston,	600	570 00	600 00
3	N'l B'k of No. America, Boston,	300	315 75	300 00
1	Suffolk National Bank, Boston,	100	96 75	100 00
10	Washington N'l Bank, Boston,	1,000	1,002 50	1,000 00
4	Freeman's Nat'l Bank, Boston,	400	400 00	400 00
25	First Ward Nat'l Bank, Boston,	2,500	3,250 00	2,500 00
20	Third National Bank, Boston,	2,000	1,840 00	2,000 00
10	First National Bank, Chelsea,	1,000	1,002 50	1,000 00
3	Winnisimmet National Bank, Chelsea,	300	301 50	300 00
6	Dedham Nat'l Bank, Dedham,	600	600 00	600 00
5	First N'l Bank, Newburyport,	500	615 00	500 00
10	So. Danvers N'l B'k. Peabody,	1,000	1,170 00	1,000 00
3	Mechanics' N'l B'k, Worcester,	300	300 00	300 00
		$11,800	$12,650 25	$11,800 00

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Federal Reserve Bank of St. Louis

County Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Concord & Montreal R.R. 4s,	$6,000	$5,880 00	$6,000 00
Old Colony R.R. 6s,	1,000	1,020 00	1,000 00
Portland & Kennebec R.R. 6s,	1,000	1,020 00	1,000 00
Cheshire R.R. 6s,	1,000	1,065 00	1,000 00
Fitchburg R.R. 4s,	2,000	1,960 00	2,000 00
Old Colony R.R. 7s,	2,000	2,020 00	2,000 00
Upper Coos R.R. 4s,	5,000	4,875 00	5,000 00
	$18,000	$17,840 00	$18,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$7,573 38	2½ per cent.	$5,000 00	5 per cent.	$150,175 25	6 per cent.
5,906 74	2¾ "	8,500 00	5½ "	4,252 00	8 "

Number of loans which are of an amount not exceeding $3,000 each,	97	
Aggregate amount of the same,		$118,507 00
Total number of loans upon real estate,	99	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		12,606 50
Times for the dividends fixed by the by-laws: third Saturday in April and October.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent., 2 per cent.,	3,942 80 4,036 78
Number of accounts opened during the year ending Oct. 31, 1893,	442	
Number of accounts closed during the year ending Oct. 31, 1893,	274	
Total number of open accounts Oct. 31, 1893,	1,241	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		1,848 71
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		136,806 67
Number of same,	2,521	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		118,806 58
Number of same,	1,485	

Date of examination by commissioner: May 26.

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CROCKER INSTITUTION FOR SAVINGS — TURNER'S FALLS.

Incorporated April 3, 1869. Present number of corporators, 32.

J. H. ROOT, *President.* D. P. ABERCROMBIE, *Treasurer.*
W. H. P. GILMORE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:
G. L. RIST, JAMES A. GUNN,
D. P. ABERCROMBIE.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$54,500 00	Deposits,	$769,850 01
Bank stock as per schedule,	21,050 00	Guaranty fund,	20,000 00
Loans on bank stock,	6,850 00	Profit and loss account,	6,901 86
Railroad bonds as per schedule,	45,500 00		
Real estate (for banking purposes),	31,000 00		
Loans on real estate,	388,969 43		
Loans on personal security,	190,978 00		
Loans to counties, cities or towns (notes),	17,300 00		
Deposits in banks, on interest,	32,700 00		
Deposits in banks, not on interest,	5,018 18		
Suspense account,	2,624 07		
Real estate account,	200 00		
Cash on hand,	62 19		
	$796,751 87		$796,751 87

Cash on Deposit in Banks, amount in each: —

Crocker National Bank, Turner's Falls,	$12,718 18
Packard National Bank, Greenfield,	15,000 00
Holyoke National Bank, Holyoke,	10,000 00

Loans on Bank Stock, amount on each: —

On 39 shares Crocker National Bank, Turner's Falls,	$2,850 00
On 40 shares Packard National Bank, Greenfield,	4,000 00

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Crocker Institution for Savings — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	$2,500	$2,725 00	$2,500 00
of Boston, Mass., 5s,	4,000	4,400 00	4,000 00
of Cambridge, Mass., 4s,	20,000	20,200 00	20,000 00
of East Saginaw, Mich., 5s,	3,000	3,120 00	3,000 00
of Fort Wayne, Ind., 6s,	1,000	1,070 00	1,000 00
of Providence, R. I., 5s,	5,000	5,300 00	5,000 00
of Salem, Mass., 5s,	5,000	5,400 00	5,000 00
Town of Turner's Falls (Fire District) 4s,	4,000	4,000 00	4,000 00
City of Lynn, Mass., 5s,	1,000	1,080 00	1,000 00
of Cleveland, Ohio, 5s,	4,000	4,160 00	4,000 00
of Springfield, Ohio, 4s,	5,000	5,100 00	5,000 00
	$54,500	$56,555 00	$54,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Central Nat'l Bank, Boston,	$1,000	$1,500 00	$1,000 00
7	Columbian Nat'l B'k, Boston,	700	700 00	700 00
10	Nat'l Webster Bank, Boston,	1,000	900 00	1,000 00
10	Eliot National Bank, Boston,	1,000	1,150 00	1,000 00
10	Tremont Nat'l Bank, Boston,	1,000	940 00	1,000 00
10	N'l B'k of Commerce, Boston,	1,000	1,180 00	1,000 00
40	Continental Nat'l B'k, Boston,	4,000	4,600 00	4,000 00
40	Conway Nat'l B'k, Conway,	4,000	5,000 00	4,000 00
66	Crocker Nat'l Bank, Turner's Falls,	6,600	8,085 00	7,350 00
		$20,300	$24,055 00	$21,050 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Revere Beach & Lynn R.R. 6s,	$7,000	$7,350 00	$7,000 00
Fitchburg R.R. 4½s,	5,000	5,000 00	5,000 00
Fitchburg R.R. 5s,	15,000	15,375 00	15,000 00

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Crocker Institution for Savings — Concluded.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Maine Central R.R. 4½s,	$5,000	$5,125 00	$5,000 00
Old Colony R.R. 6s,	5,000	5,250 00	5,000 00
Portland & Ogdensburg R.R. 6s,	3,500	3,850 00	3,500 00
Vermont and Massachusetts R.R. 5s,	5,000	5,100 00	5,000 00
	$45,500	$47,050 00	$45,500 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$7,700 00	2½ per cent.	$607,297 43	5 per cent.	$10,800 00	6 per cent.
11,000 00	4 "				

Amount invested in real estate for banking purposes,	$31,000 00
Estimated value of the same,	31,000 00
Assessed value of the same,	22,400 00
Net income received from same during year ending Oct. 31, 1893,	1,694 76
Value, by books, of other real estate held or owned by foreclosure or otherwise,	200 00
Assessed value of the same,	200 00
Number of loans which are of an amount not exceeding $3,000 each,	400
Aggregate amount of the same,	291,791 37
Total number of loans upon real estate,	371
Amount of investments from which no income is received,	200 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,	39,194 85
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893, (2 per cent, 2 per cent.,)	14,540 14 / 15,127 55
Number of accounts opened during the year ending Oct. 31, 1893,	430
Number of accounts closed during the year ending Oct. 31, 1893,	500
Total number of open accounts Oct. 31, 1893,	2,169
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),	2,200 91
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,	155,737 05
Number of same,	2,288
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,	165,523 19
Number of same,	1,561

Date of examination by commissioner: March 24.

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ederal Reserve Bank of St. Louis

DANVERS SAVINGS BANK — DANVERS.

Incorporated March 20, 1850. Present number of corporators, 45.

AUGUSTUS MUDGE, *President.* ALBION F. WELCH, *Treasurer.*
ALBION F. WELCH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

IRA P. POPE, J. FRANK PORTER,
CHAS. H. GOULD, CHAUNCEY S. RICHARDS,
GILBERT A. TAPLEY.

Open for business every business day, 8 A.M. to 12 M.; 1 to 3 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$19,775 00	Deposits,	$1,294,476 53
Bank stock as per schedule,	144,280 50	Guaranty fund,	62,000 00
Loans on bank stock,	42,175 00	Interest account,	4,704 21
Railroad bonds as per schedule,	40,000 00	Undivided earnings,	25,625 79
Loans on railroad bonds,	150,000 00		
Real estate by foreclosure,	1,446 96		
Loans on real estate,	511,044 00		
Loans on personal security,	425,394 66		
Loans to counties, cities or towns (notes),	3,000 00		
Loans on depositors' books,	350 00		
Deposits in banks, on interest,	45,491 57		
Deposits in banks, not on interest,	2,005 36		
Expense account,	191 66		
Tax account,	5 32		
Cash on hand,	1,646 50		
	$1,386,806 53		$1,386,806 53

Cash on Deposit in Banks, amount in each: —

Faneuil Hall National Bank, Boston,	$29,972 04
First National Bank, Danvers,	17,519 53
Maverick National Bank, Boston,	5 36

Loans on Bank Stock, amount on each: —

On 6 shares Salem National Bank, Salem,	$1,800 00
On 16 shares First National Bank, Danvers,	
On 5 shares First National Bank, Danvers,	375 00
On 200 shares Massachusetts National Bank, Boston,	15,000 00
On 200 shares Third National Bank, Boston,	25,000 00
On 100 shares International Trust Company, Boston,*	

* The treasurer has been notified that this security is illegal.

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Danvers Savings Bank — Continued.

Loans on Railroad Bonds, amount on each: —

On $50,000 Boston & Maine R.R. 4s,	$50,000 00
On $26,000 Upper Coos R.R. 4½s,	25,000 00
On $51,000 Boston & Maine R.R. 4s,	50,000 00
On $26,000 Boston & Maine R.R. 4s,	25,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	$10,000	$10,000 00	$10,000 00
of Boston, Mass., 6s,	10,000	10,000 00	9,775 00
	$20,000	$20,000 00	$19,775 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Atlas National Bank, Boston,	$5,000	$5,762 50	$5,675 00
53	Blackstone N'l Bank, Boston,	5,300	4,783 25	5,300 00
10	Continental N'l Bank, Boston,	1,000	1,147 50	1,080 00
60	N'l B'k of Commerce, Boston,	6,000	7,080 00	6,000 00
70	Nat'l Exchange Bank, Boston,	7,000	8,260 00	7,097 50
85	Globe National Bank, Boston,	8,500	7,820 00	10,612 50
68	Howard Nat'l Bank, Boston,	6,800	6,732 00	6,800 00
20	Lincoln Nat'l Bank, Boston,	2,000	1,800 00	2,100 00
50	Merchants' N'l Bank, Boston,	5,000	7,312 50	6,475 00
71	N'l B'k of No. America, Boston,	7,100	7,472 75	7,268 75
65	N'l B'k of Redemption, Boston,	6,500	7,930 00	7,901 25
75	Nat'l Revere Bank, Boston,	7,500	7,500 00	7,500 00
50	State National Bank, Boston,	5,000	5,175 00	5,356 25
34	Traders' Nat'l Bank, Boston,	3,400	2,550 00	3,345 00
80	Third National Bank, Boston,	8,000	6,960 00	8,000 00
20	Tremont Nat'l Bank, Boston,	2,000	1,880 00	2,000 00
25	Washington N'l Bank, Boston,	2,500	2,506 25	2,500 00
131	First National Bank, Danvers,	9,825	9,825 00	10,197 00
75	Nat'l Bank of Commerce, New Bedford,	7,500	7,218 75	8,962 50
125	First National Bank, New Bedford,	12,500	17,937 50	14,947 25
20	Warren Nat'l Bank, Peabody,	2,000	2,285 00	2,000 00
10	Rockport N'l Bank, Rockport,	1,000	1,300 00	1,000 00
270	Asiatic National Bank, Salem,	8,100	7,897 50	8,100 00
7	First National Bank, Salem,	700	770 00	700 00
5	Naumkeag Nat'l Bank, Salem,	500	600 00	500 00
25	Salem National Bank, Salem,	2,500	3,218 75	2,862 50
		$133,225	$143,724 25	$144,280 50

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Federal Reserve Bank of St. Louis

Danvers Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 7s, . .	$10,000	$10,300 00	$10,000 00
Boston, Winthrop & Shore R.R. 5s, .	10,000	10,400 00	10,000 00
Fitchburg R.R. 4s, ...	10,000	9,700 00	10,000 00
Fitchburg R.R. 4½s, ...	10,000	10,000 00	10,000 00
	$40,000	$40,400 00	$40,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$45,491 57	3 per cent.	$25,000 00	5⅛ per cent.	$5,000 00	6½ per cent.
2,123 50	4 "	75,000 00	5¼ "	78,095 00	7 "
100,000 00	4½ "	191,450 00	5½ "	40,000 00	8 "
43,000 00	4¾ "	290,639 00	6 "	25,000 00	9 "
256,656 16	5 "				

Value, by books, of real estate held or owned by foreclosure or otherwise,		$1,446 96
Assessed value of the same, ...		400 00
Number of loans which are of an amount not exceeding $3,000 each,	247	
Aggregate amount of the same, ...		234,738 66
Total number of loans upon real estate, ...	243	
Amount of investments from which no income is received, ...		1,446 96
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, ...		72,123 13
Times for the dividends fixed by the by-laws: April 1 and October 1.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893, ...	2 per cent., 2 per cent.,	25,396 73 25,427 46
Number of accounts opened during the year ending Oct. 31, 1893,	375	
Number of accounts closed during the year ending Oct. 31, 1893,	332	
Total number of open accounts Oct. 31, 1893, ...	3,856	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), ...		3,182 32
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, ...		162,279 57
Number of same, ...	2,307	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, ...		223,935 43
Number of same, ...	2,425	
Date of examination by commissioner: January 24.		

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DEDHAM INSTITUTION FOR SAVINGS — DEDHAM.

Incorporated March 19, 1831. Present number of corporators, 120.

AUGUSTUS B. ENDICOTT, *President.* ALFRED HEWINS, *Treasurer.*
ALFRED HEWINS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

AUGUSTUS B. ENDICOTT, HOWARD COLBURN,
JOHN R. BULLARD, DON G. HILL,
WINSLOW WARREN.

Open for business daily, 9 A.M. to 12.30 P.M.; 2 to 4 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$471,000 00	Deposits,	$2,398,529 00
Loan on public funds,	15,000 00	Guaranty fund,	121,136 65
Bank stock as per schedule,	75,500 00	Profit and loss account,	124,736 02
Railroad bonds as per schedule,	612,500 00		
Railroad notes,	75,000 00		
Real estate (for banking purposes),	35,000 00		
Loans on real estate,	546,725 00		
Loans on personal security,	728,000 00		
Loans to counties, cities or towns (notes),	36,000 00		
Deposit in bank, on interest,	47,676 67		
Deposit in bank, not on interest,	2,000 00		
	$2,644,401 67		$2,644,401 67

Cash on Deposit in Bank: —

Dedham National Bank, Dedham, ... $49,676 67

Loan on Public Funds: —

On $5,000 Town of Marblehead, Mass., 4s,
On $2,000 City of Manchester, N. H., 6s, } $15,000 00
On $8,000 City of Providence, R. I., 5s,

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Federal Reserve Bank of St. Louis

Dedham Institution for Savings — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	$112,000	$113,120 00	$112,000 00
of Boston, Mass., 6s,	10,000	11,500 00	10,000 00
of Chicago, Ill., 7s,	6,000	6,330 00	6,000 00
of Cleveland, Ohio, 5s,	28,000	28,110 00	28,000 00
of Cleveland, Ohio, 6s,	1,000	1,065 00	1,000 00
of Columbus, Ohio, 4s,	10,000	9,600 00	10,000 00*
of Dayton, Ohio, 5s,	25,000	26,250 00	25,000 00*
of Dayton, Ohio, 6s,	10,000	10,700 00	10,000 00*
of Fall River, Mass., 5s,	4,000	4,120 00	4,000 00
of Fall River, Mass., 6s,	18,000	19,745 00	18,000 00
of Grand Rapids, Mich., 5s,	10,000	10,200 00	10,000 00
of Hyde Park, Ill., 7s,	2,000	2,060 00	2,000 00
of Manchester, N. H., 6s,	18,000	18,000 00	18,000 00
of Newton, Mass., 6s,	6,000	7,080 00	6,000 00
of Portland, Me., 6s.,	9,000	10,620 00	9,000 00
of Portsmouth, N. H., 4s,	20,000	20,000 00	20,000 00
of Providence, R. I., 4½s,	20,000	20,600 00	20,000 00
of Springfield, Ohio, 4½s,	40,000	40,000 00	40,000 00
Town of Lincoln, Mass., 6s,	2,000	2,000 00	2,000 00
of South Norwalk, Conn., 6s,	5,000	5,100 00	5,000 00
of Woburn, Mass., 6s,	5,000	5,025 00	5,000 00
District of Columbia 5s,	30,000	31,200 00	30,000 00
City of Cambridge, Mass., 6s,	10,000	11,600 00	10,000 00
Town of Danvers, Mass., 5s,	3,000	3,270 00	3,000 00
City of Milwaukee, Wis., 5s,	50,000	51,630 00	50,000 00
of Somerville, Mass., 4½s,	15,000	15,450 00	15,000 00
of Springfield, Mass., 6s,	2,000	2,360 00	2,000 00
	$471,000	$486,735 00	$471,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
145	Atlas National Bank, Boston,	$14,500	$17,175 00	$14,500 00
75	Blackstone N'l Bank, Boston,	7,500	6,750 00	7,500 00
75	N'l B'k of Commerce, Boston,	7,500	8,775 00	7,500 00
25	Globe National Bank, Boston,	2,500	2,325 00	2,500 00
40	Howard Nat'l Bank, Boston,	4,000	4,000 00	4,000 00
60	People's Nat'l Bank, Boston,	6,000	9.780 00	6,000 00
50	Shawmut Nat'l Bank, Boston,	5,000	5,600 00	5,000 00
25	State National Bank, Boston,	2,500	2,550 00	2,500 00
25	National Union Bank, Boston,	2,500	3,200 00	2,500 00
85	Nat'l Webster Bank, Boston,	8,500	7,820 00	8,500 00
150	Dedham Nat'l Bank, Dedham,	15,000	15,000 00	15,000 00
		$75,500	$82,975 00	$75,500 00

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Dedham Institution for Savings — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	$35,000	$37,800 00	$35,000 00
Boston & Lowell R.R. 4s,	20,000	19,600 00	20,000 00
Boston & Lowell R.R. 4½s,	5,000	5,050 00	5,000 00
Boston & Lowell R.R. 5s,	5,000	5,150 00	5,000 00
Boston & Lowell R.R. 6s,	26,000	26,910 00	26,000 00
Boston & Lowell R.R. 7s,	29,000	29,870 00	29,000 00
Boston & Maine R.R. 7s,	42,000	42,000 00	42,000 00
Boston, Revere Beach & Lynn R.R. 6s,	11,000	11,550 00	11,000 00
Boston, Winthrop & Shore R.R. 5s,	28,000	29,120 00	28,000 00
Concord & Claremont R.R. 7s,	1,000	1,000 00	1,000 00
Eastern R.R. 6s,	29,000	33,930 00	29,000 00
Fitchburg R.R. 4s,	45,000	44,700 00	45,000 00
Fitchburg R.R. 5s,	15,000	15,500 00	15,000 00
Leeds & Farmington R.R. 6s,	4,500	4,635 00	4,500 00
Maine Central R.R. 4½s,	3,000	3,060 00	3,000 00
Maine Central R.R. 7s,	31,000	33,330 00	31,000 00
New Bedford R.R. 7s,	2,000	2,010 00	2,000 00
Newport & Richford R.R. 5s,	35,000	36,050 00	35,000 00
New York, Prov. & Boston R.R. 7s,	30,000	34,200 00	30,000 00
Old Colony R.R. 4s,	25,000	25,000 00	25,000 00
Old Colony R.R. 6s,	10,000	10,500 00	10,000 00
Old Colony R.R. 7s,	5,000	5,025 00	5,000 00
Portland & Ogdensburg R.R. 6s,	31,500	34,020 00	31,500 00
Portsmouth, Great Falls & Conway R.R. 4½s,	15,000	15,600 00	15,000 00
Salem & Lowell R.R. 6s,	10,500	11,235 00	10,500 00
Vermont & Massachusetts R.R. 5s,	119,000	124,950 00	119,000 00
	$612,500	$641,795 00	$612,500 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$47,676 67	2 per cent.	$421,450 00	5 per cent.	$10,000 00	6½ per cent.
10,000 00	4 "	105,000 00	5¼ "	3,000 00	7 "
50,000 00	4½ "	80,000 00	5½ "	30,000 00	7½ "
50,000 00	4¾ "	25,000 00	5¾ "		
25,000 00	4⅞ "	591,275 00	6 "		

Amount invested in real estate for banking purposes,	$35,000 00
Estimated value of the same,	50,000 00
Assessed value of the same,	45,400 00
Net income received from same during year ending Oct. 31, 1893,	564 15
Number of loans which are of an amount not exceeding $3,000 each,	390

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Federal Reserve Bank of St. Louis

Dedham Institution for Savings — Concluded.

Aggregate amount of the same,		$380,025 00
Total number of loans upon real estate,	421	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		131,584 98
Times for the dividends fixed by the by-laws: second Saturday in May and November.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent., 2 per cent.,	44,968 16 46,023 39
Number of accounts opened during the year ending Oct. 31, 1893,	693	
Number of accounts closed during the year ending Oct. 31, 1893,	553	
Total number of open accounts Oct. 31, 1893,	6,301	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		6,141 18
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		313,481 08
Number of same,	3,765	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		359,306 05
Number of same,	3,464	

Date of examination by commissioner: June 1.

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EAST BOSTON SAVINGS BANK — EAST BOSTON.

Incorporated April 26, 1848. Present number of corporators, 28.

GEO. T. SAMPSON, *President.* WILLIAM B. PIGEON, *Treasurer.*
WILLIAM B. PIGEON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOHN THOMPSON, GEO. L. THORNDIKE,
W. B. PIGEON, N. M. JEWETT,
RUFUS CUSHMAN, ROBERT CROSBIE,
E. M. MCPHERSON.

Open for business every business day, 9 A.M. to 2 P.M., and Saturday, 7 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$285,000 00	Deposits,	$2,366,791 87
Loans on public funds,	50,000 00	Guaranty fund,	117,946 52
Bank stock as per schedule,	243,480 00	Interest account,	23,712 96
Railroad bonds as per schedule,	168,500 00	Profit and loss account,	58,477 52
Railroad notes,	25,000 00		
Real estate (for banking purposes),	14,670 72		
Real estate by foreclosure,	6,488 24		
Loans on real estate,	1,332,144 00		
Loans on personal security,	354,600 00		
Deposits in banks, on interest,	68,025 90		
Expense account,	3,008 42		
Cash on hand,	16,011 59		
	$2,566,928 87		$2,566,928 87

Cash on Deposit in Banks, amount in each: —

First Ward National Bank, East Boston,	$48,394 99
First National Bank, Boston,	19,630 91

Loans on Public Funds, amount on each: —

On $25,000 City of Providence, R. I, 4s,	$25,000 00
On $30,000 City of Meriden, Conn., 4s,	25,000 00

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Federal Reserve Bank of St. Louis

East Boston Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 5s,	$30,000	$33,140 00	$30,000 00
of Cleveland, Ohio, 5s,	16,000	16,800 00	16,000 00
of Cleveland, Ohio, 6s,	9,000	9,330 00	9,000 00
of Dayton, Ohio, 5s,	40,000	41,050 00	40,000 00*
of Detroit, Mich., 6s,	8,000	9,440 00	8,000 00
of Fort Wayne, Ind., 6s,	3,000	3,270 00	3,000 00
of Gloucester, Mass., 4s,	2,000	2,000 00	2,000 00
of Grand Rapids, Mich., 4½s,	3,000	3,060 00	3,000 00
of Grand Rapids, Mich., 5s,	7,000	7,140 00	7,000 00
of Lynn, Mass., 4s,	5,000	5,000 00	5,000 00
of Newton, Mass., 6s,	10,000	11,700 00	10,000 00
of Providence, R. I., 4½s,	12,000	12,360 00	12,000 00
of Providence, R. I., 5s,	22,000	24,000 00	22,000 00
of Saginaw, Mich., 4½s,	5,000	5,000 00	5,000 00
of Springfield, Ohio, 4½s,	22,000	22,440 00	22,000 00
of Woonsocket, R. I., 4s,	50,000	50,000 00	50,000 00
District of Columbia 7s,	1,000	1,220 00	1,000 00
City of Fall River, Mass., 4½s,	15,000	15,487 00	15,000 00
of Waltham, Mass., 4s,	25,000	25,000 00	25,000 00
	$285,000	$297,437 00	$285,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Atlantic Nat'l Bank, Boston,	$5,000	$6,025 00	$5,000 00
50	Atlas National Bank, Boston,	5,000	5,850 00	5,000 00
200	Boston National Bank, Boston,	20,000	18,600 00	20,000 00
50	Blackstone Nat'l Bank, Boston,	5,000	4 475 00	5,000 00
50	Boylston Nat'l Bank, Boston,	5,000	6,250 00	5,000 00
100	Continental N'l Bank, Boston,	10,000	11,475 00	10,000 00
170	N'l Bank of Commerce, Boston,	17,000	20,060 00	17,000 00
40	Commercial N'l Bank, Boston,	4,000	3,840 00	3,880 00
100	National Eagle Bank, Boston,	10,000	9,500 00	10,000 00
115	Eliot National Bank, Boston,	11,500	13,282 00	11,500 00
138	First Ward Nat'l Bank, Boston,	13,800	17,595 00	13,800 00
260	Freeman's Nat'l Bank, Boston,	26,000	27,560 00	26,000 00
75	N'l Hide & Leather B'k, Boston,	7,500	8,850 00	7,500 00
80	Howard Nat'l Bank, Boston,	8,000	7,920 00	8,000 00
4	Mechanics' Nat'l Bank, Boston,	400	500 00	400 00
50	Merchants' Nat'l Bank, Boston,	5,000	7,150 00	5,000 00
50	Market Nat'l Bank, Boston,	5,000	4,600 00	5,000 00
50	Mt. Vernon N'l Bank, Boston,	5,000	6 606 00	5,000 00
50	Manufacturers' N'l B'k, Boston,	5,000	5,000 00	5,000 00
150	N'l B'k of No. America, Boston,	15,000	16,500 00	15,000 00

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East Boston Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	North National Bank, Boston,	$1,000	$1,095 00	$1,000 00
100	National Revere Bank, Boston,	10,000	10,000 00	10,000 00
100	N'l B'k of the Republic, Boston,	10,000	14,600 00	10,000 00
34	N'l B'k of Redemption, Boston,	3,400	4,267 00	3,400 00
25	Second National Bank, Boston,	2,500	4,525 00	2,500 00
105	Suffolk National Bank, Boston,	10,500	10,526 00	10,500 00
75	Shoe & Leather N'l B'k, Boston,	7,500	6,750 00	7,500 00
100	State National Bank, Boston, .	10,000	10.250 00	10,000 00
50	Tremont Nat'l Bank, Boston, .	5,000	4,687 00	5,000 00
5	Nat'l Webster Bank, Boston, .	500	460 00	500 00
		$243,600	$268,798 00	$243,480 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 6s, . .	$30,000	$30,600 00	$30,000 00
Boston, Clinton & Fitchburg R.R. 5s,	11,000	12,100 00	11,000 00
Boston & Maine R.R. 7s, . . .	9,500	9,500 00	9,500 00
Dexter & Piscataquis R.R. 4s, . .	10,000	9,800 00	10,000 00
Fitchburg R.R. 7s, ...	3,000	3,030 00	3,000 00
Maine Central R.R. 4½s, . . .	12,000	12,360 00	12,000 00
Maine Central R.R. 6s, . . .	6,000	6,540 00	6,000 00
Maine Central R.R. 7s, . . .	20,000	22,000 00	20,000 00
Old Colony R.R. 6s, ...	21,000	22,260 00	21,000 00
Old Colony R.R. 7s.	5,000	5,050 00	5,000 00
Portland & Ogdensburg R R. 6s, .	15,000	16,350 00	15,000 00
Portsmouth, Great Falls & Conway R.R. 4½s, ...	5,000	5,200 00	5,000 00
Fitchburg R.R. 5s, ...	15,000	15,600 00	15,000 00
Leeds & Farmington R.R. 6s, . .	6,000	6,180 00	6,000 00
	$168,500	$176,570 00	$168,500 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$68,025 90	2½ per cent.	$1,072,300 00	5 per cent.	$10,000 00	5¾ per cent.
20,000 00	4½ "	64,500 00	5¼ "	185,894 00	6 "
55,000 00	4¾ "	352,050 00	5½ "	2,000 00	7 "

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Federal Reserve Bank of St. Louis

East Boston Savings Bank — Concluded.

Amount invested in real estate for banking purposes,		$14,670 72
Estimated value of the same,		25,000 00
Assessed value of the same,		25,000 00
Net income received from same during year ending Oct. 31, 1893,		1,552 79
Value, by books, of other real estate held or owned by foreclosure or otherwise,		6,488 24
Assessed value of the same,		7,200 00
Net income received from same during year ending Oct. 31, 1893,		538 62
Number or loans which are of an amount not exceeding 3,000 each,	524	
Aggregate amount of the same,		747,494 00
Total number of loans upon real estate,	613	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		132,755 13
Times for the dividends fixed by the by-laws: third Wednesday in January and July.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent.,	44,600 78
	2 per cent.,	45,060 50
Number of accounts opened during the year ending Oct. 31, 1893,	1,659	
Number of accounts closed during the year ending Oct. 31, 1893,	1,441	
Total number of open accounts Oct. 31, 1893,	9,642	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		8,850 94
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		644,241 00
Number of same,	13,685	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		782,357 39
Number of same,	11,012	

Date of examination by commissioners: June 6.

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EAST BRIDGEWATER SAVINGS BANK — EAST BRIDGEWATER.

Incorporated March 8, 1870. Present number of corporators, 47.

SAMUEL KEITH, *President.* CHAS. F. MANN, *Treasurer.*
CHAS. F. MANN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

SAMUEL KEITH, F. S. STRONG,
GEO. M. KEITH, JOHN HOBART,
AARON HOBART, JOSHUA DEAN,
I. N. NUTTER.

Open for business every business day, except Wednesdays, 9 A.M. to 12 M.; 2 to 4 P M.; Wednesdays and Saturdays, 6.30 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$15,500 00	Deposits,	$708,288 16
Bank stock as per schedule,	87,267 00	Guaranty fund,	23,938 27
Railroad bonds as per schedule,	61,000 00	Interest account,	17,135 40
Real estate (for banking purposes),	12,000 00	Suspense account,	103 50
Real estate by foreclosure,	3,194 64		
Loans on real estate,	294,116 80		
Loans on personal security,	260,225 00		
Deposit in bank, on interest,	14,134 91		
Expense account,	697 69		
Premium account,	381 87		
Bank building expense and income account,	234 62		
Cash on hand,	712 80		
	$749,465 33		$749,465 33

Cash on Deposit in Bank:—

Tremont National Bank, Boston, ... $14,134 91

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Rockford, Ill., 4½s,	$10,000	$10,000 00	$10,000 00
of Milwaukee, Wis., 5s,	5,500	5,830 00	5,500 00
	$15,500	$15,830 00	$15,500 00

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East Bridgewater Savings Bank—Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	National City Bank, Boston, .	$2,500	$2,125 00	$2,500 00
20	National Bank of the Commonwealth, Boston, . . .	2,000	2,565 00	2,225 00
25	National Eagle Bank, Boston,	2,500	2,125 00	2,500 00
75	Fourth National Bank, Boston,	7,500	8,812 50	7,750 00
25	Freeman's Nat'l Bank, Boston,	2,500	2,375 00	2,500 00
35	Globe National Bank, Boston,	3,500	3,224 37	3,500 00
10	Hamilton Nat'l Bank, Boston,	1,000	1,140 00	1,250 00
23	N'l Hide & Leather B'k, Boston,	2,300	2,426 50	2,300 00
20	Market Nat'l Bank, Boston, .	2,000	1,840 00	2,000 00
40	Manufacturers' N'l B'k, Boston,	4,000	3,900 00	4,000 00
20	N'l B'k of No. America, Boston,	2,000	2,305 00	2,000 00
50	N'l B'k of Redemption, Boston,	5,000	6,100 00	6,500 00
20	Shawmut Nat'l Bank, Boston,	2,000	2,240 00	2,000 00
22	State National Bank, Boston, .	2,200	2,252 25	2,471 25
120	Third National Bank, Boston, .	12,000	10,440 00	12,000 00
50	Tremont Nat'l Bank, Boston,	5,000	4,750 00	5,480 00
40	Nat'l Webster Bank, Boston, .	4,000	3,600 00	4,000 00
12	Winthrop Nat'l Bank, Boston,	1,200	1,392 00	1,200 00
50	Brockton N'l Bank, Brockton,	5,000	6,250 00	5,000 00
40	Home Nat'l Bank, Brockton, .	4,000	6,000 00	4,580 00
20	First N'l Bank, West Newton,	2,000	1,500 00	2,000 00
15	State Street Safe Deposit and Trust Company, Boston, .	1,500	1,560 00	1,510 75
50	Massachusetts Loan and Trust Company, Boston, . .	5,000	5,750 00	5,500 00
25	Plymouth County Safe Deposit and Trust Company, Brockton, ...	2,500	2,500 00	2,500 00
		$83,200	$87,172 62	$87,267 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . .	$15,000	$14,850 00	$15,000 00
Boston, Revere Beach & Lynn R.R. 6s,	4,000	4,200 00	4,000 00
Eastern R.R. 6s, ...	5,000	5,850 00	5,000 00
Fitchburg R.R. 5s, ...	16,000	16,540 00	16,000 00
Newport & Richford R.R. 5s, . .	5,000	5,150 00	5,000 00*
Old Colony R.R. 6s, ...	6,000	6,195 00	6,000 00
Upper Coos R.R. 4s, ...	5,000	4,750 00	5,000 00
Vermont & Massachusetts R.R. 5s, .	5,000	5,250 00	5,000 00
	$61,000	$62,785 00	$61,000 00

* A legal investment when made.

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East Bridgewater Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$14,134 91	2½ per cent.	$48,500 00	5½ per cent.	$3,850 00	7 per cent.
122,000 00	5 "	379,991 80	6 "		

Amount invested in real estate for banking purposes,		$12,000 00
Estimated value of the same,		12,000 00
Assessed value of the same,		8,400 00
Net income received from same during year ending Oct. 31, 1893,		30 88
Value, by books, of other real estate held or owned by foreclosure or otherwise,		3,194 64
Assessed value of the same,		4,650 00
Net income received from same during year ending Oct. 31, 1893,		32 66
Number of loans which are of an amount not exceeding $3,000 each,	298	
Aggregate amount of the same,		252,281 80
Total number of loans upon real estate,	289	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		38,807 14
Times for the dividends fixed by the by-laws: first Monday in January and July.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2½ per cent.,	16,277 15
	2 per cent.,	13,691 49
Number of accounts opened during the year ending Oct. 31, 1893,	233	
Number of accounts closed during the year ending Oct. 31, 1893,	162	
Total number of open accounts Oct. 31, 1893,	2,024	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		2,159 82
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		110,561 45
Number of same,	1,312	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		113,373 00
Number of same,	1,236	
Date of examination by commissioner: June 15.		

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EAST CAMBRIDGE FIVE CENTS SAVINGS BANK — EAST CAMBRIDGE.

Incorporated April 29, 1854. Present number of corporators, 36.

GEORGE STEVENS, *President.* WILLIAM E. LLOYD, *Treasurer.*
WILLIAM E. LLOYD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

GEORGE STEVENS, JAMES M. PRICE,
ANDREW J. GREEN, JOHN C. BULLARD,
BENJ. F. THOMPSON.

Open for business every business day, 9 A.M. to 1 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$10,000 00	Deposits,	$1,926 516 28
Bank stock as per schedule,	141,916 67	Guaranty fund,	96,782 67
Loans on bank stock,	4,100 00	Interest account,	246 07
Railroad bonds as per schedule,	60,500 00	Profit and loss account,	79,486 21
Real estate (for banking purposes),	10,000 00		
Loans on real estate,	1,348,276 97		
Loans on personal security,	480,372 28		
Loans to counties, cities or towns (notes),	8,000 00		
Loans on depositors' books,	75 00		
Deposits in banks, on interest,	31,546 79		
Deposit in bank, not on interest,	2,000 00		
Expense account,	658 95		
East Cambridge Land Company,	1 00		
Cash on hand,	5,583 57		
	$2,103,031 23		$2,103,031 23

Cash on Deposit in Banks, amount in each: —

Lechmere National Bank, East Cambridge,	$22,494 56
Cambridge National Bank, East Cambridge,	11,052 23

Loans on Bank Stock, amount on each: —

On 30 shares Lechmere National Bank, East Cambridge,	$3,100 00*
On 10 shares Cambridge National Bank, East Cambridge	1,000 00

* This amount has since been reduced within the legal limit.

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East Cambridge Five Cents Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Grand Rapids, Mich., 4s, .	$10,000	$10,800 00	$10,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
7	Atlas National Bank, Boston, .	$700	$806 75	$700 00
54	Blackstone Nat'l B'k, Boston, .	5,400	4,873 50	5,400 00
63	Boston Nat'l Bank, Boston, .	6,300	5,859 00	6,300 00
41	Bunker Hill Nat'l B'k, Boston,	4,100	8,312 75	4,100 00
67	N'l B'k of Commerce, Boston,	6,700	7,906 00	6,700 00
80	National Bank of the Commonwealth, Boston, . .	8,000	10,020 00	8,000 00
30	Continental Nat'l B'k, Boston,	3,000	3,442 50	3,000 00
12	Eliot National Bank, Boston, .	1,200	1,386 00	1,200 00
16	Nat'l Exchange Bank, Boston,	1,600	1,888 00	1,600 00
20	Faneuil Hall N'l B'k, Boston, .	2,000	2,400 00	2,000 00
50	First Ward Nat'l B'k, Boston, .	5,000	6,375 00	4,000 00
21	Globe National Bank, Boston, .	2,100	1,932 00	2,100 00
115	N'l Hide & Leather B'k, Boston,	11,500	12,132 50	11,500 00
60	Howard Nat'l Bank, Boston, .	6,000	5,940 00	6,000 00
5	Massachusetts N'l B'k, Boston,	500	475 00	500 00
50	Merchants' N'l Bank, Boston, .	5,000	7,150 00	5,000 00
40	Metropolitan N'l B'k, Boston, .	4,000	3,820 00	4,000 00
20	New England N'l B'k, Boston,	2,000	3,145 00	2,000 00
19	North National Bank, Boston. .	1,900	2,071 00	1,900 00
5	Nat'l Bank of North America, Boston, ...	500	526 25	500 00
10	N'l B'k of Redemption, Boston,	1,000	1,255 00	1,000 00
58	N'l B'k of the Republic, Boston,	5,800	8,555 00	5,800 00
38	Nat'l Revere Bank, Boston, .	3,800	3,800 00	3,800 00
183	Third National Bank, Boston, .	18,300	15,921 00	18,300 00
76	Tremont Nat'l Bank, Boston, .	7,600	7,144 00	7,600 00
5	National Union Bank, Boston,	500	648 75	500 00
67	Nat'l Webster Bank, Boston, .	6,700	6,130 50	6,700 00
26	Nat'l City Bank, Cambridge, .	2,600	4,160 00	2,600 00
24	Charles River National Bank, Cambridge, ...	2,400	3,480 00	2,400 00
51	Lechmere N'l B'k, Cambridge,	5,100	8,670 00	5,066 67
33	Concord Nat'l Bank, Concord,	3,300	4,620 00	3,300 00
11	Fall River N'l B'k, Fall River,	1,100	1,210 00	1,100 00
25	First National Bank, Malden, .	2,500	3,850 00	2,500 00
35	First Nat'l Bank, Marlborough,	3,500	3,325 00	2,850 00
13	Newton Nat'l Bank, Newton, .	1,300	1,300 00	1,300 00
30	Merchants' National Bank, Newburyport, . . .	600	750 00	600 00
		$143,600	$165,280 50	$141,916 67

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Federal Reserve Bank of St. Louis

East Cambridge Five Cents Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Eastern R.R. 6s,	$8,500	$9,860 00	$8,500 00
Fitchburg R.R. 4s,	4,000	3,720 00	4,000 00
Fitchburg R.R. 4½s,	20,000	20,000 00	20,000 00
Conn. & Passumpsic Rivers R.R. 4s,	15,000	15,000 00	15,000 00
Maine Central R.R. 7s,	10,000	13,000 00	10,000 00
Old Colony R.R. 7s,	1,000	1,007 50	1,000 00
Portsmouth, Great Falls & Conway R.R. 4½s,	2,000	2,050 00	2,000 00
	$60,500	$64,637 50	$60,500 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$2,672 28	0 per cent.	$134,000 00	4¾ per cent.	$357,852 97	6 per cent.
31,546 79	2 "	803,899 00	5 "	5,000 00	7 "
22,000 00	4 "	505,400 00	5½ "		
10,000 00	4½ "				

Amount invested in real estate for banking purposes,		$10,000 00
Estimated value of the same,		8,000 00
Assessed value of the same,		7,000 00
Net income received from same during year ending Oct. 31, 1893,		179 42
Number of loans which are of an amount not exceeding $3,000 each,	528	
Aggregate amount of the same,		710,726 97
Total number of loans upon real estate,	651	
Amount of investments from which no income is received,		2,673 28
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		105,671 57
Times for the dividends fixed by the by-laws: April 15 and October 15.		
Rate and amount of each semi-annual dividend during the year ending Oct 31, 1893,	2 per cent., / 2½ per cent.,	33,239 70 / 44,768 97
Number of accounts opened during the year ending Oct. 31, 1893,	1,704	
Number of accounts closed during the year ending Oct. 31, 1893,	1,566	
Total number of open accounts Oct. 31, 1893,	7,625	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		5,107 21
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		601,893 36
Number of same,	11,899	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		624,706 76
Number of same,	8,388	
Date of examination by commissioner: May 2.		

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EASTHAMPTON SAVINGS BANK — EASTHAMPTON.

Incorporated Feb. 10, 1869. Present number of corporators, 30.

JOHN MAYHER, *President.* SAMUEL T. SEELYE, *Treasurer.*
O. G. WEBSTER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:
JOHN MAYHER, F. C. GREENE,
GEO. L. MANCHESTER.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	$230,065 95	Deposits,	$757,763 89
Loans on bank stock,	2,030 00	Guaranty fund,	38,500 00
Loans on real estate,	336,786 50	Interest account,	2,824 47
Loans on personal security,	127,119 52		
Loans to counties, cities or towns (notes),	15,000 00		
Loans on depositors' books,	100 00		
Deposits in banks, on interest,	70,397 04		
Deposits in banks, not on interest,	10,000 00		
Expense account,	625 01		
Profit and loss,	6,964 34		
	$799,088 36		$799,088 36

Cash on Deposit in Banks, amount in each: —

First National Bank, Adams,	$5,000 00
First National Bank, Easthampton,	35,397 04
Hampshire County National Bank, Northampton,	10,000 00
Pynchon National Bank, Springfield,	15,000 00
Springfield National Bank, Springfield,	5,000 00
Springfield Safe Deposit and Trust Company, Springfield,	10,000 00

Loans on Bank Stock, amount on each: —

On 3 shares First National Bank, Easthampton,	$230 00
On 5 shares Agawam National Bank, Springfield,	400 00
On 14 shares Hampshire County National Bank, Northampton,	1,400 00

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Federal Reserve Bank of St. Louis

Easthampton Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	First Nat'l Bank, Adams, . .	$10,000	$15,000 00	$14,100 00
22	Blackstone Nat'l Bank, Boston,	2,200	2,500 00	2,200 00
7	N'l B'k of Commerce, Boston,	700	840 00	700 00
20	North National Bank, Boston,	2,000	2,600 00	2,000 00
50	Second National Bank, Boston,	5,000	9,500 00	6,657 50
25	State National Bank, Boston,	2,500	3,181 00	3,181 25
20	N'l B'k of Redemption, Boston,	2,000	2,600 00	2,520 00
188	First Nat'l Bank, Easthampton,	18,800	26,320 00	18,800 00
44	First National Bank, Lynn, .	4,400	5,720 00	4,400 00
100	Berkshire N'l B'k, No. Adams,	10,000	10,000 00	10,000 00
115	Northampton National Bank, Northampton, . . .	11,500	19,550 00	13,889 00
50	Hampshire Co. National Bank, Northampton, . . .	5,000	6,250 00	5,800 00
100	Pittsfield Nat'l Bank, Pittsfield,	10,000	16,494 00	16,494 20
100	Chicopee N'l B'k, Springfield,	10,000	17,000 00	16,750 00
111	Chapin N'l Bank, Springfield,	11,100	17,108 00	17,108 00
100	First Nat'l Bank, Springfield,	10,000	14,951 00	14,951 00
100	Agawam N'l B'k, Springfield,	10,000	10,000 00	10,000 00
59	John Hancock National Bank, Springfield, ...	5,900	7,465 00	7,465 00
55	Second N'l Bank, Springfield,	5,500	8,800 00	8,800 00
100	Pynchon N'l Bank, Springfield,	10,000	15,250 00	15,250 00
30	Housatonic National Bank, Stockbridge.. . . .	3,000	4,800 00	4,000 00
50	First Nat'l Bank, Westfield, .	5,000	7,000 00	7,000 00
50	First N'l Bank, West Newton,	5,000	5,500 00	5,000 00
100	Franklin Co. N'l B'k, Greenfield,	10,000	10,500 00	10,500 00
100	Springfield N'l B'k, Springfield,	10,000	13,000 00	12,500 00
		$179,600	$251,929 00	$230,065 95

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$70,397 04	4 per cent.	$4,000 00	5½ per cent.	$1,220 00	6½ per cent.
15,000 00	4½ "	89,966 50	5⅔ "	80 00	7 "
256,280 00	5 "	114,489 52	6 "		

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Easthampton Savings Bank — Concluded.

Number of loans which are of an amount not exceeding $3,000 each,	260	
Aggregate amount of the same,		$282,961 02
Total number of loans upon real estate,	245	
Amount of investments from which no income is received,		2,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		38,371 93
Times for the dividends fixed by the by-laws: January 23 and July 23.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2½ per cent., 2½ per cent.,	15,059 39 16,461 16
Number of accounts opened during the year ending Oct. 31, 1893,	388	
Number of accounts closed during the year ending Oct. 31, 1893,	284	
Total number of open accounts Oct. 31, 1893,	2,087	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		4,417 72
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		158,187 78
Number of same,	1,917	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		129,740 55
Number of same,	1,570	
Date of examination by commissioner: April 13.		

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Federal Reserve Bank of St. Louis

EAST WEYMOUTH SAVINGS BANK — EAST WEYMOUTH.

Incorporated Feb. 20, 1872. Present number of corporators, 48.

ZECHARIAH L. BICKNELL, *President.* JOHN A. RAYMOND, *Treasurer.*
JOHN A. RAYMOND, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

Z. L. BICKNELL,
H. F. BICKNELL,
E. G. BATES,
JOHN W. BATES,
JOHN P. BURRELL,
N. D. CANTERBURY,
CHAS. H. PRATT,
JOSEPH A. CUSHING.

Open for business every business day, 2 to 5 P.M.; Saturday, 2 to 6 P M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$78,000 00	Deposits,	$539 006 38
Bank stock as per schedule,	43,700 00	Guaranty fund,	24,856 00
Railroad bonds as per schedule,	66,000 00	Profit and loss account,	9,434 58
Loans on real estate,	371,083 80		
Loans on personal security,	6,972 00		
Loans to counties, cities or towns (notes),	5,000 00		
Loans on depositors' books,	85 00		
Deposit in bank, on interest,	2,184 01		
Cash on hand,	272 15		
	$573,296 96		$573,296 96

Cash on Deposit in Bank: —

Manufacturers' National Bank, Boston, ... $2,184 01

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	$10,000	$10,000 00	$10,000 00
of Brockton, Mass., 4s,	10,000	10,000 00	10,000 00
of Cleveland, Ohio, 5s,	3,000	3,210 00	3,000 00
of Dayton, Ohio, 4s,	3,000	2,880 00	3,000 00*

* A legal investment when made.

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East Weymouth Savings Bank — Continued.

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Detroit, Mich , 6s,	$1,000	$1,160 00	$1,000 00
of Detroit, Mich., 7s,	2,000	2,480 00	2,000 00
of Fall River, Mass., 6s,	2,000	2,360 00	2,000 00
of Grands Rapids, Mich., 8s,	3,000	3,240 00	3,000 00
of Hyde Park, Ill., 7s,	1,000	1,030 00	1,000 00
of Lynn, Mass., 5s,	1,000	1,090 00	1,000 00
of Newton, Mass., 6s,	2,000	2,360 00	2,000 00
of Peoria, Ill., 7s,	3,000	3,390 00	3,000 00
of Portland, Me., 6s,	3,000	3,540 00	3,000 00
of Providence, R. I., 5s,	2,000	2,210 00	2,000 00
of Springfield, Mass., 6s,	1,000	1,180 00	1,000 00
of Springfield, Mass., 7s,	1,000	1,220 00	1,000 00
Town of South Abington, Mass., 4s,	5,000	5,000 00	5,000 00
of Turner's Falls, Mass , 4s,	5,000	4.950 00	5,000 00
District of Columbia 7s,	4,000	4,720 00	4,000 00
City of Fort Wayne, Ind., 4½s,	5,000	5,050 00	5,000 00
Town of Weymouth, Mass., 4s,	11,000	11,000 00	11,000 00
	$78,000	$82,070 00	$78,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Central Nat'l Bank, Boston,	$1,000	$1,475 00	$1,000 00
35	Columbian Nat'l B'k, Boston,	3,500	3,500 00	3,500 00
5	First Ward Nat'l B'k, Boston,	500	637 50	500 00
4	National Revere Bank, Boston,	400	400 00	400 00
27	Shawmut Nat'l B'k, Boston,	2,700	3,024 00	2,700 00
15	State National Bank, Boston,	1,500	1,535 55	1,500 00
30	Boston Nat'l Bank, Boston,	3,000	2,775 00	3,000 00
25	Nat'l B'k of Commerce, Boston,	2,500	2,950 00	2,500 00
25	Everett Nat'l Bank, Boston,	2,500	2,200 00	2,500 00
8	N'l Hide & Leather B'k, Boston,	800	844 00	800 00
17	Manufacturers' N'l B'k, Boston,	1,700	1,657 50	1,700 00
13	N'l B'k of No. America, Boston,	1,300	1,417 00	1,300 00
25	Third National Bank, Boston,	2,500	2,175 00	2,500 00
5	Tremont Nat'l Bank, Boston,	500	475 00	500 00
25	Dedham Nat'l Bank, Dedham,	2,500	2,500 00	2,500 00
5	Salem National Bank, Salem,	500	625 00	500 00
138	Union Nat'l Bank, Weymouth,	13,800	13,800 00	13,800 00
25	Massachusetts Loan and Trust Company, Boston,	2,500	2,875 00	2,500 00
		$43,700	$44,865 55	$43,700 00

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Federal Reserve Bank of St. Louis

East Weymouth Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton & Fitchburg R.R. 5s,	$14,000	$15,120 00	$14,000 00
Boston & Lowell R.R. 5s,	3,000	3,090 00	3,000 00
Boston & Lowell R.R. 6s,	3,000	3,105 00	3,000 00
Fitchburg R.R. 4s,	5,000	4,950 00	5,000 00
Lowell & Lawrence R.R. 6s,	1,000	1,050 00	1,000 00
Maine Central R.R. 7s,	7,000	7,700 00	7,000 00
N. Y., Providence & Boston R.R. 7s,	1,000	1,130 00	1,000 00
Old Colony R.R. 4½s,	5,000	5,025 00	5,000 00
Old Colony R.R. 6s,	7,000	7,350 00	7,000 00
Portland & Ogdensburg R.R. 6s,	8,000	8,640 00	8,000 00
Vermont & Massachusetts R.R. 5s,	2,000	2,100 00	2,000 00
Upper Coos R.R. 4½s,	10,000	10,000 00	10,000 00
	$66,000	$69,260 00	$66,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$2,184 01	2½ per cent.	$4,800 00	5½ per cent.	$11,182 78	7 per cent.
5,000 00	4 "	347,328 02	6 "	1,425 00	8 "
2,900 00	5 "	10,505 00	6½ "		

Number of loans which are of an amount not exceeding $3,000 each,	306	
Aggregate amount of the same,		$322,640 80
Total number of loans upon real estate,	303	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		31,702 45
Times for the dividends fixed by the by-laws: April 1 and October 1.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2¼ per cent.,	11,262 56
	2¼ per cent.,	11,681 48
Number of accounts opened during the year ending Oct. 31, 1893,	288	
Number of accounts closed during the year ending Oct. 31, 1893,	215	
Total number of open accounts Oct. 31, 1893,	1,798	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		1,656 78
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		96,548 97
Number of same,	1,442	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		93,215 16
Number of same,	1,153	
Date of examination by commissioner: April 10.		

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ELIOT FIVE CENTS SAVINGS BANK — BOSTON.

Incorporated Feb. 4, 1864. Present number of corporators, 52.

JOHN CARR, *President.* FRANK E. GRANGER, *Treasurer.*
JOHN F. NEWTON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOHN CARR, IVORY HARMON,
SAMUEL B. HOPKINS, WILLIAM S. LELAND,
GORHAM ROGERS, GREENLEAF C. GEORGE.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$290,100 00	Deposits,	$3,069,690 96
Loans on public funds,	46,000 00	Guaranty fund,	83,505 48
Bank stock as per schedule,	57,200 00	Interest account,	154 55
Loan on bank stock,	1,000 00	Profit and loss account,	33,129 34
Railroad bonds as per schedule,	390,500 00	Tax account,	4,400 00
Loans on railroad bonds,	104,000 00	Suspense account,	1,299 91
Loans on real estate,	1,421,059 80		
Loans on personal security,	625,000 00		
Deposits in banks, on interest,	243,627 70		
Deposits in banks, not on interest,	5,000 00		
Expense account,	708 52		
Short and surplus account,	197 79		
Cash on hand,	7,786 43		
	$3,192,180 24		$3,192,180 24

Cash on Deposit in Banks, amount in each: —

People's National Bank, Boston,	$86,034 86
First National Bank, Boston,	71,396 22
National Revere Bank, Boston,	91,196 62

Loans on Public Funds, amount on each: —

On $6,000 City of Newton, Mass., 4s,	$6,000 00
On $10,000 City of Providence, R. I., 4s,	10,000 00
On $10,000 City of Nashua, N. H., 4s,	9,000 00
On $8,000 City of Haverhill, Mass., 4s,	8,000 00
On $10,000 City of Lynn, Mass, 4s,	10 000 00
On $4,000 City of Chicago, Ill., 4s,	3,000 00

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Federal Reserve Bank of St. Louis

Eliot Five Cents Savings Bank — Continued.

Loan on Bank Stock: —

On 10 shares National Exchange Bank, Boston, ...	$1,000 00

Loans on Railroad Bonds, amount on each: —

On $5,000 Fitchburg R.R. 4s, ...	$4,000 00
On $55,000 Connecticut & Passumpsic Rivers R R. 4s, ...	50,000 00
On $52,000 Boston & Maine R.R. 4s, ...	50,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s, . . .	$4,000	$4,680 00	$4,000 00
of Boston, Mass., 4s, . .	42,600	42,600 00	42,600 00
of Boston, Mass., 5s, . .	25,000	27,500 00	25,000 00
of Boston, Mass., 6s, . .	35,000	35,900 00	35,000 00
of Chelsea, Mass., 6s, . .	15,000	15,300 00	15,000 00
of Fall River, Mass., 6s, . .	10,000	11,800 00	10,000 00
of Lawrence, Mass., 6s, . .	15,000	15,000 00	15,000 00
of Lynn, Mass., 5s, . . .	10,000	10,900 00	10,000 00
of Manchester, N. H., 6s, .	10,000	10,300 00	10,000 00
of Providence, R. I., 4½s, . .	5,000	5,150 00	5,000 00
of Providence, R. I., 5s, . .	20,000	21,040 00	20,000 00
of Springfield, Mass., 6s, . .	20,000	23,600 00	20,000 00
of Taunton, Mass., 5s, . .	10,000	10,100 00	10,000 00
of Taunton, Mass., 6s, . .	10,000	10,400 00	10,000 00
of Woburn, Mass., 6s, . .	8,000	8,000 00	8,000 00
Town of Brookline, Mass., 7s, . .	4,000	4,480 00	4,000 00
of Marlborough, Mass., 4s, .	9,000	9,000 00	9,000 00
District of Columbia 5s, . . .	7,000	7,280 00	7,000 00
State of New Hampshire 6s, . .	500	600 00	500 00
City of Fall River, Mass., 4½s, .	10,000	10,300 00	10,000 00
of Holyoke, Mass., 4s, . .	20,000	20,000 00	20,000 00
	$290,100	$303,930 00	$290,100 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Atlantic Nat'l Bank, Boston, .	$1,000	$1,200 00	$1,000 00
70	Atlas National Bank, Boston, .	7,000	8,050 00	7,000 00
20	Columbian Nat'l B'k, Boston, .	2,000	2,000 00	2,000 00
50	Continental N'l Bank, Boston,	5,000	5,750 00	5,000 00
10	Eliot National Bank, Boston, .	1,000	1,150 00	1,000 00

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Eliot Five Cents Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
13	Howard Nat'l Bank, Boston, .	$1,300	$1,300 00	$1,300 00
30	Market National Bank, Boston,	3,000	2,760 00	3,000 00
30	Merchants' Nat'l B'k, Boston, .	3,000	4,290 00	3,000 00
61	Mt. Vernon N'l Bank, Boston,	6,100	8,052 00	6,100 00
10	N'l B'k of No. America, Boston,	1,000	1,050 00	1,000 00
20	National Bank of Redemption, Boston, ...	2,000	2,500 00	2,000 00
10	National Eagle Bank, Boston,	1,000	950 00	1,000 00
171	People's Nat'l Bank, Boston, .	17,100	27,873 00	17,100 00
43	Shawmut Nat'l Bank, Boston, .	4,300	5,160 00	4,300 00
14	State National Bank, Boston, .	1,400	1,442 00	1,400 00
10	Naumkeag Nat'l Bank, Salem,	1,000	1,300 00	1,000 00
		$57,200	$74,827 00	$57,200 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s, ...	$11,000	$11,880 00	$11,000 00
Boston & Lowell R.R 6s, . .	3,000	3,090 00	3,000 00
Boston & Maine R.R. 4s, . . .	25,000	25,000 00	25,000 00
Boston & Providence R.R. 4s, . .	25,000	25,000 00	25,000 00
Concord & Montreal R R. 4s, . .	50,000	50,000 00	50,000 00
Fitchburg R.R. 4½s, ...	25,000	25,000 00	25,000 00
Fitchburg R.R. 5s, ...	5,000	5,150 00	5,000 00
Newport & Richford R.R 5s, . .	22,000	22,660 00	22,000 00*
Maine Central R.R. 4½s, . . .	50,000	51,000 00	50,000 00
N. Y. & N. E R.R. (terminal) 4s, .	25,000	25,000 00	25,000 00
Old Colony R.R. 4s, ...	35,000	35,000 00	35,000 00
Old Colony R.R. 6s, ...	6,000	6,120 00	6,000 00
Portland & Ogdensburg R.R. 6s, .	16,500	17,820 00	16,500 00
Salem & Lowell R.R. 6s, . . .	20,000	21,400 00	20,000 00
Vermont & Massachusetts R.R. 5s, .	37,000	38,850 00	37,000 00
Worcester, Nashua & Rochester R.R. 4s, ...	10,000	10,000 00	10,000 00
Boston & Lowell R.R. 4s, . .	25,000	25,000 00	25,000 00
	$390,500	$397,970 00	$390,500 00

* A legal investment when made.

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Eliot Five Cents Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$81,034 86	2½ per cent.	$989,000 00	4½ per cent.	$23,700 00	5½ per cent.
162,592 84	3 "	63,500 00	4¾ "	50,559 80	6 "
219,400 00	4 "	2,500 00	4⅞ "	1,300 00	7 "
89,750 00	4¼ "	756,150 00	5 "	1,200 00	8 "

Number of loans which are of an amount not exceeding $3,000 each,	138	
Aggregate amount of the same,		$241,659 80
Total number of loans upon real estate,	270	
Amount of investments from which no income is received,		5,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		148,288 24
Times for the dividends fixed by the by-laws: second Wednesday in April and October.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent.,	57,662 95
	2 per cent,	58,140 85
Number of accounts opened during the year ending Oct. 31, 1893,	1,221	
Number of accounts closed during the year ending Oct. 31, 1893,	1,097	
Total number of open accounts Oct. 31, 1893,	10,066	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		8,778 79
Amount of deposits, not including dividends, received during the year ending Oct 31, 1893,		638,528 85
Number of same,	9,895	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		694,187 78
Number of same,	8,302	

Date of examination by commissioner: March 24.

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ESSEX SAVINGS BANK — LAWRENCE.

Incorporated March 15, 1847. Present number of corporators, 34.

JOSEPH SHATTUCK, *President.* JAMES H. EATON, *Treasurer.*
JAMES H. EATON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOSEPH SHATTUCK, JAMES H. KIDDER,
SAMUEL WHITE, GEORGE E. DAVIS.

Open for business every business day, 9 A.M. to 1 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$559,000 00	Deposits,	$6,161,779 05
Bank stock as per schedule,	325,700 00	Guaranty fund,	300,000 00
Loans on bank stock,	23,300 00	Interest account,	52,539 20
Railroad bonds as per schedule,	325,000 00	Profit and loss account,	200,000 00
Loan on railroad bonds,	250 00		
Loan on railroad stock,	1,750 00		
Railroad notes,	200,000 00		
Real estate (for banking purposes),	20,000 00		
Loans on real estate,	3,364,894 40		
Loans on personal security,	1,564,250 00		
Loans to counties, cities or towns (notes),	72,400 00		
Deposits in banks, on interest,	198,577 31		
Cash on hand,	59,196 54		
	$6,714,318 25		$6,714,318 25

Cash on Deposit in Banks, amount in each: —

National Hide and Leather Bank, Boston,	$79,057 31
Winthrop National Bank, Boston,	79,520 00
Bay State National Bank, Lawrence,	20,000 00
Merchants' National Bank, Lawrence,	20,000 00

Loans on Bank Stock, amount on each: —

On 55 shares Merchants' National Bank, Lawrence,	$4,600 00
On 100 shares Bay State National Bank, Lawrence,	7,500 00
On 105 shares Arlington National Bank, Lawrence,	10,500 00
On 10 shares Pacific National Bank, Lawrence,	700 00

Loan on Railroad Bonds: —

On $1,000 Fitchburg R R. 4½s,	$250 00

Loan on Railroad Stock: —

On 32 shares Boston & Maine R.R.,	$1,750 00

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Essex Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	$200,000	$204,000 00	$200,000 00
of Chicago, Ill., 4s,	135,000	135,000 00	135,000 00
of Fall River, Mass., 6s,	25,000	29,000 00	25,000 00
of Lawrence, Mass., 4s,	96,000	96,160 00	96,000 00
of Lawrence, Mass., 6s,	37,000	38,020 00	37,000 00
of Lynn, Mass., 6s,	50,000	52,000 00	50,000 00
of Newton, Mass., 5s,	16,000	17,600 00	16,000 00
	$559,000	$571,780 00	$559,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
130	Atlas National Bank, Boston,	$13,000	$14,950 00	$13,000 00
40	Atlantic Nat'l Bank, Boston,	4,000	4,800 00	4,000 00
10	Blackstone Nat'l B'k, Boston,	1,000	900 00	1,000 00
30	Boston National Bank, Boston,	3,000	2,790 00	3,000 00
80	National Bank of the Commonwealth, Boston,	8,000	10,000 00	8,000 00
75	N'l B'k of Commerce, Boston,	7,500	8,850 00	7,500 00
20	Continental Nat'l B'k, Boston,	2,000	2,280 00	2,000 00
130	National City Bank, Boston,	13,000	11,180 00	13,000 00
80	Eliot National Bank, Boston,	8,000	9,200 00	8,000 00
100	Everett Nat'l Bank, Boston,	10,000	9,100 00	10,000 00
47	Globe National Bank, Boston,	4,700	4,324 00	4,700 00
232	Howard Nat'l Bank, Boston,	23,200	22,968 00	23,200 00
100	N'l Hide & Leather B'k, Boston,	10,000	10,500 00	10,000 00
60	Lincoln Nat'l Bank, Boston,	6,000	5,940 00	6,000 00
40	Massachusetts N'l B'k, Boston,	4,000	3,800 00	4,000 00
200	Merchants' Nat'l Bank, Boston,	20,000	28,600 00	20,000 00
46	Mt. Vernon Nat'l B'k, Boston,	4,600	6,072 00	4,600 00
150	N'l B'k of No. America, Boston,	15,000	15,750 00	15,000 00
100	North National Bank, Boston,	10,000	10,900 00	10,000 00
225	National Revere Bank, Boston,	22,500	22,500 00	22,500 00
250	N'l B'k of the Republic, Boston,	25,000	36,500 00	25,000 00
27	Shawmut Nat'l Bank, Boston,	2,700	3,024 00	2,700 00
100	Suffolk Nat'l Bank, Boston,	10,000	9,200 00	10,000 00
100	State National Bank, Boston,	10,000	10,200 00	10,000 00
100	Tremont Nat'l Bank, Boston,	10,000	9,500 00	10,000 00
10	National Union Bank, Boston,	1,000	1,290 00	1,000 00
250	Nat'l Webster Bank, Boston,	25,000	23,000 00	25,000 00
300	Bay State N'l B'k, Lawrence,	22,500	39,000 00	22,500 00
300	Lawrence N'l B'k, Lawrence,	30,000	37,500 00	30,000 00
		$325,700	$374,618 00	$325,700 00

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Essex Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	$50,000	$50,000 00	$50,000 00
Boston & Lowell R.R. 4½s,	50,000	52,000 00	50,000 00
Concord & Montreal R.R. 4s,	100,000	100,000 00	100,000 00
Fitchburg R.R. 5s,	105,000	110,150 00	105,000 00
Worcester, Nashua & Rochester R.R. 4s,	20,000	20,000 00	20,000 00
	$325,000	$332,150 00	$325,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$158,577 31	2½ per cent.	$125,000 00	4¾ per cent.	$1,401,846 00	6 per cent.
82,400 00	4 "	2,656,448 40	5 "	45,000 00	7 "
20,000 00	4¼ "	625,250 00	5½ "	79,000 00	8 "
231,900 00	4½ "				

Amount invested in real estate for banking purposes,		$20,000 00
Estimated value of the same,		30,000 00
Assessed value of the same,		30,000 00
Net income received from same during year ending Oct. 31, 1893,		1,833 50
Number of loans which are of an amount not exceeding $3,000 each,	460	
Aggregate amount of the same,		568,546 00
Total number of loans upon real estate,	649	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		326,493 18
Times for the dividends fixed by the by-laws: third Wednesday in April and October.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent., 2 per cent.,	119,980 01 118,022 55
Number of accounts opened during the year ending Oct. 31, 1893,	5,203	
Number of accounts closed during the year ending Oct. 31, 1893,	5,653	
Total number of open accounts Oct. 31, 1893,	17,414	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		14,233 62
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		2,331,081 35
Number of same,	22,246	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		2,653,057 06
Number of same,	16,828	

Date of examination by commissioner: June 2.

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Federal Reserve Bank of St. Louis

EVERETT SAVINGS BANK—EVERETT.

Incorporated March 1, 1889. Present number of corporators, 26.

JAMES P. STEWART, *President.* SAMUEL P. CANNELL, *Treasurer.*
HENRY K. VEAZIE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WOODBURY A. HAM, NATHANIEL J. MEAD,
DANIEL B. FESSENDEN, SAMUEL P. CANNELL,
SAMUEL M. JOHNSON.

Open for business every business day, 2 to 4 P.M.; and Saturday, 7.30 to 8.30 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	$2,000 00	Deposits,	$100,750 00
Loan on railroad bonds,	4,500 00	Guaranty fund,	750 00
Loans on real estate,	50,055 00	Interest account,	145 83
Loans on personal security,	10,000 00	Profit and loss account,	339 06
Loans to counties, cities or towns (notes),	23,300 00		
Deposits in banks, on interest,	10,497 27		
Furniture and fixtures,	125 00		
Cash on hand,	1,507 62		
	$101,984 89		$101,984 89

Cash on Deposit in Banks, amount in each: —

Winthrop National Bank, Boston,	$4,228 07
First National Bank, Chelsea,	4,248 35
Winnisimmet National Bank, Chelsea,	2,020 85

Loan on Railroad Bonds: —

On $5,000 Boston & Maine R.R. 4s,	$4,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	Globe National Bank, Boston,	$2,000	$2,000 00	$2,000 00

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Everett Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$10,497 27	2½ per cent.	$16,000 00	5 per cent.	$31,955 00	6 per cent.
8,000 00	4 "	5,000 00	5½ "	4,500 00	7½ "
6,300 00	4¼ "	16,100 00	5½ "		

Number of loans which are of an amount not exceeding $3,000 each,	44	
Aggregate amount of the same,		$48,055 00
Total number of loans upon real estate,	43	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		4,505 46
Times for the dividends fixed by the by-laws: second Wednesday in April and October.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent., 2 per cent.,	1,470 74 1,641 90
Number of accounts opened during the year ending Oct 31, 1893,	234	
Number of accounts closed during the year ending Oct. 31, 1893,	94	
Total number of open accounts Oct. 31, 1893,	897	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		598 40
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		80,467 92
Number of same,	1,462	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		64,154 03
Number of same,	847	

Date of examination by commissioner: March 7.

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Federal Reserve Bank of St. Louis

FAIRHAVEN INSTITUTION FOR SAVINGS — FAIRHAVEN.

Incorporated Feb. 10, 1832. Present number of corporators, 32.

GEO. H. TABER, *President.* CHAS. H. MORTON, *Treasurer.*
CHAS. H. MORTON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

GEO. H. TABER, WALTER P. WINSOR,
CYRUS D. HUNT, LEVI M. SNOW,
JOHN B. HUSSEY.

Open for business every business day, 9 A.M. to 1 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$9,500 00	Deposits,	$463,039 82
Bank stock as per schedule,	114,870 00	Guaranty fund,	20,916 00
Loans on bank stock,	250 00	Interest account,	341 20
Railroad bonds as per schedule,	13,000 00	Profit and loss account,	2,274 49
Real estate (for banking purposes),	4,500 00		
Real estate by foreclosure,	13,000 00		
Loans on real estate,	183,953 18		
Loans on personal security,	119,400 33		
Deposit in bank, on interest,	18,942 22		
Deposit in bank, not on interest,	4,000 00		
Expense account,	246 69		
Sea View Hotel and Wharf Company stock,*	4,903 96		
Cash on hand,	5 13		
	$486,571 51		$486,571 51

* Taken to secure indebtedness.

Cash on Deposit in Bank: —

National Bank of Fairhaven, Fairhaven, ... $22,942 22

Loans on Bank Stock, amount on each: —

On 5 shares National Bank of Fairhaven, Fairhaven, ... $50 00
On 3 shares National Bank of Commerce, New Bedford, ... 200 00

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Fairhaven Institution for Savings — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Belfast, Me., 6s,	$6,500	$6,727 00	$6,500 00*
Town of Fairhaven, Mass., 7s,	3,000	3,120 00	3,000 00
	$9,500	$9,847 00	$9,500 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
90	N'l B'k of Commerce, Boston,	$9,000	$10,620 00	$10,350 00
50	Eliot National Bank, Boston,	5,000	6,000 00	6,500 00
60	N'l B'k of the Republic, Boston,	6,000	8,880 00	7,740 00
30	State Nat'l Bank, Boston,	3,000	3,120 00	3,450 00
40	North Nat'l Bank, Boston,	4,000	4,360 00	5,160 00
50	Howard Nat'l Bank, Boston,	5,000	5,000 00	5,500 00
80	N'l B'k of No. America, Boston,	8,000	8,800 00	8,000 00
50	Continental N'l Bank, Boston,	5,000	6,200 00	5,300 00
100	Boston N'l Bank, Boston,	10,000	10,000 00	12,000 00
158	N'l B'k of Fairhaven, Fairhaven,	12,640	12,640 00	12,640 00
68	Mechanics' Nat'l Bank, New Bedford,	6,800	11,730 00	10,880 00
90	First N'l Bank, New Bedford,	9,000	13,320 00	12,150 00
80	Citizens' N'l B'k, New Bedford,	8,000	10,560 00	10,400 00
40	Nat'l Bank of Commerce, New Bedford,	4,000	4,000 00	4,800 00
		$95,440	$115,230 00	$114,870 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Concord & Montreal R.R. 4s,	$3,000	$3,000 00	$3,000 00
Boston & Lowell R.R. 4s,	10,000	10,000 00	10,000 00
	$13,000	$13,000 00	$13,000 00

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Fairhaven Institution for Savings — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$18,942 22	2 per cent.	$10,456 00	5¾ per cent.	$20,750 00	6½ per cent.
34,925 00	5 "	194,742 51	6 "	8,280 00	7 "
34,450 00	5½ "				

Amount invested in real estate for banking purposes,	$4,500 00
Estimated value of the same,	6,000 00
Assessed value of the same,	3,500 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,	13,000 00
Assessed value of the same,	4,000 00
Net income received from same during year ending Oct. 31, 1893,	125 00
Number of loans which are of an amount not exceeding $3,000 each, 139	
Aggregate amount of the same,	126,480 18
Total number of loans upon real estate, 140	
Amount of investments from which no income is received,	9,403 96
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,	23,642 71
Times for the dividends fixed by the by-laws: last Monday in April and October.	
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893, 2 per cent., 2 per cent.,	8,867 23 8,985 63
Number of accounts opened during the year ending Oct. 31, 1893, 97	
Number of accounts closed during the year ending Oct. 31, 1893, 101	
Total number of open accounts Oct. 31, 1893, 837	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),	2,962 69
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,	57,075 17
Number of same, 294	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,	68,738 03
Number of same, 559	
Date of examination by commissioner: September 1.	

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FALL RIVER SAVINGS BANK—FALL RIVER.

Incorporated March 11, 1828. Present number of corporators, 130.

CRAWFORD E. LINDSEY, *President.* CHARLES A. BASSETT, *Treasurer.*
NEWTON R. EARL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ROBERT C. BROWN, HENRY C. HAWKINS,
JAMES C. EDDY, ROBERT HENRY,
GUILFORD H. HATHAWAY.

Open for business every business day, 9 A.M. to 2 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$859,300 00	Deposits,	$6,088,155 08
Bank stock as per schedule,	741,850 00	Guaranty fund,	228,700 00
Loans on bank stock,	29,000 00	Interest account,	54,915 92
Railroad bonds as per schedule,	324,000 00	Profit and loss account,	13,750 00
Railroad notes,	100,000 00	Due on incomplete mortgage loans,	13,600 00
Real estate (for banking purposes),	46,000 00		
Loans on real estate,	2,744,291 00		
Loans on personal security,	1,499,750 00		
Deposits in banks, on interest,	44,500 00		
Expense account,	1,008 74		
Cash on hand,	9,421 26		
	$6,399,121 00		$6,399,121 00

Cash on Deposit in Banks, amount in each:—

National Bank of Redemption, Boston,	$16,500 00
Massasoit National Bank, Fall River,	25,000 00
Metacomet National Bank, Fall River,	3,000 00

Loans on Bank Stock, amount on each:—

On 115 shares Metropolitan National Bank, Boston,	$7,500 00
On 166 shares Metropolitan National Bank, Boston,	11,000 00
On 49 shares Metropolitan National Bank, Boston,	3,000 00
On 28 shares Metropolitan National Bank, Boston,	
On 50 shares Commercial National Bank, Boston,	7,500 00
On 25 shares First National Bank, Clinton,	

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Fall River Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
County of Bristol, Mass., 3½s, . .	$20,000	$19,900 00	$20,000 00
of Bristol, Mass., 4½s, . .	20,000	20,200 00	20,000 00
of Hampden, Mass., 3s, .	10,000	9,000 00	10,000 00
Town of Belmont, Mass., 4s, . .	32,500	32,500 00	32,500 00
of Freetown, Mass., 4½s, .	1,800	1,800 00	1,800 00
City of Boston, Mass., 4s, . .	200,000	200,000 00	200,000 00
of Boston, Mass., 5s, . .	100,000	110,000 00	100,000 00
of Cambridge, Mass., 3½s, .	36,000	34,200 00	36,000 00
of Cambridge, Mass., 4s, .	80,000	80,000 00	80,000 00
of Chicago, Ill., 4s, . . .	100,000	100,000 00	100,000 00
of Fall River, Mass., 4s, . .	46,000	46,000 00	46,000 00
of Fall River, Mass., 5s, . .	24,000	25,800 00	24,000 00
of Fall River, Mass., 6s, . .	41,000	47,440 00	41,000 00
of Gloucester, Mass., 4s, . .	40,000	40,000 00	40,000 00
of Lynn, Mass., 4s, . . .	35,000	35,000 00	35,000 00
of Nashua, N. H., 4s, . .	12,000	12,000 00	12,000 00
of New Bedford, Mass., 3½s, .	30,000	28,500 00	30,000 00
of Waltham, Mass., 4s, . .	6,000	6,000 00	6,000 00
of Worcester, Mass., 4s, . .	25,000	25,000 00	25,000 00
	$859,300	$873,340 00	$859,300 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
200	Nat'l B'k of Commerce, Boston,	$20,000	$23,600 00	$20,000 00
150	Eliot National Bank, Boston, .	15,000	17,250 00	15,000 00
400	Faneuil Hall Nat'l B'k, Boston,	40,000	48,000 00	40,000 00
330	First National Bank, Boston, .	33,000	78,210 00	72,600 00
250	N'l Hide & Leather B'k, Boston,	25,000	25,125 00	25,000 00
300	Howard Nat'l Bank Boston, .	30,000	30,000 00	30,000 00
160	Merchants' Nat'l Bank, Boston,	16,000	22,880 00	16,000 00
400	N'l B'k of No. America, Boston,	40,000	42,000 00	40,000 00
107	N'l B'k of Redemption, Boston,	10,700	13,375 00	10,700 00
300	National Revere Bank, Boston,	30,000	30,000 00	30,000 00
232	Second National Bank, Boston,	23,200	41,992 00	34,800 00
200	Washington Nat'l B'k, Boston,	20,000	20,000 00	20,000 00
100	First National Bank, Chelsea,	10,000	10,000 00	10,000 00
715	Fall River N'l B'k, Fall River,	71,500	75,075 00	71,500 00
650	Massasoit N'l B'k, Fall River,	65,000	97,500 00	76,050 00
935	Metacomet N'l B'k, Fall River,	93,500	116,875 00	93,500 00

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Fall River Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
150	Second N'l Bank, Fall River,	$15,000	$25,500 00	$15,000 00
420	National Bank of Commerce, New Bedford,	42,000	33,600 00	42,000 00
500	First Nat'l Bank, New Bedford,	50,000	70,000 00	50,000 00
220	Merchants' Nat'l Bank, New Bedford,	22,000	41,800 00	29,700 00
		$671,900	$862,782 00	$741,850 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg and New Bedford R.R. 5s,	$70,000	$78,400 00	$70,000 00
Boston & Lowell R.R. 4s,	25,000	25,000 00	25,000 00
Boston & Lowell R.R. 7s,	10,000	10,400 00	10,000 00
Boston, Winthrop & Shore R R. 5s,	15,000	16,500 00	15,000 00
Leeds & Farmington R.R. 6s,	15,000	15,300 00	15,000 00
Maine Central R.R. 6s,	10,000	11,200 00	10,000 00
Maine Central R.R. 7s,	7,000	7,840 00	7,000 00
N. Y., Providence & Boston R.R. 7s,	10,000	11,400 00	10,000 00
Old Colony R.R. 4½s,	50,000	52,000 00	50,000 00
Old Colony R.R. 6s,	77,000	81,110 00	77,000 00
Worcester, Nashua & Roch. R.R. 4s,	15,000	15,000 00	15,000 00
Boston & Maine R.R. 7s,	20,000	20,000 00	20,000 00
	$324,000	$344,150 00	$324,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$19,500 00	2½ per cent.	$1,831,866 00	5½ per cent.	$138,200 00	7 per cent.
220,000 00	4¾ "	671,250 00	6 "	45,000 00	8 "
1,339,825 00	5 "	151,900 00	6½ "		

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Federal Reserve Bank of St. Louis

Fall River Savings Bank — Concluded.

Amount invested in real estate for banking purposes,		$46,000 00
Estimated value of the same,		46,000 00
Assessed value of the same,		48,000 00
Net income received from same during year ending Oct. 31, 1893,		700 00
Number of loans which are of an amount not exceeding $3,000 each,	961	
Aggregate amount of the same,		1,349,364 00
Total number of loans upon real estate,	1,124	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		331,911 34
Times for the dividends fixed by the by-laws: first Monday in April and October.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2¼ per cent., 2½ per cent.,	133,771 41 149,895 82
Number of accounts opened during the year ending Oct. 31, 1893,	2,227	
Number of accounts closed during the year ending Oct. 31, 1893,	2,186	
Total number of open accounts Oct. 31, 1893,	12,650	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		13,954 57
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		960,535 78
Number of same,	11,876	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		1,214,947 66
Number of same,	11,523	
Date of examination by commissioner: May 18.		

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FALL RIVER FIVE CENTS SAVINGS BANK—FALL RIVER.

Incorporated April 10, 1855. Present number of corporators, 34.

WALTER C. DURFEE, *President.* CHARLES J. HOLMES, *Treasurer.*
JOHN P. SLADE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WALTER C. DURFEE, SAMUEL M. BROWN,
LEONTINE LINCOLN, CHAS. E. GIFFORD,
JUNIUS P. PRENTISS.

Open for business every business day, 9 A.M. to 2 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$125,000 00	Deposits,	$3,020,875 73
Bank stock as per schedule,	491,100 00	Guaranty fund,	70,000 00
Railroad bonds as per schedule,	195,000 00	Interest account,	77,589 40
Real estate (for banking purposes),	45,000 00	Profit and loss account,	22,883 10
Real estate by foreclosure,	53,955 76	Rental account,	16,253 38
Loans on real estate,	1,462,950 00	Due on mortgage notes,	3,643 55
Loans on personal security,	741,260 00		
Deposits in banks, on interest,	61,953 83		
Deposits in banks, not on interest,	5,000 00		
Expense account,	2,835 95		
Border City Manufacturing Company's stock,*	8,796 78		
Granite Mills stock,*	15,198 35		
Cash on hand,	3,194 49		
	$3,211,245 16		$3,211,245 16

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each:—

Massasoit National Bank, Fall River,	$30,000 00
Second National Bank, Fall River,	28,237 06
National Exchange Bank, Boston,	8,716 77

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Federal Reserve Bank of St. Louis

Fall River Five Cents Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Everett, Mass., 4s, . .	$25,000	$25,000 00	$25,000 00
City of Lynn, Mass., 4s, . . .	50,000	50,000 00	50,000 00
of Chicago, Ill., 4s, . . .	50,000	50,000 00	50,000 00
	$125,000	$125,000 00	$125,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Atlantic Nat'l Bank, Boston, .	$5,000	$6,000 00	$5,000 00
250	Atlas National Bank, Boston, .	25,000	28,750 00	25,000 00
200	Blackstone Nat'l B'k, Boston, .	20,000	18,000 00	20,000 00
100	Boston National Bank, Boston,	10,000	9,300 00	10,000 00
100	National City Bank, Boston, .	10,000	8,600 00	10,000 00
35	N'l B'k of Commerce, Boston,	3,500	4,130 00	3,500 00
250	Continental Nat'l Bank, Boston,	25,000	28,750 00	25,000 00
15	Eliot National Bank, Boston, .	1,500	1,725 00	1,500 00
160	Everett Nat'l Bank, Boston, .	16 000	14,720 00	16,000 00
150	Nat'l Exchange Bank, Boston,	15,000	17,700 00	15,000 00
100	Faneuil Hall Nat'l B'k. Boston,	10,000	12,000 00	10,000 00
50	First National Bank, Boston, .	5,000	12,000 00	5,000 00
300	N'l Hide & Leather B'k, Boston,	30,000	31,500 00	30,000 00
200	Howard Nat'l Bank, Boston, .	20,000	20,000 00	20,000 00
300	Lincoln Nat'l Bank, Boston, .	30,000	30,000 00	30,000 00
150	Metropolitan N'l B'k, Boston,	15,000	14,700 00	15,000 00
85	Monument N'l Bank, Boston, .	8,500	18,700 00	8,500 00
145	N'l B'k of No. America, Boston,	14,500	15,225 00	14,500 00
250	National Bank of Redemption, Boston, ...	25,000	31,500 00	25,000 00
100	National Revere B'k, Boston, .	10,000	10,000 00	10,000 00
120	Shawmut Nat'l Bank, Boston, .	12,000	13,440 00	12,000 00
250	Shoe & Leather Nat'l Bank, Boston, ...	25,000	22,500 00	25,000 00
400	Third National Bank, Boston,	40,000	36,000 00	40,000 00
30	Nat'l Webster Bank, Boston, .	3,000	2,760 00	3,000 00
70	Winthrop Nat'l Bank, Boston,	7,000	8,112 00	7,000 00
300	First National Bank, Chelsea,	30,000	30,000 00	30,000 00
20	Dedham Nat'l Bank, Dedham,	2,000	2,000 00	2,000 00
100	Metacomet N'l B'k, Fall River,	10,000	12,500 00	10,000 00
36	Nat'l Union Bank, Fall River,	3,600	3,600 00	3,600 00
412	Second Nat'l Bank, Fall River,	41,200	70,040 00	41,200 00
50	Leominster N'l B'k, Leominster,	5,000	5,000 00	5,000 00
100	First National Bank, Malden, .	10,000	15,000 00	10,000 00
20	Oxford Nat'l Bank, Oxford, .	2,000	2,000 00	2,000 00
13	Palmer Nat'l Bank, Palmer, .	1,300	1,690 00	1,300 00
		$491,100	$557,942 00	$491,100 00

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Fall River Five Cents Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	$50,000	$50,000 00	$50,000 00
Maine Central R.R. 4½s,	25,000	25,000 00	25,000 00
Old Colony R.R. 4s,	50,000	50,000 00	50,000 00
Rutland R.R. 5s,	100,000	100,000 00	70,000 00*
	$225,000	$225,000 00	$195,000 00

* A legal investment when made.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$23,237 06	2 per cent.	$1,379,000 00	5½ per cent.	$50,000 00	6½ per cent.
8,716 77	2½ "	100,000 00	5¾ "	77,710 00	7 "
30,000 00	4 "	278,450 00	6 "	90,000 00	8 "
229,050 00	5 "				

Amount invested in real estate for banking purposes,		$45,000 00
Estimated value of the same,		50,000 00
Assessed value of the same,		65,750 00
Net income received from same during year ending Oct. 31, 1893,		1,837 31
Value, by books, of other real estate held or owned by foreclosure or otherwise,		53,955 76
Assessed value of the same,		58,225 00
Net income received from same during year ending Oct. 31, 1893,		2,575 00
Number of loans which are of an amount not exceeding $3,000 each,	432	
Aggregate amount of the same,		651,475 00
Total number of loans upon real estate,	544	
Amount of investments from which no income is received,		2,182 97
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		173,996 12
Times for the dividends fixed by the by-laws: second Monday in June and December.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2¼ per cent., 2½ per cent.,	61,138 82 71,887 16
Number of accounts opened during the year ending Oct. 31, 1893,	2,192	
Number of accounts closed during the year ending Oct. 31, 1893,	1,961	
Total number of open accounts Oct. 31, 1893,	10,696	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		7,392 05
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		618,223 36
Number of same,	15,749	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		586,992 20
Number of same,	8,727	
Date of examination by commissioner: September 14.		

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Federal Reserve Bank of St. Louis

FARMERS' AND MECHANICS' SAVINGS BANK — SOUTH FRAMINGHAM.

Incorporated April 23, 1883. Present number of corporators, 24.

WILLARD HOWE, *President.* GEO. E. CUTLER, *Treasurer.*
S. G. DAVENPORT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

GEO. E. CUTLER, H. L. SAWYER,
JOSEPH W. BULLARD, FRANKLIN ENSLIN,
D. S. BRIDGES.

Open for business every business day, except Saturday, 8 A.M. to 12 M.; 2 to 4 P.M.; Saturday, 8 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	$32,218 00	Deposits,	$519,718 41
Loan on bank stock,	800 00	Guaranty fund,	8,550 00
Loan on railroad bonds,	100 00	Interest account,	13,617 16
Real estate by foreclosure,	2,000 00	Cemetery fund,	411 96
Loans on real estate,	333,221 40		
Loans on personal security,	138,047 00		
Loans to counties, cities or towns (notes),	25,000 00		
Loans on depositors' books,	1,765 00		
Deposit in bank, on interest,	7,457 75		
Insurance account,	75 00		
Furniture account,	1,040 00		
Cash on hand,	573 38		
	$542,297 53		$542,297 53

Cash on Deposit in Bank:—

Framingham National Bank, South Framingham, ... $7,457 75

Loan on Bank Stock:—

On 8 shares Framingham National Bank, South Framingham, . . . $800 00

Loan on Railroad Bonds:—

On $100 Maine Central R.R. bond, ... $100 00

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Farmers' and Mechanics' Savings Bank — Concluded.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
21	Continental Nat'l B'k, Boston,	$2,100 00	$2,693 25	$2,525 25
16	Eliot National Bank, Boston,	1,600 00	1,888 00	2,084 00
10	Freeman's Nat'l Bank, Boston,	1,000 00	1,000 00	950 00
40	Market National Bank, Boston,	4,000 00	3,600 00	3,908 25
10	National Revere Bank, Boston,	1,000 00	1,000 00	1,252 50
6	Shawmut Nat'l Bank, Boston,	600 00	672 00	724 50
9	Second National Bank, Boston,	900 00	1,629 00	1,358 25
5	First National Bank, Chelsea,	500 00	500 00	650 00
17 1/3	Holliston N'l Bank, Holliston,	1,733 33	2,080 00	2,232 25
100	Framingham National Bank, South Framingham,	10,000 00	12,500 00	14,399 00
9	Northborough National Bank, Northborough,	900 00	1,125 00	1,134 00
10	First N'l Bank, West Newton,	1,000 00	952 50	1,000 00
		$25,333 33	$29,639 75	$32,218 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$7,457 75	2½ per cent.	$259,180 00	5 per cent.	$183,753 40	6 per cent.
11,000 00	4 "	43,000 00	5½ "	2,000 00	7 "

Value, by books, of real estate held or owned by foreclosure or otherwise,	$2,000 00
Assessed value of the same,	2,500 00
Number of loans which are of an amount not exceeding $3,000 each,	215
Aggregate amount of the same,	235,083 40
Total number of loans upon real estate,	167
Amount of investments from which no income is received,	7,300 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,	26,306 52
Times for the dividends fixed by the by-laws: first Tuesday in April and October.	
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent., 9,553 01 2 per cent., 9,882 01
Number of accounts opened during the year ending Oct. 31, 1893,	273
Number of accounts closed during the year ending Oct. 31, 1893,	203
Total number of open accounts Oct. 31, 1893,	1,926
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),	1,863 20
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,	114,984 24
Number of same,	1,665
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,	117,800 48
Number of same,	1,410
Date of examination by commissioner: February 3.	

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ederal Reserve Bank of St. Louis

FITCHBURG SAVINGS BANK—FITCHBURG.

Incorporated Feb. 12, 1846. Present number of corporators, 49.

CHARLES E. WARE, *President.* CHARLES J. BILLINGS, *Treasurer.*
EBENEZER BAILEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

RODNEY WALLACE, CHARLES E. WARE,
REUBEN R. CONN, HENRY G. MORSE,
CARMI M. PARKER.

Open for business every business day, except Saturday, 9 A.M. to 3 P.M.; Saturday, 9 A.M. to 2 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$210,597 50	Deposits,	$2,830,933 65
Bank stock as per schedule,	205,896 00	Guaranty fund,	112,300 00
Loans on bank stock,	27,188 00	Interest account,	62,675 96
Railroad bonds as per schedule,	191,900 00		
Loan on railroad bonds,	1,000 00		
Railroad notes,	50,000 00		
Real estate (for banking purposes),	130,000 00		
Real estate by foreclosure,	10,200 00		
Loans on real estate,	1,096,450 00		
Loans on personal security,	964,100 00		
Loans to counties, cities or towns (notes),	25,000 00		
Deposit in bank, on interest,	91,877 60		
Cash on hand,	1,700 51		
	$3,005,909 61		$3,005,909 61

Cash on Deposit in Bank:—

Fitchburg National Bank, Fitchburg, ... $91,877 60

Loans on Bank Stock, amount on each:—

On 20 shares Fitchburg National Bank, Fitchburg, ... $2,000 00
On 40 shares Fitchburg National Bank, Fitchburg, ... 4,000 00
On 50 shares Rollstone National Bank, Fitchburg, ... 5,000 00
On 15 shares Safety Fund National Bank, Fitchburg, ... 1,000 00
On 80 shares Safety Fund National Bank, Fitchburg, ... 4,200 00

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Fitchburg Savings Bank — Continued.

On 112 shares Safety Fund National Bank, Fitchburg,	$10,000 00
On 5 shares Naumkeag National Bank, Salem,	988 00
On 5 shares First National Bank, Salem,	

Loan on Railroad Bonds: —

On $1,000 Eastern R.R. bond,	$1,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Fitchburg, Mass., 3½s,	$15,000	$14,550 00	$15,000 00
of Fitchburg, Mass., 4s,	56,000	56,000 00	56,000 00
of Keene, N. H., 3½s,	12,000	11,280 00	12,000 00
of New Bedford, Mass., 4s,	25,000	25,000 00	25,000 00
of Norwich, Conn., 7s,	17,000	20,910 00	17,935 00
of Portland, Me., 6s,	5,000	5,900 00	4,662 50
Town of Leominster, Mass, 4s,	20,000	20,000 00	20,000 00
of Turner's Falls, Mass., 4s,	30,000	29,700 00	30,000 00
United States 4s,	30,000	33,300 00	30,000 00
	$210,000	$216,640 00	$210,597 50

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
133	Boston National Bank, Boston,	$13,300	$12,302 50	$13,300 00
150	Howard Nat'l Bank, Boston,	15,000	14,850 00	15,000 00
166	Lincoln Nat'l Bank, Boston,	16,600	14,940 00	16,600 00
200	Merchants' Nat'l B'k, Boston,	20,000	28,600 00	20,000 00
116	North National Bank, Boston,	11,600	12,644 00	11,600 00
100	N'l Hide & Leather B'k, Boston,	10,000	10,550 00	11,600 00
150	National Revere Bank, Boston,	15,000	15,000 00	15,000 00
66	N'l B'k of No. America, Boston,	6,600	6,946 50	6,600 00
113	Rollstone Nat'l B'k, Fitchburg,	11,300	16,724 00	18,050 00
170	Safety Fund N'l B'k, Fitchburg,	17,000	18,700 00	16,736 00
153	Fitchburg Nat'l B'k, Fitchburg,	15,300	22,338 00	12,210 00
100	Citizens' N'l B'k, New Bedford,	10,000	13,000 00	10,000 00
100	National Bank of Commerce, New Bedford,	10,000	7,725 00	12,400 00
133	Crocker N'l B'k, Turner's Falls,	13,300	13,960 00	13,300 00
5	Townsend N'l B'k, Townsend,	500	560 00	500 00
100	City Nat'l Bank, Worcester,	10,000	14,000 00	10,000 00
30	Quinsigamond National Bank, Worcester,	3,000	3,750 00	3,000 00
		$198,500	$226,590 00	$205,896 00

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Federal Reserve Bank of St. Louis

Fitchburg Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s,	$60,000	$58,200 00	$60,000 00
Fitchburg R.R. 4½s,	45,000	45,000 00	45,000 00
Fitchburg R.R. 5s,	69,000	70,780 00	70,500 00
Vermont & Massachusetts R.R. 5s,	16,000	16,800 00	16,400 00
	$190,000	$190,780 00	$191,900 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$66,877 60	2½ per cent.	$973,838 00	5 per cent.	$265,700 00	6 per cent.
107,200 00	4½ "	75,000 00	5¼ "	25,100 00	6½ "
14,000 00	4⅝ "	655,900 00	5½ "	25,000 00	7 "
47,000 00	4¾ "				

Amount invested in real estate for banking purposes,	$130,000 00
Estimated value of the same,	130,000 00
Assessed value of the same,	120,000 00
Net income received from same during year ending Oct. 31, 1893,	2,699 24
Value, by books, of other real estate held or owned by foreclosure or otherwise,	10,200 00
Assessed value of the same,	10,150 00
Net income received from same during year ending Oct. 31, 1893,	352 45
Number of loans which are of an amount not exceeding $3,000 each,	344
Aggregate amount of the same,	511,500 00
Total number of loans upon real estate,	417
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,	152,505 89
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent., 54,088 07 2 per cent., 55,611 86
Number of accounts opened during the year ending Oct. 31, 1893,	879
Number of accounts closed during the year ending Oct. 31, 1893,	834
Total number of open accounts Oct. 31, 1893,	6,493
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),	6,184 26
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,	405,233 72
Number of same,	4,001
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,	465,950 83
Number of same,	3,948
Date of examination by commissioner: May 9.	

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FLORENCE SAVINGS BANK — FLORENCE.

Incorporated Feb. 14, 1873. Present number of corporators, 39.

SAMUEL PORTER, *President.* M. E. GOULD, *Treasurer.*
M. E. GOULD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

SAMUEL PORTER, H. F. CUTLER,
L. F. PLIMPTON, W. L. WILCOX,
GEORGE S. GRAVES.

Open for business every business day, 10 A.M. to 2 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$35,000 00	Deposits,	$272,375 46
Bank stock as per schedule,	24,000 00	Guaranty fund,	13,427 98
Railroad bonds as per schedule,	30,000 00	Interest account,	293 27
Real estate (for banking purposes),	4,724 92		
Real estate by foreclosure,	1,545 00		
Loans on real estate,	90,197 65		
Loans on personal security,	73,351 50		
Loans on depositors' books,	75 00		
Deposits in banks, on interest,	22,559 23		
Expense account,	60 10		
Premium account,	3,631 50		
Furniture and fixtures,	479 49		
Cash on hand,	472 32		
	$286,096 71		$286,096 71

Cash on Deposit in Banks, amount in each: —

First National Bank, Northampton,	$5,270 00
Hampshire County National Bank, Northampton,	17,289 23

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Florence Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Abington, Mass., 4s,	$8,000	$8,000 00	$8,000 00
of Braintree, Mass., 4s,	15,000	15,000 00	15,000 00
of Orange, Mass., 4s,	5,000	5,000 00	5,000 00
City of Lynn, Mass., 4s,	7,000	7,000 00	7,000 00
	$35,000	$35,000 00	$35,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
85	Home Nat'l Bank, Holyoke,	$8,500	$9,775 00	$8,500 00
70	Hampshire County N'l Bank, Northampton,	7,000	8,400 00	7,000 00
68	First Nat'l B'k, Northampton,	6,800	7,820 00	6,800 00
17	Agawam N'l B'k, Springfield,	1,700	1,700 00	1,700 00
		$24,000	$27,695 00	$24,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	$5,000	$4,950 00	$5,000 00
Boston & Providence R.R. 4s,	10,000	10,000 00	10,000 00
Concord & Montreal R.R. 4s,	12,000	11,760 00	12,000 00
New Bedford R.R. 7s,	1,000	1,000 00	1,000 00
Old Colony R.R. 6s,	1,000	1,060 00	1,000 00
Vermont & Massachusetts R.R. 5s,	1,000	1,057 50	1,000 00
	$30,000	$29,827 50	$30,000 00

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Florence Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$7,300 00 22,559 23	0 per cent. 4 "	$107,840 15	5 per cent.	$48,484 00	6 per cent.

Amount invested in real estate for banking purposes,		$4,724 92
Estimated value of the same,		5,000 00
Assessed value of the same,		3,000 00
Net income received from same during year ending Oct. 31, 1893,		268 78
Value, by books, of other real estate held or owned by foreclosure or otherwise,		1,545 00
Assessed value of the same,		1,000 00
Net income received from same during year ending Oct. 31, 1893,		110 16
Number of loans which are of an amount not exceeding $3,000 each,	122	
Aggregate amount of the same,		82,999 15
Total number of loans upon real estate,	107	
Amount of investments from which no income is received,		7,300 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		13,245 79
Times for the dividends fixed by the by-laws: second Tuesday in April and October.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent., 2 per cent.,	5,306 40 5,230 01
Number of accounts opened during the year ending Oct. 31, 1893,	203	
Number of accounts closed during the year ending Oct. 31, 1893,	228	
Total number of open accounts Oct. 31, 1893,	1,258	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		1,533 83
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		49,516 52
Number of same,	1,526	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		64,009 89
Number of same,	1,027	

Date of examination by commissioner: April 10.

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ederal Reserve Bank of St. Louis

FOXBOROUGH SAVINGS BANK — FOXBOROUGH.

Incorporated April 18, 1855. Present number of corporators, 32.

CHARLES W. HODGES, *President.* ELI PHELPS, *Treasurer.*
EDWARD M. PHELPS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

CHARLES W. HODGES, F. E. HARTSHORN,
RICHARD S. CARPENTER, A. H. MESSINGER,
WILLIAM H. YOUNG.

Open for business every business day, 9 A.M. to 5 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$31,500 00	Deposits,	$213,490 55
Bank stock as per schedule,	49,050 00	Guaranty fund,	7,800 00
Railroad bonds as per schedule,	45,700 00	Undivided earnings,	4,929 01
Real estate by foreclosure,	4,000 00		
Loans on real estate,	86,285 00		
Loans on personal security,	3,010 00		
Loans to counties, cities or towns (notes),	2,000 00		
Loans on depositors' books,	50 00		
Deposit in bank, on interest,	2,631 04		
Deposit in bank, not on interest,	91 76		
Cash on hand,	1,901 76		
	$226,219 56		$226,219 56

Cash on Deposit in Banks, amount in each: —

Winthrop National Bank, Boston,	$2,631 04
Boston Safe Deposit and Trust Company, Boston,	91 76

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Foxborough Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of East Saginaw, Mich., 5s,	$5,000	$5,150 00	$5,000 00
of Fall River, Mass., 6s,	2,000	2,100 00	2,000 00
of Keene, N. H., 4s,	2,000	2,000 00	2,000 00
of Keene, N. H., 5s,	2,500	2,600 00	2,500 00
of Lynn, Mass., 5s,	9,000	9,810 00	9,000 00
South Norwalk, Conn., 6s,	5,000	5,100 00	5,000 00
Town of Winthrop, Mass., 5s,	1,000	1,080 00	1,000 00
City of Holyoke, Mass., 4s,	5,000	5,000 00	5,000 00
	$31,500	$32,840 00	$31,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
35	Blackstone N'l Bank, Boston,	$3,500	$3,158 75	$3,500 00
22	Boylston Nat'l Bank, Boston,	2,200	2,750 00	2,200 00
12	Continental Nat'l B'k, Boston,	1,200	1,380 00	1,200 00
20	Everett Nat'l Bank, Boston,	2,000	1,800 00	2,000 00
8	Faneuil Nall N'l Bank, Boston,	800	936 00	800 00
29	Market National Bank, Boston,	2,900	2,682 50	2,900 00
38	Metropolitan Nat'l B'k, Boston,	3,800	3,648 00	3,800 00
14	N'l B'k of No. America, Boston,	1,400	1,505 00	1,400 00
10	National City Bank, Boston,	1,000	840 00	1,000 00
43	National Eagle Bank, Boston,	4,300	3,655 00	4,300 00
40	Nat'l Hide & Leather Bank, Boston,	4,000	4,240 00	4,000 00
15	Nat'l Webster Bank, Boston,	1,500	1,368 75	1,500 00
14	Old Boston N'l Bank, Boston,	1,400	1,349 00	1,400 00
35	Shoe & Leather N'l B'k, Boston,	3,500	3,150 00	3,500 00
10	Suffolk National Bank, Boston,	1,000	965 00	1,000 00
40	Third National Bank, Boston,	4,000	3,480 00	4,000 00
18	Winthrop Nat'l Bank, Boston,	1,800	2,088 00	1,800 00
15	Boston National Bank, Boston,	1,500	1,395 00	1,500 00
25	Tremont Nat'l Bank, Boston,	2,500	2,350 00	2,500 00
36	Dedham Nat'l Bank, Dedham,	3,600	3,420 00	3,600 00
5	National Bank of Wrentham, Wrentham,	350	400 00	350 00
8	State Street Safe Deposit and Trust Company, Boston,	800	800 00	800 00
		$49,050	$47,361 00	$49,050 00

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Federal Reserve Bank of St. Louis

Foxborough Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	$2,000	$2,160 00	$2,000 00
Boston & Lowell R.R. 4s,	11,000	10,860 00	11,000 00
Fitchburg R.R. 4s,	5,000	4,850 00	5,000 00
Fitchburg R.R. 5s,	5,000	5,250 00	5,000 00
Maine Central R.R. 4½s,	7,000	7,000 00	7,000 00
Old Colony R.R. 6s,	5,000	5,175 00	5,000 00
Salem & Lowell R.R. 6s,	700	749 00	700 00
Vermont & Massachusetts R.R. 5s,	5,000	5,250 00	5,000 00
Upper Coos R.R. 4s,	5,000	4,750 00	5,000 00
	$45,700	$46,044 00	$45,700 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$2,631 04	2½ per cent.	$89,295 00	6 per cent.	$50 00	7 per cent.
2,000 00	4 "				

Value, by books, of real estate held or owned by foreclosure or otherwise,	$4,000 00
Assessed value of the same,	3,500 00
Number of loans which are of an amount not exceeding $3,000 each, 99	
Aggregate amount of the same,	75,245 00
Total number of loans upon real estate, 97	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,	11,263 73
Times for the dividends fixed by the by-laws: Wednesday after first Monday in June and December.	
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893, 2 per cent., 2 per cent.,	3,895 11 4,041 27
Number of accounts opened during the year ending Oct. 31, 1893, 126	
Number of accounts closed during the year ending Oct. 31, 1893, 103	
Total number of open accounts Oct. 31, 1893, 1,013	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),	580 41
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,	43,583 91
Number of same, 826	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,	45,898 48
Number of same, 732	
Date of examination by commissioner: January 10.	

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FRAMINGHAM SAVINGS BANK — SOUTH FRAMINGHAM.

Incorporated March 11, 1846. Present number of corporators, 46.

FRANKLIN E. GREGORY, *President.* FRANK F. MORRILL, *Treasurer.*
FRANK F. MORRILL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

FRANKLIN E. GREGORY, SAMUEL B. BIRD,
ADRIAN FOOTE, J. HENRY ROBINSON,
FRANCIS C. STEARNS, EDWARD F. KENDALL.

Open for business every business day, except Saturday, 9 A.M. to 3 P.M.; Saturday, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$181,500 00	Deposits,	$1,259,585 06
Bank stock as per schedule,	151,200 00	Guaranty fund,	12,655 55
Loans on bank stock,	1,800 00	Undivided earnings,	9,225 86
Railroad bonds as per schedule,	88,000 00		
Loan on railroad bonds,	15,000 00		
Real estate by foreclosure,	36,374 98		
Loans on real estate,	511,808 04		
Loans on personal security,	150,072 80		
Loans to counties, cities or towns (notes),	28,000 00		
Loans on depositors' books,	2,175 00		
Deposits in banks, on interest,	21,479 32		
Interest account,	6,699 62		
Furniture and fixtures,	434 10		
Premium account,	74,030 23		
Trustees C. C. Estey,*	6,631 65		
Commonwealth Ave. Land Co.,*	5,769 00		
Cash on hand,	491 73		
	$1,281,466 47		$1,281,466 47

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each: —

Framingham National Bank, South Framingham,	$17,936 81
International Trust Company, Boston,	3,542 51

Loans on Bank Stock, amount on each: —

On 6 shares Waltham National Bank, Waltham,	$600 00
On 3 shares Framingham National Bank, South Framingham,	300 00
On 9 shares Framingham National Bank, South Framingham,	900 00

Loan on Railroad Bonds: —

On $16,000 Boston & Maine R.R. 4s,	$15,000 00

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Framingham Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	$20,000	$20,100 00	$20,000 00
of Keene, N. H., 4s,	23,000	23,115 00	23,000 00
of Lewiston, Me., 5s,	9,000	9,585 00	9,000 00
of Lowell, Mass., 4s,	20,000	20,100 00	20,000 00
of Norwalk, Conn., 4s,	30,000	30,300 00	30,000 00
of Portsmouth, N. H., 4s,	2,000	2,000 00	2,000 00
of Providence, R. I., 4½s,	5,000	5,200 00	5,000 00
of Providence, R. I., 5s,	25,000	26,875 00	25,000 00
Town of Marlborough, Mass., 4s,	20,000	20,200 00	20,000 00
of Spencer, Mass., 4s,	20,000	20,200 00	20,000 00
City of Rockport, Ill., 5s,	7,500	7,609 23	7,500 00
	$181,500	$185,284 23	$181,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
6	Atlas National Bank, Boston,	$600	$732 00	$600 00
19	Blackstone Nat'l Bank, Boston,	1,900	1,900 00	1,900 00
33	Boston Nat'l Bank, Boston,	3,300	3,795 00	3,300 00
119	Nat'l B'k of Commerce, Boston,	11,900	15,827 00	11,900 00
100	Continental N'l Bank, Boston,	10,000	13,000 00	10,000 00
155	Eliot National Bank, Boston,	15,500	20,150 00	15,500 00
165	First National Bank, Boston,	16,500	41,250 00	16,500 00
136	Howard Nat'l Bank, Boston,	13,600	15,232 00	13,600 00
180	N'l Hide & Leather B'k, Boston,	18,000	23,040 00	18,000 00
85	Mt Vernon Nat'l Bank, Boston,	8,500	11,900 00	8,500 00
10	Nat'l Bank of North America, Boston,	1,000	1,235 00	1,000 00
90	Nat'l Bank of the Republic, Boston,	9,000	14,850 00	9,000 00
50	Shoe & Leather N'l B'k, Boston,	5,000	4,750 00	5,000 00
30	Second National Bank, Boston,	3,000	5,700 00	3,000 00
65	Nat'l Webster Bank, Boston,	6,500	6,760 00	6,500 00
100	Central Nat'l Bank, Boston,	10,000	14,400 00	10,000 00
92	Merchants' Nat'l Bank, Portland, Me.,	6,900	11,040 00	6,900 00
100	Framingham National Bank, South Framingham,	10,000	14,200 00	10,000 00
		$151,200	$219,761 00	$151,200 00

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Framingham Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 7s, . .	$3,000	$3,135 00	$3,000 00
Fitchburg R.R 4s, ...	25,000	23,500 00	25,000 00
Fitchburg R.R. 5s, ...	20,000	20,500 00	20,000 00
Maine Central R.R. 4½s, . . .	15,000	16,050 00	15,000 00
Newport & Richford R.R. 5s, . .	20,000	21,000 00	20,000 00*
Salem & Lowell R.R. 6s, . .	5,000	5,500 00	5,000 00
	$88,000	$89,685 00	$88,000 00

* A legal investment when made.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$21,479 32	2½ per cent.	$91,960 00	5 per cent.	$20,000 00	5½ per cent.
15,000 00	4 "	25,000 00	5¼ "	531,895 00	6 "
25,000 00	4½ "				

Value, by books, of real estate held or owned by foreclosure or otherwise,		$36,374 98
Assessed value of the same, ...		35,574 00
Net income received from same during year ending Oct. 31, 1893, . .		472 36
Number of loans which are of an amount not exceeding $3,000 each,	274	
Aggregate amount of the same, ...		216,446 75
Total number of loans upon real estate, ...	298	
Amount of investments from which no income is received, ...		20,374 75
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, ...		62,908 87
Times for the dividends fixed by the by-laws: first Saturday in May and November.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893, ...	2 per cent., 2 per cent.,	24,645 31 23,840 60
Number of accounts opened during the year ending Oct. 31, 1893,	421	
Number of accounts closed during the year ending Oct. 31, 1893, .	430	
Total number of open accounts Oct. 31, 1893, ...	3,447	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), ...		4,118 54
Amount of deposits, not including dividends, received during the year ending Oct 31, 1893, ...		130,125 33
Number of same, ...	1,671	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, ...		223,438 04
Number of the same, ...	2,021	
Date of examination by commissioner: May 16.		

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Federal Reserve Bank of St. Louis

FRANKLIN SAVINGS BANK — BOSTON.

Incorporated March 15, 1861. Present number of corporators, 91.

FREDERIC W. LINCOLN, *President.* EBENEZER ALEXANDER, *Treasurer.*
GEORGE A. FISHER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

AUGUSTUS PARKER, JAMES A. JACOBS,
MARTIN L. BRADFORD, ARTHUR HOBART,
D. R. EMERSON, JAMES E. WHITNEY.

Open for business every business day, 9 A.M. to 2 P.M.; and Saturday, 3 to 5 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$688,000 00	Deposits,	$8,228,584 94
Bank stock as per schedule,	364,573 62	Guaranty fund,	242,000 00
Loans on bank stock,	92,100 00	Interest account,	95,000 89
Railroad bonds as per schedule,	367,000 00	Profit and loss account,	37,456 94
Loan on railroad stock,	25,000 00		
Real estate (for banking purposes),	221,614 42		
Loans on real estate,	4,326,488 46		
Loans on personal security,	1,898,525 00		
Loans to counties, cities or towns (notes),	105,000 00		
Deposits in banks, on interest,	488,085 80		
Expense account,	5,451 53		
Suspense account,	836 82		
Real estate income account,	1,826 35		
Cash on hand,	18,540 77		
	$8,603,042 77		$8,603,042 77

Cash on Deposit in Banks, amount in each: —

Boylston National Bank, Boston,	$171,040 42
North National Bank, Boston,	100,011 16
Continental National Bank, Boston,	64,600 60
National Revere Bank, Boston,	77,433 62
Third National Bank, Springfield,	25,000 00
Pynchon National Bank, Springfield,	50,000 00

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Federal Reserve Bank of St. Louis

Franklin Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

On 425 shares Broadway National Bank, Boston,	$42,500 00
On 125 shares Broadway National Bank, Boston,	25,000 00
On 140 shares Fourth National Bank, Boston,	
On 235 shares Fourth National Bank, Boston,	22,000 00
On 11 shares Boylston National Bank, Boston,	1,000 00
On 9 shares Continental National Bank, Boston,	900 00
On 7 shares Atlantic National Bank, Boston,	700 00

Loan on Railroad Stock: —

On 250 shares Boston & Maine R.R.,	$25,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 3½s,	$100,000	$95,000 00	$100,000 00
of Boston, Mass., 4s,	200,000	201,500 00	200,000 00
of Boston, Mass., 5s,	3,000	3,280 00	3,000 00
of Boston, Mass., 6s,	2,000	2,300 00	2,000 00
of Cambridge, Mass., 6s,	1,000	1,170 00	1,000 00
of Chicago, Ill., 4s,	50,000	48,500 00	50,000 00
of Cleveland, Ohio, 4s,	20,000	20,000 00	20,000 00
of Columbus, Ohio, 4s,	40,000	38,800 00	40,000 00*
of Fall River, Mass., 6s,	4,000	4,760 00	4,000 00
of Newton, Mass., 4s,	43,000	43,000 00	43,000 00
of Providence, R. I., 5s,	6,000	6,400 00	6,000 00
of Somerville, Mass., 5s,	25,000	25,250 00	25,000 00
of Spencer, Mass., 4s,	80,000	80,000 00	80,000 00
of Springfield, Mass., 7s,	10,000	12,200 00	10,000 00
District of Columbia 6s,	96,000	109,400 00	96,000 00
of Columbia 7s,	8,000	9,470 00	8,000 00
	$688,000	$701,030 00	$688,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
200	Atlas National Bank, Boston,	$20,000	$23,050 00	$20,000 00
41	Atlantic Nat'l Bank, Boston,	4,100	4,940 50	4,100 00
57	Boylston Nat'l Bank, Boston,	5,700	6,982 50	5,700 00
200	Blackstone N'l Bank, Boston,	20,000	18,050 00	20,000 00
235	Continental N'l Bank, Boston,	23,500	27,016 25	23,500 00
200	National City Bank, Boston,	20,000	17,000 00	20,000 00
60	N'l B'k of Commerce, Boston,	6,000	7,080 00	6,000 00
201	Nat'l Exchange Bank, Boston,	20,100	23,718 00	20,100 00

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Federal Reserve Bank of St. Louis

Franklin Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
205	Columbian N'l Bank, Boston,	$20,500	$20,500 00	$20,500 00
81	Everett Nat'l Bank, Boston, .	8,100	7,128 00	7,873 62
22	Eliot National Bank, Boston, .	2,200	2,541 00	2,200 00
156	Freeman's Nat'l Bank, Boston,	15,600	14,820 00	15,600 00
106	Fourth Nat'l Bank, Boston, .	10,600	12,455 00	10,600 00
135	First Ward N'l Bank, Boston, .	13,500	17,212 50	13,500 00
172	North National Bank, Boston, .	17,200	18,748 00	17,200 00
200	N'l B'k of No. America, Boston,	20,000	21,050 00	20,000 00
200	Old Boston N'l Bank, Boston,	20,000	19,800 00	20,000 00
200	Nat'l Revere Bank, Boston, .	20,000	20,000 00	20,000 00
200	Shoe & Leather N'l B'k, Boston,	20,000	18,000 00	20,000 00
130	State National Bank, Boston, .	13,000	13,308 75	13,000 00
129	Suffolk Nat'l Bank, Boston, .	12,900	12,448 50	12,900 00
55	Second National Bank, Boston,	5,500	9,955 00	5,500 00
20	Nat'l Union Bank, Boston, .	2,000	2,580 00	2,000 00
209	Nat'l Webster Bank, Boston, .	20,900	18,810 00	20,900 00
84	Naumkeag Nat'l Bank, Salem,	8,400	10,080 00	8,400 00
50	Third Nat'l Bank, Springfield,	5,000	10,000 00	5,000 00
100	Massachusetts Loan and Trust Company, Boston, . .	10,000	11,500 00	10,000 00
		$364,800	$388,774 00	$364,573 62

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s, . . .	$50,000	$49,000 00	$50,000 00
Concord & Montreal R.R. 4s, . .	100,000	98,000 00	100,000 00
Eastern R.R. 6s, ...	50,000	58,500 00	50,000 00
Fitchburg R.R. 5s, ...	114,000	117,420 00	114,000 00
N. Y. & N. E. R.R. (terminal) 4s, .	50,000	50,000 00	50,000 00
Old Colony R.R. 6s, ...	3,000	3,150 00	3,000 00
	$367,000	$376,070 00	$367,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$413,085 80	3 per cent.	$155,000 00	4¾ per cent.	$624,325 00	6 per cent.
157,000 00	4 "	3,695,838 46	5 "	8,000 00	6½ "
50,000 00	4¼ "	159,500 00	5¼ "	163,500 00	7 "
854,200 00	4½ "	654,750 00	5½ "		

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Franklin Savings Bank — Concluded.

Amount invested in real estate for banking purposes,		$221,614 42
Estimated value of the same,		221,614 42
Assessed value of the same,		148,200 00
Number of loans which are of an amount not exceeding $3,000 each,	414	
Aggregate amount of the same,		775,712 46
Total number of loans upon real estate,	752	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		397,599 78
Times for the dividends fixed by the by-laws: February 1 and August 1.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent., 2 per cent.,	149,670 53 156,057 92
Number of accounts opened during the year ending Oct. 31, 1893,	2,719	
Number of accounts closed during the year ending Oct. 31, 1893,	1,862	
Total number of open accounts Oct. 31, 1893,	17,040	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		25,174 03
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		1,651,552 94
Number of same,	13,855	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		1,589,786 06
Number of same,	11,450	

Date of examination by commissioner: April 27.

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ederal Reserve Bank of St. Louis

FRANKLIN SAVINGS INSTITUTION — GREENFIELD.

Incorporated April 2, 1834. Present number of corporators, 21.

WILLIAM H. ALLEN, *Treasurer.* FRANKLIN R. ALLEN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOSEPH W. STEVENS, HENRY F. NASH,
JOSEPH GRISWOLD, LUCIUS NIMS.

Open for business every business day, 9 A.M. to 12.30 P.M., 2 to 4 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$1,242,407 80	Deposits,	$3,443,918 42
Loan on public funds,	1,700 00	Guaranty fund,	194,000 00
Bank stock as per schedule,	68,600 00	Interest account,	44,684 94
Loans on bank stock,	30,600 00	Profit and loss account,	13,360 79
Railroad bonds as per schedule,	361,500 00		
Railroad notes,	25,000 00		
Real estate by foreclosure,	57 80		
Loans on real estate,	740,135 95		
Loans on personal security,	903,178 00		
Loans to counties, cities or towns (notes),	91,750 00		
Loans on depositors' books,	3,539 00		
Deposits in banks, on interest,	216,506 78		
Expense account,	2,442 16		
Unpaid interest,	238 30		
Cash on hand,	8,258 36		
	$3,695,964 15		$3,695,964 15

Cash on Deposit in Banks, amount in each: —

First National Bank, Greenfield,	$83,516 24
National Hide and Leather Bank, Boston,	132,990 54

Loan on Public Funds: —

On $2,000 City of Holyoke, Mass., 6s,	$1,700 00

Loans on Bank Stock, amount on each: —

On 5 shares First National Bank, Greenfield,	$500 00
On 5 shares First National Bank, Greenfield,	500 00
On 2 shares First National Bank, Greenfield,	200 00

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Franklin Savings Institution — Continued.

On 23 shares First National Bank, Greenfield,	$2,300 00
On 50 shares Franklin County National Bank, Greenfield	4,000 00
On 98 shares Hampshire County National Bank, Northampton,	12,400 00
On 26 shares First National Bank, Northampton,	
On 10 shares City National Bank, Worcester,	1,000 00
On 22 shares Shelburne Falls National Bank, Shelburne Falls,	2,200 00
On 50 shares Adams National Bank, North Adams,	5,000 00
On 25 shares First National Bank, Northampton,	2,500 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Brattleborough, Vt., 4s,	$21,000 00	$21,000 00	$21,000 00
of Brookline, Mass., 7s,	42,000 00	47,040 00	42,000 00
of Chatham, Mass., 4½s,	5,000 00	5,247 00	5,000 00
of Chesterfield, N. H., 4s,	4,000 00	4,000 00	4,000 00
of Chicopee Falls, Mass., 4s,	2,000 00	2,000 00	2,000 00
of Chicopee Falls, Mass., 4½s,	2,000 00	2,017 00	2,000 00
of Greenfield, Mass., 4s,	47,200 00	47,200 00	47,200 00
of Greenfield, Mass., 4¼s,	21,875 00	22,421 00	21,875 00
of Hinsdale, N. H., 4s,	2,500 00	2,500 00	2,500 00
of Marblehead, Mass., 4s,	38,500 00	38,500 00	38,500 00
City of Boston, Mass., 5s,	30,000 00	33,900 00	30,000 00
of Boston, Mass., 6s,	38,000 00	40,922 00	38,000 00
of Brockton, Mass., 5s,	28,000 00	31,417 00	28,000 00
of Cambridge, Mass., 6s,	19,000 00	21,445 00	19,000 00
of Chicago, Ill., 4s,	25,000 00	25,000 00	25,000 00
of Dayton, Ohio, 5s,	50,000 00	53,400 00	50,000 00*
of Dayton, Ohio, 6s,	5,000 00	5,075 00	5,000 00*
of Detroit, Mich., 4s,	25,000 00	26,000 00	25,000 00
of Fall River, Mass., 4s,	50,000 00	50,000 00	50,000 00
of Fall River, Mass., 5s,	4,000 00	4,180 00	4,000 00
of Fall River, Mass., 6s,	21,000 00	23,362 00	21,000 00
of Grand Rapids, Mich., 5s,	50,000 00	54,875 00	50,000 00
of Holyoke, Mass., 6s,	46,000 00	51,175 00	46,000 00
of Lawrence, Mass., 6s,	30,000 00	34,275 00	30,000 00
of Lynn, Mass., 4s,	10,000 00	10,125 00	10,000 00
of Lynn, Mass., 6s,	10,000 00	10,400 00	10,000 00
of Malden, Mass., 6s,	35,000 00	36,662 00	35,000 00
of Milwaukee, Wis., 5s,	100,000 00	109,141 00	100,000 00
of Nashua, N. H., 6s,	75,000 00	85,500 00	75,000 00
of Peoria, Ill., 4½s,	25,000 00	26,375 00	25,000 00
of Providence, R. I., 5s,	25,000 00	28,125 00	25,000 00
of Providence, R. I., 6s,	100,000 00	113,000 00	100,000 00
of East Saginaw, Mich., 4s,	25,000 00	24,625 00	25,000 00
of East Saginaw, Mich., 5s,	25,000 00	26,000 00	25,000 00
of Springfield, Mass., 6s,	4,000 00	4,830 00	4,000 00
of Springfield, Mass., 7s,	30,000 00	35,850 00	30,000 00
of Springfield, Ohio, 5s,	50,000 00	53,250 00	50,000 00
of Springfield, Ohio, 6s,	10,332 80	11,053 80	10,332 80

* Legal investments when made.

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Franklin Savings Institution — Continued.

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Taunton, Mass., 6s, .	$1,000 00	$1,050 00	$1,000 00
of Worcester, Mass., 5s, .	18,000 00	20,070 00	18,000 00
of Cleveland, Ohio, 5s, .	25,000 00	26,312 00	25,000 00
of Hartford, Conn., 4s, .	25,000 00	25,500 00	25,000 00
of Northampton, Mass., 4s,	22,000 00	22,000 00	22,000 00
of Peoria, Ill., 5s, . .	20,000 00	21,200 00	20,000 00
	$1,242,407 80	$1,338,019 80	$1,242,407 80

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Adams Nat'l Bank, No. Adams,	$1,000	$1,200 00	$1,000 00
153	N'l B'k of Commerce, Boston,	15,300	18,054 00	15,300 00
5	Faneuil Hall N'l Bank, Boston,	500	600 00	500 00
87	N'l B'k of No. America, Boston,	8,700	9,157 00	8,700 00
125	National Revere Bank, Boston,	12,500	12,500 00	12,500 00
102	Nat'l Webster Bank, Boston, .	10,200	9,333 00	10,200 00
100	First Nat'l Bank, Greenfield, .	10,000	20,000 00	10,000 00
25	Franklin Co. National Bank, Greenfield, ...	2,500	2,500 00	2,500 00
49	First N'l Bank, Northampton,	4,900	5,635 00	4,900 00
30	Pittsfield N'l Bank, Pittsfield, .	3,000	3,000 00	3,000 00
		$68,600	$81,979 00	$68,600 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 6s, . .	$4,000	$4,080 00	$4,000 00
Boston & Lowell R.R. 6s, . .	25,000	26,000 00	25,000 00
Eastern R.R. 6s., ...	57,500	66,700 00	57,500 00
Fitchburg R.R. 4s, ...	100,000	98,000 00	100,000 00
N. Y. & N. E. R.R. (terminal) 4s, .	50,000	50,000 00	50,000 00
Vermont & Massachusetts R.R. 5s, .	50,000	52,000 00	50,000 00
Vermont Valley R.R. 5s, . .	50,000	53,500 00	50,000 00
Conn. & Passumpsic Rivers R.R. 4s,	25,000	25,000 00	25,000 00
	$361,500	$375,280 00	$361,500 00

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Franklin Savings Institution — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$10 00	0 per cent.	$75,000 00	4¾ per cent.	$89,500 00	5½ per cent.
163,960 12	2½ "	80,000 00	4⅞ "	55,718 66	6 "
63,000 00	4 "	1,144,620 95	5 "	96,050 00	7 "
4,000 00	4¼ "	75,000 00	5⅛ "	25,000 00	7½ "
64,550 00	4½ "	76,000 00	5¼ "		

Value, by books, of real estate held or owned by foreclosure or otherwise,		$57 80
Assessed value of the same,		200 00
Number of loans which are of an amount not exceeding $3,000 each,	484	
Aggregate amount of the same,		437,044 21
Total number of loans upon real estate,	475	
Amount of investments from which no income is received,		67 80
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		179,099 26
Times for the dividends fixed by the by-laws: January 1 and July 1.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent., 2 per cent.,	66,417 08 68,189 92
Number of accounts opened during the year ending Oct. 31, 1893,	669	
Number of accounts closed during the year ending Oct. 31, 1893,	616	
Total number of open accounts Oct. 31, 1893,	7,403	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		6,152 46
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		346,987 89
Number of same,	3,369	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		423,246 68
Number of same,	3,815	
Date of examination by commissioner: June 5.		

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Federal Reserve Bank of St. Louis

GARDNER SAVINGS BANK — GARDNER.

Incorporated May 26, 1868. Present number of corporators, 50.

CHARLES W. CONANT, *President.* JOHN D. EDGELL, *Treasurer.*
VOLNEY W. HOWE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

CHAS. W. CONANT, S. W. A. STEVENS,
RODERIC L. BENT, EZRA OSGOOD,
SAMUEL S. GLEASON.

Open for business every business day, except Saturday, 9 A.M. to 3 P.M.; Saturday, close at 2 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$56,100 00	Deposits,	$1,280,561 49
Bank stock as per schedule,	110,500 00	Guaranty fund,	68,306 26
Loans on bank stock,	14,000 00	Interest account,	15,435 80
Railroad bonds as per schedule,	98,000 00	Profit and loss account,	40,083 71
Loans on real estate,	532,479 11		
Loans on personal security,	414,308 58		
Loans to counties, cities or towns (notes),	91,800 00		
Deposits in banks, on interest,	53,162 97		
Deposits in banks, not on interest,	28,000 00		
Expense account,	1,143 05		
Cash on hand,	4,893 55		
	$1,404,387 26		$1,404,387 26

Cash on Deposit in Banks, amount in each: —

Orange National Bank, Orange,	$10,000 00
Westminster National Bank, Westminster,	2,000 00
First National Bank, Gardner,	33,000 00
First National Bank, Boston,	36,162 97

Loans on Bank Stock, amount on each: —

On 62 shares First National Bank, Gardner,	$4,000 00
On 8 shares First National Bank, Gardner,	800 00
On 2 shares First National Bank, Gardner,	200 00
On 38 shares First National Bank, Gardner,	1,500 00
On 103 shares Westminster National Bank, Westminster,	7,500 00

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Gardner Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Cleveland, Ohio, 4s,	$10,000	$10,000 00	$10,000 00
of Cleveland, Ohio, 6s,	5,000	5,170 00	5,000 00
Town of Gardner, Mass., 4s,	40,000	40,000 00	40,000 00
United States 4s,	1,100	1,222 00	1,100 00
	$56,100	$56,392 00	$56,100 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	First N'l Bank, Ashburnham,	$2,000	$2,000 00	$2,000 00
18	Miller's River N'l B'k, Athol,	1,800	3,150 00	1,800 00
10	Metropolitan N'l B'k, Boston,	1,000	950 00	1,000 00
10	Central Nat'l Bank, Boston,	1,000	1,475 00	1,000 00
25	Howard Nat'l Bank, Boston,	2,500	2,475 00	2,500 00
125	Boston National Bank, Boston,	12,500	11,562 50	12,500 00
15	Continental N'l Bank, Boston,	1,500	1,721 25	1,500 00
30	Winthrop Nat'l Bank, Boston,	3,000	3,480 00	3,000 00
50	State National Bank, Boston,	5,000	5,233 33	5,000 00
50	N'l Hide & Leather B'k, Boston,	5,000	5,275 00	5,000 00
5	New England N'l B'k, Boston,	500	786 25	500 00
11	National Eagle Bank, Boston,	1,100	935 00	1,100 00
50	N'l B'k of the Republic, Boston,	5,000	7,300 00	5,000 00
100	National Bank of the Commonwealth, Boston,	10,000	12,825 00	10,000 00
15	Mechanics' N'l Bank, Boston,	1,500	1,800 00	1,500 00
20	Merchants' N'l Bank, Boston,	2,000	2,860 00	2,000 00
50	Blackstone N'l Bank, Boston,	5,000	4,512 50	5,000 00
16	Nat'l Exchange Bank, Boston,	1,600	1,888 00	1,600 00
5	Everett Nat'l Bank, Boston,	500	440 00	500 00
50	Eliot National Bank, Boston,	5,000	5,775 00	5,000 00
25	Shoe & Leather N'l B'k, Boston,	2,500	2,250 00	2,500 00
5	First National Bank, Barre,	500	500 00	500 00
29	Rollstone N'l Bank, Fitchburg,	2,900	4,350 00	2,900 00
86	First National Bank, Gardner,	8,600	10,750 00	8,600 00
100	Orange Nat'l Bank, Orange,	10,000	15,000 00	10,000 00
67	Crocker N'l B'k, Turner's Falls,	6,700	8,040 00	6,700 00
39	First Nat'l Bank, Winchendon,	3,900	5,850 00	3,900 00
50	Mechanics' N'l B'k, Worcester,	5,000	5,000 00	5,000 00
20	Citizens' N'l Bank, Worcester,	2,000	2,600 00	2,000 00
9	Leominster Nat'l Bank, Leominster,	900	900 00	900 00
		$110,500	$131,683 83	$110,500 00

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Gardner Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	$5,000	$4,950 00	$5,000 00
Boston & Maine R.R. 4s,	10,000	9,800 00	10,000 00
Boston & Maine R.R. 7s,	3,000	3,000 00	3,000 00
Boston, Revere Beach & Lynn R.R. 6s,	5,000	5,250 00	5,000 00
Fitchburg R.R. 4s,	18,000	17,460 00	18,000 00
Fitchburg R.R. 4½s,	25,000	25,000 00	25,000 00
Fitchburg R.R. 6s,	5,000	5,250 00	5,000 00
Old Colony R.R. 4s,	10,000	10,000 00	10,000 00
Old Colony R.R. 4½s,	5,000	5,025 00	5,000 00
Old Colony R.R. 6s,	5,000	5,175 00	5,000 00
Old Colony R.R. 7s,	6,000	6,030 00	6,000 00
Vermont & Massachusetts R.R. 5s,	1,000	1,050 00	1,000 00
	$98,000	$97,990 00	$98,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$36,162 97	2½ per cent.	$785,329 11	5 per cent.	$19,460 00	7 per cent.
5,000 00	3 "	25,000 00	5¼ "	10,000 00	8 "
85,800 00	4 "	25,022 08	5½ "		
5,000 00	4½ "	108,976 50	6 "		

Number of loans which are of an amount not exceeding $3,000 each,	683	
Aggregate amount of the same,		$486,454 04
Total number of loans upon real estate,	656	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		72,900 90
Times for the dividends fixed by the by-laws: Tuesday before first Wednesday in January and July.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent.,	23,893 12
	2 per cent.,	24,651 47
Number of accounts opened during the year ending Oct. 31, 1893,	535	
Number of accounts closed during the year ending Oct. 31, 1893,	459	
Total number of open accounts Oct. 31, 1893,	4,054	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		4,513 09
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		205,357 96
Number of same,	2,777	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		221,742 30
Number of same,	2,291	

Date of examination by commissioner: April 25.

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GEORGETOWN SAVINGS BANK — GEORGETOWN.

Incorporated May 26, 1868. Present number of corporators, 60.

JOSEPH E. BAILEY, *President.* ORLANDO B. TENNEY, *Treasurer.*
GEORGE S. WESTON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:
HIRAM N. HARRIMAN, SHERMAN NELSON,
OLIVER S. BUTLER.

Open for business every business day, except Saturday, 9 A.M. to 12 M.; 2 to 3 P.M ; Saturday, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$10,000 00	Deposits,	$622,594 54
Bank stock as per schedule,	14,800 00	Guaranty fund,	18,600 00
Loan on bank stock,	10,000 00	Profit and loss account,	4,223 24
Railroad bonds as per schedule,	25,000 00		
Real estate by foreclosure,	5,700 00		
Loans on real estate,	413,256 40		
Loans on personal security,	128,890 35		
Loans to counties, cities or towns (notes),	9,500 00		
Loans on depositors' books,	620 00		
Deposits in banks, on interest,	24,837 09		
Deposit in bank, not on interest,	2,000 00		
Expense account,	22 00		
Cash on hand,	791 94		
	$645,417 78		$645,417 78

Cash on Deposits in Banks, amount in each: —

Georgetown National Bank, Georgetown,	$8,004 27
Essex National Bank, Haverhill,	10,000 00
Amesbury National Bank, Amesbury,	5,000 00
First National Bank, Merrimac,	3,832 82

Loan on Bank Stock: —

On 65 shares Somerville National Bank, Somerville,	$10,000 00
On 29 shares Amesbury National Bank, Amesbury,	
On 8 shares Second National Bank, Haverhill,	
On 10 shares Haverhill Safe Deposit and Trust Company, Haverhill,	

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Federal Reserve Bank of St. Louis

Georgetown Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	$2,000	$2,000 00	$2,000 00
of Bath, Me., 6s,	2,000	2,060 00	2,000 00*
of Belfast, Me., 6s,	4,000	4,150 00	4,000 00*
of Concord, N. H., 6s,	1,000	1,000 00	1,000 00
of Portland, Me., 6s,	1,000	1,050 00	1,000 00
	$10,000	$10,260 00	$10,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
13	Columbian Nat'l Bank, Boston,	$1,300	$1,400 00	$1,300 00
10	Market Nat'l Bank, Boston,	1,000	1,000 00	1,000 00
30	Manufacturers' N'l B'k, Boston,	3,000	3,000 00	3,000 00
30	State National Bank, Boston,	3,000	3,600 00	3,000 00
45	Georgetown National Bank, Georgetown,	4,500	4,950 00	4,500 00
20	Ipswich Nat'l Bank, Ipswich,	2,000	2,000 00	2,000 00
		$14,800	$15,950 00	$14,800 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Concord & Montreal R.R. 4s,	$4,000	$4,000 00	$4,000 00
Fitchburg R.R. 4s,	6,000	6,000 00	6,000 00
Maine Central R.R. 7s,	4,000	5,200 00	4,000 00
N. Y. & N. E. R.R. (terminal) 4s,	5,000	5,000 00	5,000 00
Upper Coos R.R. 4s,	3,000	3,000 00	3,000 00
Upper Coos R.R. 4½s,	3,000	3,200 00	3,000 00
	$25,000	$26,400 00	$25,000 00

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Georgetown Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$6,004 27	3 per cent.	$75,850 00	5 per cent.	$363,562 42	6 per cent.
10,800 00	4 "	14,000 00	5¼ "	4,270 00	6½ "
18,592 00	4½ "	48,000 00	5½ "	28,025 15	7 "
18,000 00	4¾ "				

Value, by books, of real estate held or owned by foreclosure or otherwise,		$5,700 00
Assessed value of the same,		5,850 00
Net income received from same during year ending Oct. 31, 1893,		149 00
Number of loans which are of an amount not exceeding $3,000 each,	392	
Aggregate amount of the same,		366,991 75
Total number of loans upon real estate,	367	
Amount of investments for which no income is received,		2,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		35,227 67
Times for the dividends fixed by the by-laws: third Wednesday in April and October.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2½ per cent., 2½ per cent.,	14,477 48 14,696 97
Number of accounts opened during the year ending Oct. 31, 1893,	143	
Number of accounts closed during the year ending Oct. 31, 1893,	111	
Total number of open accounts Oct. 31, 1893,	1,449	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		1,052 79
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		82,713 59
Number of same,	733	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		77,943 10
Number of same,	873	

Date of examination by commissioner: April 7.

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Federal Reserve Bank of St. Louis

GRAFTON SAVINGS BANK — GRAFTON.

Incorporated March 13, 1869. Present number of corporators, 50.

GEORGE K. NICHOLS, *President.* HENRY F. WING, *Treasurer.*
HENRY F. WING, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

GEORGE K. NICHOLS, HORACE S. WARREN,
DANIEL N. GIBBS, GEO. W. FISHER,
CLARENCE R. PRATT.

Open for business every business day, except Saturday, 9 A.M. to 12 M.; 1 to 4 P.M.; Saturday, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	$35,460 49	Deposits,	$259,308 21
Loan on bank stock,	3,400 00	Guaranty fund,	8,800 00
Loans on real estate,	96,233 24	Interest account,	12,767 47
Loans on personal security,	88,000 00		
Loans to counties, cities or towns (notes),	24,051 38		
Deposits in banks, on interest,	30,000 00		
Deposits in banks, not on interest,	3,730 57		
	$280,875 68		$280,875 68

Cash on Deposit in Banks, amount in each:—

First National Bank, Worcester,	$10,000 00
Millbury National Bank, Millbury,	10,000 00
Grafton National Bank, Grafton,	13,730 57

Loan on Bank Stock:—

On 38 shares Grafton National Bank, Grafton,	$3,400 00

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Grafton Savings Bank — Concluded.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
30	N'l B'k of Redemption, Boston,	$3,000	$3,855 00	$4,187 75
30	Nat'l Revere Bank, Boston, .	3,000	3,000 00	3,814 00
20	State National Bank, Boston, .	2,000	2,160 00	2,040 00
10	Shawmut Nat'l Bank, Boston, .	1,000	1,260 00	1,222 75
13	Nat'l Webster Bank, Boston, .	1,300	1,300 00	1,476 12
15	Howard Nat'l Bank, Boston, .	1,500	1,530 00	1,744 50
10	North National Bank, Boston,	1,000	1,150 00	1,206 25
38	Market Nat'l Bank, Boston, .	3,800	3,800 00	4,276 00
28	N'l B'k of No. America, Boston,	2,800	3,220 00	3,200 25
5	Manufacturers' N'l B'k, Boston,	500	515 00	550 00
5	Massachusetts N'l B'k, Boston,	500	500 00	677 12
3	National City Bank, Boston, .	300	300 00	363 25
10	Eliot National Bank, Boston, .	1,000	1,250 00	1,230 00
5	Fourth National Bank, Boston,	500	625 00	500 00
76	Grafton Nat'l Bank, Grafton, .	7,600	8,740 00	7,972 50
10	Spencer Nat'l Bank, Spencer,	1,000	1,250 00	1,000 00
		$30,800	$34,455 00	$35,460 49

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$56,989 62	4 per cent.	$34,400 00	5 per cent.	$59,795 00	6 per cent.
90,500 00	4½ "				

Number of loans which are of an amount not exceeding $3,000 each,	79	
Aggregate amount of the same,		$83,433 24
Total number of loans upon real estate,	84	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		11,974 91
Times for the dividends fixed by the by-laws: January 1 and July 1.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent., 2 per cent.,	5,354 60 5,272 28
Number of accounts opened during the year ending Oct. 31, 1893,	58	
Number of accounts closed during the year ending Oct. 31, 1893,	72	
Total number of open accounts Oct. 31, 1893,	861	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		115 75
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		22,381 68
Number of same,	311	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		40,294 10
Number of same,	449	

Date of examination by commissioner: May 25.

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Federal Reserve Bank of St. Louis

GRANITE SAVINGS BANK—ROCKPORT.

Incorporated March 21, 1884. Present number of corporators, 54.

EBEN G. ABBOTT, *President.* NATHANIEL RICHARDSON, Jr., *Treasurer.*
JOHN L. WOODFALL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

EBEN G. ABBOTT, FRANCIS TARR,
GRAFTON BUTMAN, HIRAM J. PHILBROOK,
GEORGE A. LOWE.

Open for business Wednesday and Saturday, 10 A.M. to 12 M ; 2 to 3 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$20,538 00	Deposits,	$117,307 55
Bank stock as per schedule,	5,760 00	Guaranty fund,	1,425 00
Railroad bonds as per schedule,	8,319 00	Profit and loss account,	172 01
Loans on real estate,	57,836 00		
Loans on personal security,	24,500 00		
Deposit in bank, on interest,	91 58		
Deposit in bank, not on interest,	1,591 27		
Furniture,	100 00		
Cash on hand,	168 71		
	$118,904 56		$118,904 56

Cash on Deposit in Banks, amount in each:—

Rockport National Bank, Rockport,	$1,591 27
Gloucester Safe Deposit and Trust Company, Gloucester,	91 58

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me , 6s,	$1,000	$1,000 00	$1,000 00
of Boston, Mass., 6s,	2,000	2,033 00	2,033 00
of Cleveland, Ohio, 6s,	2,000	2,080 00	2,080 00
of Keene, N. H., 4s,	500	500 00	500 00
of Pawtucket, R. I., 4s,	2,000	2,150 00	2,150 00
of Peoria, Ill., 7s,	1,000	1,132 00	1,132 00

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Granite Savings Bank — Continued.

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Scranton, Pa., 5s,	$1,000	$1,035 00	$1,035 00
of Sioux City, Iowa, 4½s,	1,000	1,000 00	1,000 00
of Springfield, Ohio, 5s,	2,000	2,050 00	2,050 00
of Springfield, Ohio, 6s,	375	391 00	391 00
of Waltham, Mass., 4s,	1,000	1,015 00	1,015 00
Town of Clinton, Mass., 4s,	1,000	1,023 00	1,023 00
of Orange, Mass., 4s,	2,000	2,035 00	2,035 00
of Tilton, N. H., 6s,	500	527 00	527 00
County of Merrimac, N. H., 4s,	1,000	1,017 00	1,017 00
City of Rockford, Ill., 4½s,	1,500	1,550 00	1,550 00
	$19,875	$20,538 00	$20,538 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
8	Gloucester N'l B'k, Gloucester,	$800	$1,080 00	$1,080 00
4	Cape Ann N'l B'k, Gloucester,	400	560 00	560 00
24	Rockport N'l Bank, Rockport,	2,400	3,120 00	3,120 00
10	Gloucester Safe Deposit and Trust Company, Gloucester,	1,000	1,000 00	1,000 00
		$4,600	$5,760 00	$5,760 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s,	$2,000	$2,032 00	$2,032 00
Fitchburg R.R. 5s,	3,000	3,075 00	3,075 00
Maine Central R.R. 6s,	1,000	1,050 00	1,050 00
Maine Central R.R. 7s,	1,000	1,150 00	1,150 00
Old Colony R.R. 7s,	1,000	1,012 00	1,012 00
	$8,000	$8,319 00	$8,319 00

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Federal Reserve Bank of St. Louis

Granite Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$91 58 11,800 00	3 per cent. 5 "	$7,000 00	5½ per cent.	$63,536 00	6 per cent.

Number of loans which are of an amount not exceeding $3,000 each,	108	
Aggregate amount of the same,		$69,036 00
Total number of loans upon real estate,	96	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		5,980 20
Times for the dividends fixed by the by-laws: April 1 and October 1.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent., 2 per cent.,	2,030 31 2,172 99
Number of accounts opened during the year ending Oct. 31, 1893,	113	
Number of accounts closed during the year ending Oct. 31, 1893,	64	
Total number of open accounts Oct. 31, 1893,	729	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		418 49
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		30,551 81
Number of same,	534	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		24,171 40
Number of same,	313	

Date of examination by commissioner: October 27.

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GREAT BARRINGTON SAVINGS BANK — GREAT BARRINGTON.

Incorporated Feb. 3, 1869. Present number of corporators, 41.

GEORGE CHURCH, *President.* CHARLES J. TAYLOR, *Treasurer.*
MERRITT I. WHEELER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

A. CHALKLEY COLLINS, ALFRED S. FASSETT,
JOHN C. WHEELER, CHAS J. POTTER,
CHAS. J. TAYLOR.

Open for business every business day, 9 A.M. to 12 M.; 1 to 3 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$30,000 00	Deposits,	$509,612 27
Bank stock as per schedule,	49,701 92	Guaranty fund,	16,900 00
Loans on bank stock,	2,697 86	Interest account,	14,462 26
Railroad bonds as per schedule,	56,000 00		
Real estate (for banking purposes),	13,000 00		
Real estate by foreclosure,	677 07		
Loans on real estate,	282,174 25		
Loans on personal security,	74,088 17		
Loans to counties, cities or towns (notes),	2,200 00		
Deposits in banks, on interest,	23,749 67		
Deposit in bank, not on interest,	6,109 26		
Cash on hand,	576 33		
	$540,974 53		$540,974 53

Cash on Deposit in Banks, amount in each: —

National Bank of Redemption, Boston,	$2,396 44
Springfield Safe Deposit and Trust Company, Springfield,	11,300 82
Pynchon National Bank, Springfield,	10,000 00
Maverick National Bank, Boston,	52 41
National Mahaiwe Bank, Great Barrington,	6,109 26

Loans on Bank Stock, amount on each: —

On 5 shares National Mahaiwe Bank, Great Barrington,	$197 86
On 6 shares National Mahaiwe Bank, Great Barrington,	500 00
On 20 shares National Mahaiwe Bank, Great Barrington,	600 00
On 16 shares National Mahaiwe Bank, Great Barrington,	1,400 00

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Federal Reserve Bank of St. Louis

Great Barrington Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bridgeport, Conn., 3½s,	$10,000	$9,000 00	$10,000 00*
of Chicago, Ill., 4s,	20,000	19,400 00	20,000 00
	$30,000	$28,400 00	$30,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	First National Bank, Adams,	$1,000	$1,300 00	$1,280 00
10	Faneuil Hall Nat'l B'k, Boston,	1,000	1,200 00	1,300 00
13	Suffolk National Bank, Boston,	1,300	1,254 00	1,300 00
59	N'l B'k of Redemption, Boston,	5,900	7,405 00	7,080 00
19	Hamilton Nat'l Bank, Boston,	1,900	2,166 00	2,227 75
10	Atlantic Nat'l Bank, Boston,	1,000	1,205 00	1,345 00
54	New England N'l B'k, Boston,	5,400	8,492 00	7,290 00
66	Shoe & Leather N'l B'k, Boston,	6,600	5,940 00	6,600 00
14	National Union Bank, Boston,	1,400	1,806 00	1,890 00
42	N'l B'k of No. America, Boston,	4,200	4,420 00	4,200 00
25	Merchants' Nat'l Bank, Boston,	2,500	3,575 00	3,392 50
41	Nat'l Mahaiwe Bank, Great Barrington,	4,100	5,330 00	5,125 00
48	Lee National Bank, Lee,	4,800	6,480 00	5,816 67
3	Pittsfield Nat'l B'k, Pittsfield,	300	480 00	405 00
3	Housatonic Nat'l Bank, Stockbridge,	300	480 00	450 00
		$41,700	$51,533 00	$49,701 92

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 6s,	$1,000	$1,015 00	$1,000 00
Boston & Lowell R.R. 4s,	30,000	29,500 00	30,000 00
Boston & Maine R.R. 4s,	20,000	19,600 00	20,000 00
Old Colony R.R. 4s,	5,000	5,000 00	5,000 00
	$56,000	$55,115 00	$56,000 00

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Great Barrington Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$2,448 85 21,300 82	2½ per cent. 4 "	$246,164 92	5 per cent.	$114,995 36	6 per cent.

Amount invested in real estate for banking purposes,		$13,000 00
Estimated value of the same,		13,000 00
Assessed value of the same,		6,800 00
Net income received from same during year ending Oct. 31, 1893,		454 58
Value by books, of other real estate held, or owned by foreclosure or otherwise,		677 07
Assessed value of the same,		1,800 00
Number of loans which are of an amount not exceeding $3,000 each,	247	
Aggregate amount of the same,		210,710 28
Total number of loans upon real estate,	220	
Amount of investments from which no income is received,		177 67
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		24,873 45
Times for the dividends fixed by the by-laws: first Thursday in January and July.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent., 2 per cent.,	9,496 56 9,700 01
Number of accounts opened during the year ending Oct. 31, 1893,	381	
Number of accounts closed during the year ending Oct. 31, 1893,	312	
Total number of open accounts Oct. 31, 1893,	2,152	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		1,857 92
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		124,763 58
Number of same,	1,752	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		131,179 07
Number of same,	1,332	

Date of examination by commissioner: November 21.

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GREENFIELD SAVINGS BANK — GREENFIELD.

Incorporated March 19, 1869. Present number of corporators, 30.

ROBERT ABERCROMBIE, *President.* ALBERT M. GLEASON, *Treasurer.*
CHESTER C. CONANT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WILLIAM A. FORBES, A. M. GLEASON,
CHAS. R. LOWELL, LEVI J. GUNN,
S. B. SLATE.

Open for business every business day, 9 A.M. to 12.30 P.M.; 2 to 4 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$106,500 00	Deposits,	$1,835,130 12
Bank stock as per schedule,	130,300 00	Guaranty fund,	54,200 00
Loans on bank stock,	39,765 00	Profit and loss account,	1,367 66
Railroad bonds as per schedule,	101,000 00		
Loan on railroad bonds,	5,000 00		
Real estate by foreclosure,	2,808 17		
Loans on real estate,	1,123,072 72		
Loans on personal security,	281,159 95		
Loans to counties, cities or towns (notes),	29,372 82		
Loans on depositors' books,	335 00		
Deposits in banks, on interest,	50,142 64		
Deposits in banks, not on interest,	3,005 36		
Expense account,	1,532 40		
Interest account,	434 64		
Furniture and fixtures,	1,000 00		
Premium account,	15,000 00		
Cash on hand,	269 08		
	$1,890,697 78		$1,890,697 78

Cash on Deposit in Banks, amount in each: —

Packard National Bank, Greenfield,	$18,225 62
Franklin County National Bank, Greenfield,	11,088 34
People's National Bank, Brattleborough, Vt.,	15,695 19
Conway National Bank, Conway,	133 49
Park National Bank, Holyoke,	5,000 00
National Bank of Commerce, Boston,	3,005 36

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Greenfield Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

On 31 shares Conway National Bank, Conway,	$3,075 00
On 138 shares Traders' National Bank, Boston,	10,000 00
On 9 shares Franklin County National Bank, Greenfield,	740 00
On 24 shares Packard National Bank, Greenfield,	2,000 00
On 75 shares Park National Bank, Holyoke,	7,500 00
On 15 shares City National Bank, Holyoke,	1,500 00
On 100 shares Home National Bank, Holyoke,	9,300 00
On 5 shares First National Bank, Northampton,	500 00
On 57 shares Shelburne Falls National Bank, Shelburne Falls,	5,150 00

Loan on Railroad Bonds: —

On $5,000 Vermont & Massachusetts R.R. 5s,	$5,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Des Moines, Iowa, 5s,	$7,000	$7,000 00	$7,000 00
of Milwaukee, Wis., 7s,	17,000	17,850 00	17,000 00
of Sioux City, Iowa, 4½s,	25,000	25,000 00	25,000 00
of Rutland, Vt., 4½s,	40,000	40,400 00	40,000 00
of West Rutland, Vt., 5s,	17,500	18,550 00	17,500 00
	$106,500	$108,800 00	$106,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
37	Athol National Bank, Athol,	$3,700	$3,885 00	$3,700 00
48	National Revere Bank, Boston,	4,800	4,800 00	4,800 00
13	N'l Hide & Leather B'k, Boston,	1,300	1,430 00	1,300 00
6	National City Bank, Boston,	600	516 00	600 00
18	Market National Bank, Boston,	1,800	1,620 00	1,800 00
42	Eliot National Bank, Boston,	4,200	4,956 00	4,200 00
38	Merchants' Nat'l B'k, Boston,	3,800	5,700 00	3,800 00
15	Howard Nat'l Bank, Boston,	1,500	1,530 00	1,500 00
10	Second Nat'l Bank, Boston,	1,000	1,850 00	1,000 00
3	Washington N'l Bank, Boston,	300	321 00	300 00
50	Metropolitan N'l B'k, Boston,	5,000	5,000 00	5,000 00
20	South End Nat'l Bank, Boston,	2,000	1,700 00	2,000 00
52	N'l B'k of Redemption, Boston,	5,200	6,656 00	5,200 00
12	First Nat'l Bank, Chicopee,	1,200	1,800 00	1,200 00
41	Conway Nat'l Bank, Conway,	4,100	5,125 00	4,100 00
34	First Nat'l Bank, Greenfield,	3,400	6,800 00	3,400 00
138	Holyoke Nat'l Bank, Holyoke,	13,800	23,460 00	13,800 00
50	City National Bank, Holyoke,	5,000	5,400 00	5,000 00

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Federal Reserve Bank of St. Louis

Greenfield Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
14	Hadley Falls N'l B'k, Holyoke,	$1,400	$2,380 00	$1,400 00
15	Hampshire County Nat'l Bank, Northampton, . . .	1,500	1,875 00	1,500 00
21	First Nat'l Bank, Northampton,	2,100	2,730 00	2,100 00
60	Berkshire N'l B'k, No. Adams,	6,000	6,600 00	6,000 00
50	Orange Nat'l Bank, Orange, .	5,000	8,500 00	5,000 00
67	Palmer Nat'l Bank, Palmer, .	6,700	10,050 00	6,700 00
110	Third Nat'l Bank, Springfield,	11,000	22,550 00	11,000 00
45	City Nat'l Bank, Springfield, .	4,500	6,750 00	4,500 00
70	First Nat'l Bank, Springfield,.	7,000	8,400 00	7,000 00
3	Chicopee Nat'l B'k, Springfield,	300	540 00	300 00
36	Second Nat'l Bank, Springfield,	3,600	5,472 00	3,600 00
75	Chapin Nat'l Bank, Springfield,	7,500	12,000 00	7,500 00
10	Crocker N'l B'k, Turner's Falls,	1,000	1,200 00	1,000 00
50	Winchester Nat'l Bank, Winchester, N. H., . . .	5,000	5,500 00	5,000 00
50	First N'l Bank, Westfield, .	5,000	6,750 00	5,000 00
		$130,300	$183,846 00	$130,300 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s, ...	$16,000	$16,660 00	$16,000 00
Newport & Richford R.R. 5s, . .	10,000	10,300 00	10,000 00*
Boston & Lowell R.R. 4s, . .	25,000	25,000 00	25,000 00
Old Colony R.R. 4s, ...	50,000	50,000 00	50,000 00
	$101,000	$101,960 00	$101,000 00

* A legal investment when made.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$30,142 64	3 per cent.	$1,283,497 67	5 per cent.	$75,235 00	6 per cent.
10,000 00	4 "	48,172 82	5½ "	64,300 00	7 "
17,500 00	4½ "				

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Greenfield Savings Bank — Concluded.

Value, by books, of real estate held or owned by foreclosure or otherwise,		$2,808 17
Assessed value of the same,		3,000 00
Number of loans which are of an amount not exceeding $3,000 each,	592	
Aggregate amount of the same,		526,141 01
Total number of loans upon real estate,	767	
Amount of investments from which no income is received,		6,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		92,493 42
Times for the dividends fixed by the by-laws: January 1 and July 1.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent., 2 per cent,	34,586 89 36,085 31
Number of accounts opened during the year ending Oct. 31, 1893,	792	
Number of accounts closed during the year ending Oct. 31, 1893,	533	
Total number of open accounts Oct. 31, 1893,	4,251	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		4,873 08
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		364,423 37
Number of same,	3,412	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		379,438 40
Number of same,	3,070	

Date of examination by commissioner: October 13.

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ederal Reserve Bank of St. Louis

HAMPDEN SAVINGS BANK — SPRINGFIELD.

Incorporated April 13, 1852. Present number of corporators, 41.

JOHN MULLIGAN, *President.* P. S. BAILEY, *Treasurer.*

P. S. BAILEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

R. F. HAWKINS, JOHN MULLIGAN,
A. J. WRIGHT, W. H. WRIGHT.

Open for business every business day, 9 A.M. to 4 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	$306,335 00	Deposits,	$2,578,815 09
Loans on bank stock,	30,625 00	Guaranty fund,	88,000 00
Railroad bonds as per schedule,	150,000 00	Interest account,	8,590 39
Loans on railroad stock,	43,450 00	Profit and loss account,	45,303 62
Railroad notes,	175,000 00		
Real estate by foreclosure,	74,339 67		
Loans on real estate,	1,237,670 00		
Loans on personal security,	523,579 00		
Loans to counties, cities or towns (notes),	50,000 00		
Deposits in banks, on interest,	120,000 00		
Deposit in bank, not on interest,	4,644 94		
Expense account,	2,471 07		
Cash on hand,	2,594 42		
	$2,720,709 10		$2,720,709 10

Cash on Deposit in Banks, amount in each: —

Chicopee National Bank, Springfield,	$5,000 00
Pynchon National Bank, Springfield,	10,000 00
Chapin National Bank, Springfield,	45,000 00
Agawam National Bank, Springfield,	59,644 94
Holyoke National Bank, Holyoke,	5,000 00

Loans on Bank Stock, amount on each: —

On 25 shares Chapin National Bank, Springfield, / On 30 shares City National Bank, Springfield,	$5,300 00
On 5 shares Ware National Bank, Ware,	225 00
On 25 shares Third National Bank, Springfield	2,500 00
On 20 shares Agawam National Bank, Springfield,	1,800 00
On 30 shares Hampshire County National Bank, Northampton,	3,000 00

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Hampden Savings Bank — Continued.

On 15 shares Second National Bank, Springfield,	$2,500 00
On 10 shares Third National Bank, Springfield,	
On 24 shares Agawam National Bank, Springfield,	2,000 00
On 10 shares Second National Bank, Springfield,	3,000 00
On 25 shares Chapin National Bank, Springfield,	
On 10 shares Chapin National Bank, Springfield,	1,000 00
On 10 shares First National Bank, Springfield,	1,000 00
On 6 shares Miller's River National Bank, Athol,	150 00
On 24 shares First National Bank, Springfield,	2,000 00
On 6 shares Second National Bank, Springfield,	500 00
On 3 shares Agawam National Bank, Springfield,	250 00
On 28 shares Third National Bank, Springfield,	2,500 00
On 25 shares Chapin National Bank, Springfield,	1,900 00
On 5 shares Chapin National Bank, Springfield,	500 00
On 5 shares First National Bank, Chicopee,	500 00

Loans on Railroad Stock, amount on each: —

On 10 shares Boston & Albany R.R.,	$1,500 00
On 50 shares Boston & Albany R.R.,	7,500 00
On 4 shares New York, New Haven & Hartford R.R.,	200 00
On 22 shares Boston & Albany R.R.,	3,000 00
On 56 shares New York, New Haven & Hartford R.R.,	9,000 00
On 35 shares Boston & Albany R.R.,	300 00
On 19 shares Boston & Albany R.R,	2,350 00
On 100 shares Old Colony R.R.,	17,200 00
On 100 shares Boston & Providence R.R.,	
On 10 shares Boston & Albany R.R.,	1,400 00
On 12 shares New York, New Haven & Hartford R.R.,	1,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
28	First National Bank, Boston,	$2,800	$6,580 00	$2,800 00
75	N'l Hide & Leather B'k, Boston,	7,500	8,850 00	7,500 00
230	Merchants' Nat'l Bank, Boston,	23,000	32,890 00	27,210 00
75	N'l B'k of Commerce, Boston,	7,500	8,625 00	10,865 00
75	National Revere Bank, Boston,	7,500	8,025 00	7,500 00
40	Nat'l Webster Bank, Boston,	4,000	4,000 00	4,292 00
50	N'l B'k of the Republic, Boston,	5,000	7,550 00	6,300 00
37	Suffolk Nat'l Bank, Boston,	3,700	3,700 00	4,500 00
50	Continental Nat'l B'k, Boston,	5,000	5,750 00	5,300 00
50	N'l B'k of Redemption, Boston,	5,000	6,250 00	6,700 00
50	Freeman's Nat'l Bank, Boston,	5,000	5,000 00	5,900 00
50	State National Bank, Boston,	5,000	5,250 00	5,900 00
50	N'l B'k of No. America, Boston,	5,000	6,250 00	5,700 00
50	Eliot National Bank, Boston,	5,000	5,800 00	6,100 00
63	Shawmut Nat'l Bank, Boston,	6,300	7,875 00	7,600 00
60	First Nat'l Bank, Chicopee,	6,000	9,000 00	7,920 00
33	Franklin Co. N'l B'k, Greenfield,	3,300	3,630 00	4,550 00

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Hampden Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
200	Holyoke Nat'l Bank, Holyoke,	$20,000	$34,000 00	$23,056 00
40	Hadley Falls N'l B'k, Holyoke,	4,000	6,000 00	4,732 00
20	Monson Nat'l Bank, Monson, .	2,000	3,000 00	2,200 00
66	Hampshire County National Bank, Northampton, . .	6,600	8,250 00	7,225 00
30	First N'l Bank, Northampton,	3,000	4,200 00	3,000 00
40	First N'l B'k, Norwich, Conn.,	4,000	4,800 00	5,180 00
50	Uncas N'l B'k, Norwich, Conn.,	2,500	2,750 00	2,900 00
85	Thames National Bank, Norwich, Conn., ...	8,500	13,600 00	12,285 00
423	Agawam N'l B'k, Springfield,	42,300	44,415 00	46,700 00
230	Chapin N'l Bank, Springfield,	23,000	36,800 00	24,700 00
50	Chicopee N'l B'k, Springfield,	5,000	8,600 00	8,600 00
50	First Nat'l Bank, Springfield,	5,000	7,000 00	6,525 00
65	Pynchon N'l Bank, Springfield,	6,500	11,375 00	10,985 00
74	Third Nat'l Bank, Springfield,	7,400	16,280 00	11,560 00
75	Ware National Bank, Ware, .	7,500	9,000 00	10,050 00
		$253,900	$345,095 00	$306,335 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Providence R.R. 4s, . .	$50,000	$55,000 00	$50,000 00
Holyoke & Westfield R.R. 4s, .	50,000	51,000 00	50,000 00
N. Y. & N. E. R.R. (terminal) 4s, .	50,000	56,000 00	50,000 00
	$150,000	$162,000 00	$150,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$115,000 00	4 per cent.	$1,770,324 00	5 per cent.	$50,000 00	6 per cent.
245,000 00	4½ "				

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Hampden Savings Bank — Concluded.

Value, by books, of real estate held or owned by foreclosure or otherwise,		$74,339 67
Assessed value of the same,		52,500 00
Net income received from same during year ending Oct. 31, 1893,		1,172 00
Number of loans which are of an amount not exceeding $3,000 each,	335	
Aggregate amount of the same,		463,274 00
Total number of loans upon real estate,	361	
Amount of investments from which no income is received,		39,208 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		127,487 19
Times for the dividends fixed by the by-laws: February 15 and August 15.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent.,	49,961 59
	2 per cent.,	50,887 74
Number of accounts opened during the year ending Oct. 31, 1893,	1,026	
Number of accounts closed during the year ending Oct. 31, 1893,	982	
Total number of open accounts Oct. 31, 1893,	5,140	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		8,468 66
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		465,314 31
Number of same,	4,184	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		545,608 97
Number of same,	4,145	

Date of examination by commissioner: August 24.

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Federal Reserve Bank of St. Louis

HAMPSHIRE SAVINGS BANK — NORTHAMPTON.

Incorporated May 19, 1869. Present number of corporators, 31.

JOSEPHUS CRAFTS, *President.* LEWIS WARNER, *Treasurer.*
LEWIS WARNER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOSEPHUS CRAFTS, JAMES M. FAY,
WILLIAM H. DICKINSON, J. H. DEMOND,
HENRY A. KIMBALL.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$35,000 00	Deposits,	$1,265,904 72
Bank stock as per schedule,	206,225 42	Guaranty fund,	32,800 00
Loans on bank stock,	24,650 00	Interest account,	7,393 88
Railroad bonds as per schedule,	30,000 00	Profit and loss account,	18,425 92
Loans on railroad stock,	1,300 00		
Loans on real estate,	863,254 99		
Loans on personal security,	63,875 00		
Loans to counties, cities or towns (notes),	36,100 00		
Deposits in banks, on interest,	59,439 35		
Expense account,	3,825 28		
Cash on hand,	854 48		
	$1,324,524 52		$1,324,524 52

Cash on Deposit in Banks, amount in each: —

Hampshire County National Bank, Northampton,	$49,439 35
First National Bank, Easthampton,	10,000 00

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Hampshire Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

On 25 shares Hampshire County National Bank, Northampton,	$2,300 00
On 22 shares First National Bank, Northampton,	2,000 00
On 50 shares First National Bank, Easthampton,	5,000 00
On 5 shares First National Bank, Greenfield,	500 00
On 7 shares Franklin County National Bank, Greenfield,	550 00
On 20 shares Conway National Bank, Conway,	1,500 00
On 128 shares Park National Bank, Holyoke,	12,800 00

Loans on Railroad Bonds, amount on each: —

On 50 shares Connecticut River R.R.,	$1,000 00*
On 2 shares Boston & Albany R.R,	300 00

* A legal investment when made.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Northampton, Mass., 4s,	$35,000	$35,600 00	$35,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
5	Greylock Nat'l Bank, Adams,	$500	$750 00	$750 00
100	North National Bank, Boston,	10,000	12,500 00	12,661 00
80	National Bank of the Commonwealth, Boston,	8,000	11,800 00	8,635 00
22	Blackstone N'l Bank, Boston,	2,200	2,200 00	3,247 50
33	Howard Nat'l Bank, Boston,	3,300	3,465 00	3,695 00
35	Shawmut Nat'l Bank, Boston,	3,500	4,200 00	4,477 50
32	N'l Hide & Leather B'k, Boston,	3,200	3,520 00	3,797 00
15	N'l B'k of Commerce, Boston,	1,500	1,800 00	2,505 00
62	Tremont Nat'l Bank Boston,	6,200	6,200 00	7,511 00
35	Continental N'l Bank, Boston,	3,500	4,200 00	4,030 00
8	N'l B'k of the Republic, Boston,	800	1,200 00	1,032 00
10	N'l B'k of No. America, Boston,	1,000	1,200 00	1,147 50
35	Market Nat'l Bank, Boston,	3,500	3,395 00	4,219 37
7	Mt. Vernon Nat'l Bank, Boston,	700	875 00	896 00
44	Globe National Bank, Boston,	4,400	4,312 00	5,651 87
30	Merchants' Nat'l Bank, Boston,	3,000	4,350 00	4,260 00
9	Atlantic Nat'l Bank, Boston,	900	1,125 00	1,221 75
33	Atlas National Bank, Boston,	3,300	3,894 00	3,902 75
36	Eliot National Bank, Boston,	3,600	4,428 00	4,640 00
7	Hamilton Nat'l Bank, Boston,	700	805 00	906 00
15	Massachusetts N'l B'k, Boston,	1,500	1,470 00	1,920 00
30	Suffolk Nat'l Bank, Boston,	3,000	3,000 00	3,870 00
22	Nat'l Revere Bank, Boston,	2,200	2,310 00	2,802 00
30	Shoe & Leather N'l Bk, Boston,	3,000	2,850 00	3,376 25

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Federal Reserve Bank of St. Louis

Hampshire Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Third National Bank, Boston,	$10,000	$9,500 00	$10,600 93
50	Second National Bank, Boston,	5,000	9,500 00	7,900 00
12	National Eagle Bank, Boston,	1,200	1,080 00	1,476 00
10	Manufacturers' National Bank, Boston,	1,000	1,000 00	1,040 00
34	First National Bank, Chicopee,	3,400	4,760 00	5,175 00
100	First N'l Bank, Easthampton,	10,000	14,500 00	12,420 00
20	City National Bank, Holyoke,	2,000	2,200 00	2,000 00
10	Home Nat'l Bank, Holyoke,	1,000	1,100 00	1,000 00
15	Park National Bank, Holyoke,	1 500	2,325 00	2,250 00
298	Hampshire County National Bank, Northampton,	29,800	35,760 00	29,800 00
87	First N'l Bank, Northampton,	8,700	10,875 00	11,496 00
63	Northampton National Bank, Northampton,	6,300	11,025 00	10,702 50
36	Agawam N'l B'k, Springfield,	3,600	3,960 00	4,497 00
5	Chicopee N'l B'k, Springfield,	500	850 00	800 00
50	John Hancock National Bank, Springfield,	5,000	6,500 00	5,898 00
10	Berkshire N'l B'k, No. Adams,	1,000	1,000 00	1,050 00
12	Ware National Bank, Ware,	1,200	1,320 00	1,624 00
13	Union Nat'l Bank, Weymouth,	1,300	1,430 00	1,592 50
28	Mechanics' N'l B'k, Worcester,	2,800	2,800 00	3,749 00
		$168,800	$207,334 00	$206,225 42

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	$10,000	$10,000 00	$10,000 00
Boston & Providence R.R. 4s,	6,000	6,000 00	6,000 00
Fitchburg R.R. 4s,	10,000	9,800 00	10,000 00
Fitchburg R.R. 5s,	4,000	4,200 00	4,000 00
	$30,000	$30,000 00	$30,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$49,439 35	3½ per cent.	$37,400 00	4½ per cent.	$3,000 00	6 per cent.
61,000 00	4 "	897,779 99	5 "		

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Hampshire Savings Bank — Concluded.

Number of loans which are of an amount not exceeding $3,000 each,	431	
Aggregate amount of the same,		$468,204 99
Total number of loans upon real estate,	448	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		58,390 44
Times for the dividends fixed by the by-laws: May 15 and November 15.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent.,	23,299 34
	2 per cent.,	24,643 49
Number of accounts opened during the year ending Oct. 31, 1893,	633	
Number of accounts closed during the year ending Oct. 31, 1893,	289	
Total number of open accounts Oct. 31, 1893,	3,376	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		3,825 28
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		281,551 66
Number of same,	2,491	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		266,138 18
Number of same,	2,437	
Date of examination by commissioner: May 23.		

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Federal Reserve Bank of St. Louis

HAVERHILL SAVINGS BANK—HAVERHILL.

Incorporated Feb. 8, 1828. Present number of corporators, 49.

WOODBURY NOYES, *President.* RAYMOND NOYES, *Treasurer.*
RAYMOND NOYES, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:
EBEN MITCHELL, WOODBURY NOYES,
JOHN L. HOBSON.

Open for business every business day, except Saturday, 9 A.M. to 12.30 P.M.; 2 to 3.30 P.M.; Saturday, 9 A.M. to 12.30 P.M.; and for deposits only, 5 to 6.30 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$680,900 00	Deposits,	$4,873,389 80
Loans on public funds,	52,000 00	Guaranty fund,	209,000 00
Bank stock as per schedule,	502,450 00	Interest account,	4,282 54
Loans on bank stock,	60,970 00	Profit and loss account,	18,259 12
Railroad bonds as per schedule,	606,500 00	Premium account,	16,599 70
Loans on railroad bonds,	54,600 00		
Loans on railroad stock,	24,000 00		
Railroad notes,	150,000 00		
Loans on real estate,	1,394,200 00		
Loans on personal security,	1,476,550 00		
Loans to counties, cities or towns (notes),	23,000 00		
Deposits in banks, on interest,	65,227 58		
Deposit in bank, not on interest,	20,000 00		
Expense account,	20 10		
Cash on hand,	11,113 48		
	$5,121,531 16		$5,121,531 16

Cash on Deposit in Banks, amount in each:—

National Bank of Redemption, Boston,	$24,771 73
Haverhill National Bank, Haverhill,	60,455 85

Loans on Public Funds, amount on each:—

On $3,000 United States 4s,	$2,000 00
On $20,000 Fitchburg, Mass, 4s,	25,000 00
On $8,000 Meriden, Conn., 4s,	
On $16,000 Haverhill, Mass., 4s,	25,000 00
On $10,000 Marlborough, Mass., 4s,	

Loans on Bank Stock, amount on each:—

On 125 shares Amesbury National Bank, Amesbury,	$12,500 00
On 25 shares Amesbury National Bank, Amesbury,	2,500 00
On 10 shares Powow River National Bank, Amesbury,	950 00
On 7 shares Boston National Bank, Boston,	500 00
On 50 shares Faneuil Hall National Bank, Boston,	5,000 00
On 5 shares Tremont National Bank, Boston,	375 00

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Haverhill Savings Bank — Continued.

On 162 shares Cocheco National Bank, Dover, N. H.,	$11,000 00
On 100 shares Essex National Bank, Haverhill,	10,000 00
On 22 shares Haverhill Safe Deposit and Trust Company, Haverhill,	2,200 00
On 15 shares Merchants' National Bank, Haverhill,	1,500 00
On 15 shares Merrimack National Bank, Haverhill,	525 00
On 10 shares Merrimack National Bank, Haverhill, } On 12 shares Haverhill National Bank, Haverhill, }	1,950 00
On 50 shares Second National Bank, Haverhill,	5,000 00
On 30 shares Second National Bank, Haverhill,	3,000 00
On 27 shares Second National Bank, Haverhill,	2,700 00
On 10 shares Arlington National Bank, Lawrence, } On 5 shares Merchants' National Bank, Lawrence, }	1,270 00

Loans on Railroad Bonds, amount on each: —

On $7,000 Boston & Maine R.R. 4s,	$3,300 00
On $1,000 Boston & Maine R.R. 7s,	1,000 00
On $27,000 Boston & Maine R.R. 4s,	25,000 00
On $1,000 Old Colony R.R. 6s,	300 00
On $20,000 Connecticut & Passumpsic Rivers R.R. 4s, } On $8,000 Fitchburg R.R. 4s, }	25,000 00

Loans on Railroad Stock, amount on each: —

On 16 shares Boston & Albany R.R.,	$2,400 00
On 200 shares Boston & Maine R.R. preferred,	21,600 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Bradford, Mass., 4s,	$18,900	$18,522 00	$18,900 00
of Bradford, Mass., 4½s,	9,000	9,180 00	9,000 00
of Brookline, Mass., 6s,	22,000	22,440 00	22,000 00
City of Boston, Mass., 4s,	150,000	152,000 00	150,000 00
of Cambridge, Mass., 4s,	40,000	40,000 00	40,000 00
of Chicago, Ill., 4s,	100,000	98,000 00	100,000 00
of Cleveland, Ohio, 5s,	25,000	26,750 00	25,000 00
of Danbury, Conn., 4s,	25,000	24,750 00	25,000 00
of Dayton, Ohio, 4s,	25,000	23,750 00	25,000 00*
of Des Moines, Iowa, 4s,	25,000	24,000 00	25,000 00
of Des Moines, Iowa, 5s,	5,000	5,000 00	5,000 00
of Detroit, Mich., 4s,	50,000	50,000 00	50,000 00
of Fall River, Mass., 5s,	40,000	42,800 00	40,000 00
of Fall River, Mass., 6s,	6,000	6,440 00	6,000 00
of Haverhill, Mass., 3½s,	30,000	29,400 00	30,000 00
of Haverhill, Mass., 4s,	35,000	35,000 00	35,000 00
of Haverhill, Mass., 5s,	10,000	10,150 00	10,000 00
of Lynn, Mass., 5s,	5,000	5,450 00	5,000 00
of Lynn, Mass., 6s,	10,000	10,400 00	10,000 00
of New Bedford, Mass., 4s,	25,000	24,500 00	25,000 00
of Pawtucket, R. I., 4s,	25,000	25,000 00	25,000 00
	$680,900	$683,532 00	$680,900 00

* A legal investment when made.

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Federal Reserve Bank of St. Louis

Haverhill Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
32	Andover Nat'l Bank, Andover,	$3,200	$3,520 00	$3,200 00
200	Atlas National Bank, Boston, .	20,000	23,000 00	20,000 00
205	Blackstone Nat'l Bank, Boston,	20,500	18,450 00	20,500 00
267	Boston National Bank, Boston,	26,700	24,564 00	26,700 00
50	Central Nat'l Bank, Boston, .	5,000	7,350 00	5,000 00
50	Columbian Nat'l Bank, Boston,	5,000	5,000 00	5,000 00
100	Continental N'l Bank, Boston,	10,000	11,500 00	10,000 00
50	Eliot National Bank, Boston, .	5,000	5,750 00	5,000 00
50	Everett Nat'l Bank, Boston, .	5,000	4,400 00	5,000 00
100	Faneuil Hall Nat'l B'k, Boston,	10,000	12,000 00	10,000 00
50	First National Bank, Boston, .	5,000	11,500 00	5,000 00
187	Fourth National Bank, Boston,	18,700	21,879 00	18,700 00
100	Globe National Bank, Boston,	10,000	9,200 00	10,000 00
75	Hamilton Nat'l Bank, Boston,	7,500	8,550 00	7,500 00
150	Howard Nat'l Bank, Boston, .	15,000	14,850 00	15,000 00
100	Manufacturers' N'l B'k, Boston,	10,000	9,700 00	10,000 00
50	Merchants' N'l Bank, Boston, .	5,000	7,150 00	5,000 00
267	National Bank of No. America, Boston, ...	26,700	28,035 00	26,700 00
254	N'l B'k of Redemption, Boston,	25,400	30,988 00	25,400 00
225	N'l B'k of the Republic, Boston,	22,500	32,850 00	22,500 00
150	National City Bank, Boston, .	15,000	12,750 00	15,000 00
100	National Eagle Bank, Boston,	10,000	8,500 00	10,000 00
150	Nat'l Exchange Bank, Boston,	15,000	17,700 00	15,000 00
200	Nat'l Hide and Leather Bank, Boston, ...	20,000	21,000 00	20,000 00
50	Nat'l Webster Bank, Boston, .	5,000	4,500 00	5,000 00
150	North Nat'l Bank, Boston, .	15,000	16,350 00	15,000 00
150	Shawmut Nat'l Bank, Boston, .	15,000	16,800 00	15,000 00
75	Shoe and Leather Nat'l Bank, Boston, ...	7,500	6,750 00	7,500 00
100	State National Bank, Boston, .	10,000	10,200 00	10,000 00
150	Suffolk National Bank, Boston,	15,000	14,400 00	15,000 00
200	Third National Bank, Boston, .	20,000	17,400 00	20,000 00
30	First National Bank, Chelsea,	3,000	3,300 00	3,000 00
145	First Nat'l Bank, Haverhill, .	14,500	19,575 00	14,500 00
375	Haverhill N'l B'k, Haverhill, .	37,500	63,750 00	37,500 00
360	Merrimack N'l B'k, Haverhill,	30,000	51,000 00	30,000 00
50	Bay State N'l B'k, Lawrence, .	3,750	7,000 00	3,750 00
100	First National Bank, Malden,	10,000	14,500 00	10,000 00
		$502,450	$595,711 00	$502,450 00

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Haverhill Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	$39,000	$38,610 00	$39 000 00
Boston & Maine R.R. 7s,	83,500	83,500 00	83,500 00
Boston & Providence R.R. 4s,	141,000	141,000 00	141,000 00
Concord & Montreal R.R. 4s,	75,000	73,500 00	75,000 00
Dexter & Piscataquis R.R. 4s,	15,000	14,400 00	15,000 00
Fitchburg R.R. 4s,	50,000	48,500 00	50,000 00
Fitchburg R.R. 4½s,	50,000	50,000 00	50,000 00
Leeds & Farmington R.R. 6s,	38,000	39,140 00	38,000 00
Maine Central R.R. 4½s,	50,000	51,000 00	50,000 00
Maine Central R.R. 7s,	10,000	11,000 00	10,000 00
Old Colony R.R. 4s,	25,000	25,000 00	25,000 00
Old Colony R.R. 6s,	15,000	15,600 00	15,000 00
Old Colony R.R. 7s,	5,000	5,025 00	5,000 00
Portland & Kennebec R.R. 6s,	10,000	10,100 00	10,000 00
	$606,500	$606,375 00	$606,500 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$65,227 58	3 per cent.	$50,000 00	4⅞ per cent.	$50.000 00	5⅜ per cent.
18,000 00	4 "	1,898,320 00	5 "	148,900 00	5½ "
112,000 00	4½ "	100,000 00	5⅛ "	380,450 00	6 "
250,900 00	4¾ "	175,800 00	5¼ "	50,950 00	7 "

Number of loans which are of an amount not exceeding $3,000 each,	515	
Aggregate amount of the same,		$710,675 00
Total number of loans upon real estate,	589	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		248,012 41
Times for the dividends fixed by the by-laws: third Wednesday in April and October.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent., / 2½ per cent.,	93,425 85 / 117,111 79
Number of accounts opened during the year ending Oct. 31, 1893,	1,891	
Number of accounts closed during the year ending Oct. 31, 1893,	1,694	
Total number of open accounts Oct. 31, 1893,	13,757	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		7,078 89
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		727,771 00
Number of same,	10,700	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		863,621 76
Number of same,	10,784	

Date of examination by commissioner: November 28.

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Federal Reserve Bank of St. Louis

HAYDENVILLE SAVINGS BANK — HAYDENVILLE.

Incorporated March 17, 1869. Present number of corporators, 62.

C. D. WAITE, *President.* WILBUR M. PURRINGTON, *Treasurer.*
HENRY C. SMITH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

BYRON LOOMIS, GEORGE MARKS,
F. S. WARNER, WILSON DEWEY,
HENRY L. GRAVES.

Open for business every business day, 10 A.M. to 12 M.; 2 to 4 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$5,464 91	Deposits,	$317,625 02
Bank stock as per schedule,	69,369 29	Guaranty fund,	10,500 00
Railroad bonds as per schedule,	5,081 89	Interest account,	1,921 93
Real estate by foreclosure,	770 00	Profit and loss account,	1,294 99
Loans on real estate,	184,702 24		
Loans on personal security,	57,255 98		
Loans to counties, cities or towns (notes),	5,625 00		
Loans on depositors' books,	200 00		
Deposit in bank, on interest,	1,669 29		
Deposits in banks, not on interest,	107 84		
Expense account,	423 84		
Cash on hand,	671 66		
	$331,341 94		$331,341 94

Cash on Deposit in Banks, amount in each: —

Hampshire County National Bank, Northampton,	$1,669 29
Conway National Bank, Conway,	83 98
Home National Bank, Holyoke,	23 86

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Sioux City, Iowa, 6s,	$5,200	$5,500 00	$5,464 91

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Haydenville Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	First National Bank, Amherst,	$5,000	$7,650 00	$7,520 00
40	Conway Nat'l Bank, Conway,	4,000	5,000 00	4,721 13
50	Danbury N'l Bank, Danbury, Conn.,	5,000	6,650 00	6,600 00
43	First N'l Bank, Easthampton,	4,300	6,235 00	5,290 00
50	City National Bank, Holyoke,	5,000	5,750 00	5,625 00
60	Home National Bank, Holyoke,	6,000	7,200 00	6,165 00
70	First N'l Bank, Northampton,	7,000	8,400 00	9,105 50
50	Hampshire County National Bank, Northampton,	5,000	6,000 00	6,041 66
18	Northampton National Bank, Northampton,	1,800	3,150 00	3,070 00
22	Southington National Bank, Southington, Conn,	2,200	2,420 00	2,331 00
10	Chicopee N'l B'k, Springfield,	1,000	1,700 00	1,700 00
10	First Nat'l Bank, Springfield,	1,000	1,450 00	1,450 00
48	John Hancock National Bank, Springfield,	4,800	6,240 00	6,000 00
25	Park National Bank, Holyoke,	2,500	3,875 00	3,750 00
		$54,600	$71,720 00	$69,369 29

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s,	$2,000	$2,000 00	$1,915 22
Fitchburg R.R. 5s,	3,000	3,165 00	3,166 67
	$5,000	$5,165 00	$5,081 89

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$1,669 29	4 per cent.	$69,735 24	5½ per cent.	$158,874 36	6 per cent.
19,173 62	5 "				

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Haydenville Savings Bank — Concluded.

Value, by books, of real estate held or owned by foreclosure or otherwise,		$770 00
Assessed value of the same,		1,000 00
Net income received from same during year ending Oct. 31, 1893,		12 00
Number of loans which are of an amount not exceeding $3,000 each,	370	
Aggregate amount of the same,		193,483 22
Total number of loans upon real estate,	213	
Amount of investments from which no income is received,		5,160 36
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		17,277 08
Times for the dividends fixed by the by-laws: second Tuesday in January and July.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent.,	6,286 47
	2 per cent.,	6,243 02
Number of accounts opened during the year ending Oct. 31, 1893,	169	
Number of accounts closed during the year ending Oct. 31, 1893,	187	
Total number of open accounts Oct. 31, 1893,	1,030	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		1,585 62
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		63,434 59
Number of same,	819	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		81,738 17
Number of same,	839	

Date of examination by commissioner: April 8.

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HINGHAM INSTITUTION FOR SAVINGS — HINGHAM.

Incorporated April 2, 1834. Present number of corporators, 55.

ENOS LORING, *President.* HENRY C. HARDING, *Treasurer.*
HENRY C. HARDING, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ENOS LORING, EDMUND HERSEY, 2d,
ELIJAH SHUTE, FRANCIS H. LINCOLN.

Open for business every business day, 8 A.M. to 12 M.; 1.30 to 4 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$75,000 00	Deposits,	$2,131,372 35
Loan on public funds,	1,000 00	Guaranty fund,	81,800 00
Bank stock as per schedule,	150,260 00	Profit and loss account,	46,179 07
Loan on bank stock,	5,700 00	Suspense account,	1,466 06
Railroad bonds as per schedule,	65,750 00		
Loans on railroad stock,	39,300 00		
Railroad notes,	50,000 00		
Real estate (for banking purposes),	3,000 00		
Real estate by foreclosure,	9,890 00		
Loans on real estate,	1,099,388 00		
Loans on personal security,	632,153 28		
Loans to counties, cities or towns (notes),	45,300 00		
Loans on depositors' books,	150 00		
Deposit in bank, on interest,	41,698 60		
Deposits in banks, not on interest,	16,345 40		
Expense account,	2,711 74		
Lawrence Duck Company stock,*	22,000 00		
Boston & Provincetown Steamship Company stock,*	300 00		
Cash on hand,	870 46		
	$2,260,817 48		$2,260,817 48

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount on each:—

Shoe and Leather National Bank, Boston,	$41,698 60
National Webster Bank, Boston,	3,924 80
Hingham National Bank, Hingham,	12,420 60

Loan on Public Funds:—

On $1,000 United States 4s,	$1,000 00

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Hingham Institution for Savings — Continued.

Loan on Bank Stock: —

On 72 shares Massachusetts National Bank, Boston, ... $5,700 00

Loans on Railroad Stock, amount on each: —

On 241 shares Boston & Maine R.R., ... $25,000 00
On 138 shares Boston & Maine R.R., ... 14,300 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, . .	$50,000	$50,000 00	$50,000 00
of Des Moines, Iowa, 4½s, .	25,000	25,000 00	25,000 00
	$75,000	$75,000 00	$75,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
7	Abington Nat'l B'k, Abington,	$700	$896 00	$700 00
38	Atlantic Nat'l Bank, Boston, .	3,800	4,579 00	3,800 00
75	Atlas National Bank, Boston, .	7,500	8,643 75	7,500 00
54	National City Bank, Boston, .	5,400	4,590 00	5,400 00
82	N'l B'k of Commerce, Boston,	8,200	9,676 00	8,200 00
100	National Eagle Bank, Boston, .	10,000	8,500 00	10,000 00
50	First National Bank, Boston, .	5,000	11,500 00	5,000 00
46	Globe National Bank, Boston, .	4,600	4,232 00	4,600 00
42	Hamilton Nat'l B'k, Boston, .	4,200	4,788 00	4,200 00
36	Market Nat'l Bank, Boston, .	3,600	3,312 00	3,600 00
20	Massachusetts N'l B'k, Boston,	2,000	1,850 00	2,000 00
75	Merchants' N'l Bank, Boston,	7,500	10,725 00	7,500 00
20	New England N'l B'k, Boston,	2,000	3,145 00	2,000 00
80	N'l B'k of No. America, Boston,	8,000	8,420 00	8,000 00
75	N'l B'k of the Republic, Boston,	7,500	10,950 00	7,500 00
112	National Revere Bank, Boston,	11,200	11,200 00	11,200 00
100	Shoe & Leather N'l B'k, Boston,	10,000	9,000 00	10,000 00
26	State National Bank, Boston, .	2,600	2,661 75	2,600 00
36	Suffolk Nat'l Bank, Boston, .	3,600	3,474 00	3,600 00
100	Tremont Nat'l Bank, Boston, .	10,000	9,500 00	10,000 00
50	National Union Bank, Boston,	5,000	6,450 00	5,000 00
60	Nat'l Webster Bank, Boston, .	6,000	5,400 00	6,000 00
20	Brockton Nat'l B'k, Brockton, .	2,000	2,200 00	2,000 00
30	First National Bank, Chelsea, .	3,000	3,360 00	3,000 00
178	Hingham N'l B'k, Hingham, .	12,460	13,350 00	12,460 00
16	Old Colony N'l B'k, Plymouth,	1,600	2,400 00	1,600 00
28	Nat'l Union Bank, Weymouth,	2,800	2,800 00	2,800 00
		$150,260	$167,602 50	$150,260 00

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Hingham Institution for Savings — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 7s,	$11,000	$11,000 00	$11,000 00
Eastern R.R 6s,	6,000	7,020 00	6,000 00
Old Colony R.R. 7s,	11,000	11,000 00	11,000 00
Old Colony R.R. 6s,	2,000	2,085 00	2,000 00
Upper Coos R.R. 4½s,	15,000	15,750 00	15,750 00
Fitchburg R.R. 5s,	20,000	20,400 00	20,000 00
	$65,000	$67,255 00	$65,750 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$5,953 28	0 per cent.	$141,700 00	4¾ per cent.	$127,753 00	6 per cent.
41,698 60	2½ "	877,830 00	5 "	31,000 00	6½ "
13,000 00	4 "	125,000 00	5¼ "	104,105 00	7 "
286,950 00	4½ "	159,700 00	5½ "		

Amount invested in real estate for banking purposes,		$3,000 00
Estimated value of the same,		3,000 00
Assessed value of the same,		2,500 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,		9,890 00
Assessed value of the same,		9,720 00
Number of loans which are of an amount not exceeding $3,000 each,	300	
Aggregate amount of the same,		313,608 00
Total number of loans upon real estate,	390	
Amount of investments from which no income is received,		17,953 28
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		105,723 35
Times for the dividends fixed by the by-laws: first Tuesday in January and July.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent., 2 per cent,	40,951 46 41,683 69
Number of accounts opened during the year ending Oct. 31, 1893,	392	
Number of accounts closed during the year ending Oct. 31, 1893,	328	
Total number of open accounts Oct. 31, 1893,	4,511	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		3,860 06
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		192,011 68
Number of same,	1,926	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		242,294 91
Number of same,	2,094	

Date of examination by commissioner: October 10.

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Federal Reserve Bank of St. Louis

HOLLISTON SAVINGS BANK — HOLLISTON.

Incorporated Feb. 27, 1872. Present number of corporators, 58.

DANIEL C. MOWRY, *President.* ORRIN THOMSON, *Treasurer.*
ORRIN THOMSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

GEO. A. BARTLETT, URIEL CUTLER,
JOSEPH H. DEWING, HIRAM LAKE,
CHAS. F. THAYER.

Open for business every business day, except Saturday, 9 A.M. to 12 M.; 1.30 to 3.30 P.M.; Saturday, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	$26,862 50	Deposits,	$374,102 47
Loans on bank stock,	6,300 00	Guaranty fund,	19,200 00
Railroad bonds as per schedule,	25,700 00	Interest account,	12,968 89
Real estate by foreclosure,	6,670 00		
Loans on real estate,	235,300 00		
Loans on personal security,	65,413 00		
Loans to counties, cities or towns (notes),	28,600 00		
Deposits in banks, on interest,	5,338 27		
Deposit in bank, not on interest,	5,000 00		
Cash on hand,	1,087 59		
	$406,271 36		$406,271 36

Cash on Deposit in Banks, amount in each:—

National Bank of the Commonwealth, Boston,	$1,516 74
Holliston National Bank, Holliston,	8,821 53

Loans on Bank Stock, amount on each:—

On 49 shares Holliston National Bank, Holliston,	$3,810 00
On 35 shares Central National Bank, Boston,	2,490 00

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Holliston Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
24	State National Bank, Boston, .	$2,400	$2,448 00	$2,400 00
34	National Bank of the Commonwealth, Boston, . . .	3,400	4,352 00	3,400 00
7	Blackstone Nat'l B'k, Boston, .	700	630 00	700 00
25	Shoe & Leather N'l B'k, Boston,	2,500	2,250 00	2,462 50
30	Home Nat'l Bank, Brockton, .	3,000	4,500 00	3,000 00
30	Franklin N'l Bank, Franklin, .	3,000	3,300 00	3,000 00
60	Holliston N'l Bank, Holliston,	6,000	6,300 00	6,000 00
15	People's N'l B'k, Marlborough,	1,500	1,725 00	1,500 00
20	Blue Hill Nat'l Bank, Milton, .	2,000	2,200 00	2,000 00
24	Framingham National Bank, South Framingham, . .	2,400	3,000 00	2,400 00
		$26,900	$30,705 00	$26,862 50

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 7s, . . .	$13,000	$13,000 00	$13,000 00
Fitchburg R.R. 5s, ...	4,000	4,160 00	4,000 00
Old Colony R.R. 7s, ...	3,000	3,000 00	3,000 00
Salem & Lowell R.R. 6s, . . .	5,700	6,099 00	5,700 00
	$25,700	$26,259 00	$25,700 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$5,338 27	2½ per cent.	$1,500 00	4½ per cent.	$233,603 00	6 per cent.
12,000 00	3½ "	31,300 00	5 "	1,100 00	7 "
8,000 00	4 "	37,110 00	5½ "	11,000 00	7½ "

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Federal Reserve Bank of St. Louis

Holliston Savings Bank — Concluded.

Value, by books, of real estate held or owned by foreclosure or otherwise,		$6,670 00
Assessed value of the same,		9, 00 00
Net income received from same during year ending Oct. 31, 1893,		131 50
Number of loans which are of an amount not exceeding $3,000 each,	293	
Aggregate amount of the same,		223,513 00
Total number of loans upon real estate,	270	
Gross amount of interest or profits received or earned, as per books, during year ending Oct 31, 1893,		22,060 05
Times for the dividends fixed by the by-laws: first Tuesday in June and December.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent., 2 per cent.,	7,318 02 7,394 48
Number of accounts opened during the year ending Oct. 31, 1893,	138	
Number of accounts closed during the year ending Oct. 31, 1893,	166	
Total number of open accounts Oct. 31, 1893,	1,205	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		1,818 25
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		57,586 63
Number of same,	849	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		75,175 37
Number of same,	989	
Date of examination by commissioner: June 20.		

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HOLYOKE SAVINGS BANK—HOLYOKE.

Incorporated Feb. 21, 1855. Present number of corporators, 89.

GEORGE W. PRENTISS, *President.* R. B. JOHNSON, *Treasurer.*
C. W. JOHNSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

GEORGE W. PRENTISS, LEVI PERKINS,
WILLIAM WHITING, ROBERT RUSSELL.

Open for business every business day, 9 A.M. to 4 P.M.; Saturdays, 7 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$230,500 00	Deposits,	$2,709,200 84
Loan on public funds,	600 00	Guaranty fund,	90,000 00
Bank stock as per schedule,	258,200 00	Interest account,	61,104 55
Loans on bank stock,	16,000 00		
Railroad bonds as per schedule,	594,900 00		
Loans on real estate,	1,279,816 00		
Loans on personal security,	333,000 00		
Loans to counties, cities or towns (notes),	2,000 00		
Loans on depositors' books,	200 00		
Deposits in banks, on interest,	111,160 06		
Deposit in bank, not on interest,	2,533 00		
Expense account,	2,575 12		
Furniture and fixtures,	5,790 04		
Premium account,	7,000 00		
Cash on hand,	16,031 17		
	$2,860,305 39		$2,860,305 39

Cash on Deposit in Banks, amount in each: —

Holyoke National Bank, Holyoke,	$52,548 77
National Bank of the Commonwealth, Boston,	18,611 29
Maverick National Bank, Boston,	2,533 00
City National Bank, Holyoke,	30,000 00
Agawam National Bank, Springfield,	10,000 00

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Holyoke Savings Bank — Continued.

Loan on Public Funds: —

On $600 United States 4s,	$600 00

Loans on Bank Stock, amount on each: —

On 4 shares Third National Bank, Springfield,	$400 00
On 25 shares Hampshire National Bank, Northampton,	1,200 00
On 26 shares Palmer National Bank, Palmer,	2,600 00
On 20 shares Holyoke National Bank, Holyoke,	2,000 00
On 27 shares Holyoke National Bank, Holyoke,	2,500 00
On 3 shares Hadley Falls National Bank, Holyoke,	1,200 00
On 10 shares Home National Bank, Holyoke,	
On 10 shares City National Bank, Holyoke,	1,000 00
On 32 shares Holyoke National Bank, Holyoke,	5,100 00
On 5 shares Home National Bank, Holyoke,	
On 15 shares Springfield Safe Deposit and Trust Company, Springfield,	

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	$25,000	$26,000 00	$25,000 00
of Boston, Mass., 6s,	3,000	3,400 00	3,000 00
of Chelsea, Mass., 6s,	1,000	1,000 00	1,000 00
of Cleveland, Ohio, 6s,	13,000	13,450 00	13,000 00
of Dayton, Ohio, 6s,	23,000	23,850 00	23,000 00*
of Detroit, Mich., 7s,	8,000	9,000 00	8,000 00
of Fall River, Mass., 6s,	3,000	3,300 00	3,000 00
of Grand Rapids, Mich., 5s,	30,000	30,100 00	30,000 00
of Holyoke, Mass., 4s,	2,000	2,000 00	2,000 00
of Holyoke, Mass., 6s,	8,000	8,800 00	8,000 00
of Lewiston, Me., 5s,	1,500	1,600 00	1,500 00
of Milwaukee, Wis., 7s,	20,000	21,000 00	20,000 00
of Springfield, Ohio, 5s,	17,000	17,200 00	17,000 00
Commonwealth of Massachusetts 5s,	9,000	9,000 00	9,000 00
City of Grand Rapids, Mich., 8s,	10,000	10,300 00	10,000 00
of Cleveland, Ohio, 7s,	2,000	2,000 00	2,000 00
of Cleveland, Ohio, 5s,	28,000	28,300 00	28,000 00
of Dayton, Ohio, 5s,	2,000	2,000 00	2,000 00*
of Pawtucket, R. I., 7s,	25,000	25,500 00	25,000 00
	$230,500	$237,800 00	$230,500 00

* Legal investments when made.

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Holyoke Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	Greylock Nat'l Bank, Adams,	$2,000	$3,000 00	$2,000 00
22	First National Bank, Adams, .	2,200	3,000 00	2,200 00
50	First National Bank, Amherst,	5,000	7,500 00	5,000 00
20	Miller's River N'l B'k, Athol,	2,000	3,800 00	2,000 00
20	First National Bank, Chicopee,	2,000	3,000 00	2,000 00
37	Rollstone Nat'l B'k, Fitchburg,	3,700	5,550 00	3,700 00
48	Franklin County Nat'l Bank, Greenfield, ...	4,800	4,800 00	4,800 00
5	First Nat'l Bank, Greenfield, .	500	1,000 00	500 00
2	First Nat'l Bank, Haverhill, .	200	300 00	200 00
38	Conway Nat'l Bank, Conway,	3,800	4,750 00	3,800 00
42	First Nat'l B'k, Easthampton,	4,200	5,000 00	4,200 00
1	Merrimack N'l B'k, Haverhill,	100	150 00	100 00
380	Holyoke Nat'l Bank, Holyoke,	38,000	57,000 00	38,000 00
220	Hadley Falls N'l B'k, Holyoke,	22,000	33,000 00	28,800 00
8	City National Bank, Holyoke,	800	880 00	800 00
60	Home Nat'l Bank, Holyoke, .	6,000	6,900 00	6,000 00
17	Railroad Nat'l Bank, Lowell, .	1,700	2,000 00	1,700 00
25	Monson Nat'l Bank, Monson, .	2,500	3,750 00	2,500 00
5	First N'l B'k, Newburyport, .	500	500 00	500 00
100	Northampton National Bank, Northampton, . . .	10,000	17,500 00	13,900 00
20	Hampshire County National Bank, Northampton, . .	2,000	2,400 00	2,000 00
151	First N'l Bank, Northampton,	15,100	19,630 00	18,400 00
38	Palmer Nat'l Bank, Palmer, .	3,800	4,700 00	3,800 00
11	Pittsfield N'l Bank, Pittsfield,	1,100	1,650 00	1,100 00
50	Agawam N'l B'k, Springfield, .	5,000	5,000 00	5,000 00
97	Chicopee N'l B'k, Springfield,	9,700	12,800 00	12,300 00
15	City Nat'l Bank, Springfield, .	1,500	1,875 00	1,500 00
178	First Nat'l Bank, Springfield,	17,800	23,180 00	21,500 00
50	Second N'l Bank, Springfield,	5,000	8,000 00	9,000 00
190	Third Nat'l Bank, Springfield,	19,000	35,600 00	28,500 00
87	John Hancock National Bank, Springfield, . . .	8,700	10,500 00	9,900 00
97	Townsend N'l B'k, Townsend,	9,700	11,640 00	12,000 00
26	Ware National Bank, Ware, .	2,600	3,000 00	2,600 00
4	First Nat'l Bank, Westfield, .	400	600 00	400 00
50	First Nat'l Bank, Worcester, .	5,000	8,500 00	5,000 00
25	Springfield N'l B'k, Springfield,	2,500	3,125 00	2,500 00
		$220,900	$315,580 00	$258,200 00

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Holyoke Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 6s,	$21,000	$21,400 00	$21,000 00
Boston & Lowell R.R. 4s,	19,000	19,000 00	19,000 00
Boston & Lowell R.R. 5s,	15,000	15,750 00	15,000 00
Boston & Lowell R.R. 6s,	31,000	32,500 00	31,000 00
Boston & Lowell R.R. 7s,	22,000	23,000 00	22,000 00
Boston & Maine R.R. 7s,	65,500	65,500 00	65,500 00
Boston, Winthrop & Shore R.R. 5s,	20,000	21,000 00	20,000 00
Boston, Revere Beach & Lynn R.R. 6s,	35,000	36,000 00	35,000 00
Cheshire R.R. 6s,	27,000	28,100 00	27,000 00
Fitchburg R.R. 4s,	15,000	15,000 00	15,000 00
Fitchburg R.R. 5s,	10,000	10,400 00	10,000 00
Fitchburg R.R. 7s,	2,000	2,000 00	2,000 00
Lowell & Lawrence R.R. 6s,	8,000	8,500 00	8,000 00
Leeds & Farmington R.R. 6s,	10,800	11,000 00	10,800 00
Holyoke & Westfield R.R. 4s,	50,000	50,000 00	50,000 00
Maine Central R.R. 6s,	5,000	5,500 00	5,000 00
Maine Central R.R. 7s,	12,000	14,500 00	12,000 00
Nashua & Lowell R.R. 5s,	1,000	1,000 00	1,000 00
New York, Prov. & Boston R.R. 7s,	5,000	5,800 00	5,000 00
Norwich & Worcester R.R. 6s,	16,000	16,800 00	16,000 00
Old Colony R.R. 6s,	81,000	83,600 00	81,000 00
Old Colony R.R. 7s,	50,000	50,000 00	50,000 00
Portland & Kennebec R.R. 6s,	38,600	39,000 00	38,600 00
Portland & Ogdensburg R.R. 6s,	25,000	27,000 00	25,000 00
New Bedford R.R. 7s,	10,000	10,000 00	10,000 00
	$594,900	$612,350 00	$594,900 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$18,611 29	2½ per cent.	$40,000 00	4½ per cent.	$106,596 00	5½ per cent.
52,548 77	4 "	1,359,045 00	5 "	165,975 00	6 "

Number of loans which are of an amount not exceeding $3,000 each, 254
Aggregate amount of the same, ... $306,676 00
Total number of loans upon real estate, ... 353
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, ... 156,865 64
Times for the dividends fixed by the by-laws: third Monday in January and July.

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Holyoke Savings Bank — Concluded.

Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent.,	$51,517 81
	2 per cent.,	52,824 60
Number of accounts opened during the year ending Oct. 31, 1893,	1,676	
Number of accounts closed during the year ending Oct. 31, 1893,	1,881	
Total number of open accounts Oct. 31, 1893,	7,693	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		7,989 53
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		691,316 00
Number of same,	13,582	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		814,946 71
Number of same,	8,917	

Date of examination by commissioner: April 24.

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HOME SAVINGS BANK — BOSTON.

Incorporated March 17, 1869. Present number of corporators, 47.

CHARLES H. ALLEN, *President.* CHARLES J. HAYDEN, *Treasurer.*
CHARLES J. HAYDEN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

CHARLES H. ALLEN, NEWTON TALBOT,
THOMAS F. TEMPLE, ALBERT T. WHITING,
JOHN W. LEIGHTON, HENRY C. JACKSON.

Open for business every business day, 9 A.M. to 2 P.M., and Saturday, for deposits, till 8 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$139,000 00	Deposits,	$4,687,225 75
Bank stock as per schedule,	402,300 00	Guaranty fund,	215,700 00
Loans on bank stock,	33,000 00	Interest account,	34,345 12
Railroad bonds as per schedule,	152,250 00	Profit and loss account,	54,278 75
Loan on railroad bonds,	5,000 00		
Loan on railroad stock,	1,800 00		
Railroad notes,	49,110 42		
Real estate by foreclosure,	3,000 00		
Loans on real estate,	2,231,733 33		
Loans on personal security,	1,645,011 37		
Loans to counties, cities or towns (notes),	98,916 25		
Deposits in banks, on interest,	222,370 08		
Expense account,	1,286 25		
Suspense account,	104 73		
Premium account,	395 00		
Real estate income account,	38 88		
Cash on hand,	6,233 31		
	$4,991,549 62		$4,991,549 62

Cash on Deposit in Banks, amount in each: —

Central National Bank, Boston,	$166,866 97*
Boylston National Bank, Boston,	55,503 11

* This amount has since been reduced within the legal limit.

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Federal Reserve Bank of St. Louis

Home Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

On 32 shares Boylston National Bank, Boston,	$3,200 00
On 100 shares Broadway National Bank, Boston,	10,000 00
On 20 shares Central National Bank, Boston,	2,000 00
On 40 shares Central National Bank, Boston,	3,500 00
On 50 shares Fitchburg National Bank, Fitchburg,	5,000 00
On 7 shares Globe National Bank, Boston,	500 00
On 15 shares National Market Bank, Brighton,	600 00
On 25 shares Miller's River National Bank, Athol,	5,000 00
On 25 shares Fitchburg National Bank, Fitchburg,	
On 15 shares National Security Bank, Boston,	1,500 00
On 9 shares Taunton National Bank Taunton,	1,700 00
On 8 shares Bristol County National Bank, Taunton,	

Loan on Railroad Bonds: —

On $6,000 Eastern R.R. 6s,	$5,000 00

Loan on Railroad Stock: —

On 45 shares Fitchburg R.R.,	$1,800 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bay City, Mich., 8s,	$5,500	$6,960 00	$5,500 00
of Boston, Mass., 6s,	7,000	7,000 00	7,000 00
of Cambridge, Mass., 6s,	1,000	1,025 00	1,000 00
of Chicago, Ill., 7s,	8,000	8,100 00	8,000 00
of Cleveland, Ohio, 5s,	17,000	17,680 00	17,000 00
of Cleveland, Ohio, 6s,	2,000	2,070 00	2,000 00
of Dayton, Ohio, 5s,	25,000	25,125 00	25,000 00*
of Dayton, Ohio, 6s,	23,000	23,250 00	23,000 00*
of Indianapolis, Ind., 7 3/10s,	4,000	4,120 00	4,000 00
of Lawrence, Mass., 6s,	2,000	2,020 00	2,000 00
of Springfield, Mass., 7s,	2,000	2,260 00	2,000 00
of Springfield, Ohio, 5s,	5,000	5,035 00	5,000 00
of Springfield, Ohio, 6s,	12,000	12,370 00	12,000 00
Town of Hyde Park, Mass., 4s,	2,000	2,000 00	2,000 00
of St. Johnsbury, Vt., 4½s,	5,000	5,000 00	5,000 00
City of Milwaukee, Wis., 5s,	8,500	8,500 00	8,500 00
of Canton, Ohio, 5s,	10,000	10,000 00	10,000 00
	$139,000	$142,515 00	$139,000 00

* Legal investments when made.

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Federal Reserve Bank of St. Louis

Home Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Atlantic Nat'l Bank, Boston, .	$5,000	$6,025 00	$5,000 00
200	Atlas National Bank, Boston,	20,000	23,050 00	20,000 00
100	Blackstone Nat'l Bank, Boston,	10,000	9,025 00	10,000 00
50	Boston National Bank, Boston,	5,000	4,650 00	5,000 00
75	Columbian N'l Bank, Boston,	7,500	7,500 00	7,500 00
23	Continental N'l Bank, Boston,	2,300	2,639 25	2,300 00
100	Eliot National Bank, Boston, .	10,000	11,550 00	10,000 00
70	Everett Nat'l Bank, Boston, .	7,000	6,422 50	7,000 00
125	First National Bank, Boston, .	12,500	29,687 50	12,500 00
100	Freeman's Nat'l Bank, Boston,	10,000	10,600 00	10,000 00
160	Hamilton Nat'l Bank, Boston,	16,000	18,240 00	16,000 00
100	N'l Hide & Leather B'k, Boston,	10,000	10,550 00	10,000 00
150	Howard Nat'l Bank, Boston, .	15,000	14,850 00	15,000 00
50	Nat'l Market Bank, Brighton, .	5,000	4,487 50	5,000 00
150	Market Nat'l Bank, Boston, .	15,000	13,800 00	15,000 00
75	Mt. Vernon N'l Bank, Boston,	7,500	9,909 38	7,500 00
50	Massachusetts N'l B'k, Boston,	5,000	4,750 00	5,000 00
200	Merchants' Nat'l Bank, Boston,	20,000	28,600 00	20,000 00
200	New England N'l B'k, Boston,	20,000	31,450 00	20,000 00
200	North National Bank, Boston,	20,000	21,800 00	20,000 00
50	N'l B'k of No. America, Boston,	5,000	5,262 50	5,000 00
150	N'l B'k of Redemption, Boston,	15,000	18,825 00	15,000 00
200	N'l B'k of the Republic, Boston,	20,000	29,500 00	20,000 00
150	National Revere Bank, Boston,	15,000	15,000 00	15,000 00
400	Second National Bank, Boston,	40,000	72,400 00	40,000 00
200	Shawmut Nat'l Bank, Boston,	20,000	22,400 00	20,000 00
100	Shoe & Leather N'l B'k, Boston,	10,000	9,000 00	10,000 00
100	State National Bank, Boston, .	10,000	10,325 00	10,000 00
70	Suffolk National Bank, Boston,	7,000	6,475 00	7,000 00
200	Tremont Nat'l Bank, Boston, .	20,000	18,800 00	20,000 00
125	National Union Bank, Boston, .	12,500	16,218 75	12,500 00
50	Nat'l Webster Bank, Boston, .	5,000	4,575 00	5,000 00
		$402,300	$498,367 38	$402,300 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 6s, . .	$3,000	$3,045 00	$3,000 00
Boston & Lowell R.R. 6s, . .	1,000	1,035 00	1,000 00
Boston & Lowell R.R. 7s, . .	3,000	3,090 00	3,000 00
Boston & Maine R R. 7s, . . .	21,000	21,000 00	20,950 00
Cheshire R.R. 6s, ...	26,500	27,295 00	26,500 00

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Home Savings Bank — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Dexter & Piscataquis R.R. 4s,	$10,000	$9,600 00	$10,000 00
Fall River R.R. 5s,	1,000	1,000 00	1,000 00*
Fitchburg R.R. 4s,	38,000	36,955 00	38,000 00
Fitchburg R.R. 5s,	3,000	3,150 00	3,000 00
Fitchburg R.R. 7s,	4,000	4,020 00	4,000 00
Leeds & Farmington R.R. 6s,	13,800	14,214 00	13,800 00
Lowell & Lawrence R.R. 6s,	2,000	2,100 00	2,000 00
Old Colony R.R. 4s,	15,000	15,000 00	15,000 00
Old Colony R.R. 7s,	6,000	6,030 00	6,000 00
Portland & Ogdensburg R.R. 6s,	1,000	1,080 00	1,000 00
Old Colony R.R. 6s,	1,000	1,050 00	1,000 00
Fitchburg R.R. 6s,	3,000	3,150 00	3,000 00
	$152,300	$152,814 00	$152,250 00

* A legal investment when made.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$222,370 08	2¾ per cent.	$1,188,458 33	5 per cent.	$9,713 12	6¾ per cent.
20,000 00	4 "	88,400 00	5¼ "	190,316 09	7 "
20,000 00	4⅛ "	50,000 00	5⅜ "	114,310 25	7¼ "
121,500 00	4¼ "	640,633 33	5½ "	165,148 97	7½ "
563,107 53	4½ "	40,000 00	5¾ "	10,000 00	7¾ "
199,600 00	4¾ "	340,296 25	6 "	137,000 00	8 "
50,000 00	4⅞ "	116,087 50	6½ "		

Value, by books, of real estate held or owned by foreclosure or otherwise,	$3,000 00
Assessed value of the same,	4,400 00
Net income received from same during year ending Oct. 31, 1893,	113 59
Number of loans which are of an amount not exceeding 3,000 each,	222
Aggregate amount of the same,	365,050 00
Total number of loans upon real estate,	395
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,	246,023 69
Times for the dividends fixed by the by-laws: second Wednesday in April and October.	

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Home Savings Bank — Concluded.

Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent.,	$86,308 48
	2 per cent.,	87,556 46
Number of accounts opened during the year ending Oct. 31, 1893,	2,987	
Number of accounts closed during the year ending Oct. 31, 1893,	2,348	
Total number of open accounts Oct. 31, 1893,	20,025	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		20,709 73
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		1,343,013 24
Number of same,	18,906	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		1,393,904 99
Number of same,	16,638	

Date of examination by commissioner: April 1.

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HOOSAC SAVINGS BANK—NORTH ADAMS.

Incorporated April 19, 1871. Present number of corporators, 15.

O. A. ARCHER *President.* W. W. RICHMOND, *Treasurer.*

GEO. P. LAWRENCE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

DANIEL J. BARBER, TIMOTHY COLLINS,
W. W. BUTLER.

Open for business every business day, 9 A.M. to 12 M.; 1 to 4 P.M.; Saturday, until 6 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$25,000 00	Deposits,	$512,325 08
Bank stock as per schedule,	7,200 00	Guaranty fund,	10,384 07
Real estate (for banking purposes),	53,665 70	Interest account,	13,012 56
Loans on real estate,	318,323 36		
Loans on personal security,	100,603 72		
Loans to counties, cities or towns (notes),	5,000 00		
Deposit in bank, not on interest,	2,287 29		
Premium account,	2,725 00		
Furniture and fixtures,	6,237 11		
Cash on hand,	14,679 53		
	$535,721 71		$535,721 71

Cash on Deposit in Bank:—

Berkshire National Bank, North Adams, ... $2,287 29

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bay City, Mich., 5s,	$10,000	$11,100 00	$10,000 00
of Cleveland, Ohio, 4s,	2,000	2,100 00	2,000 00
of Columbus, Ohio, 4s,	1,000	1,000 00	1,000 00*
of Lynn, Mass., 4s,	2,000	2,000 00	2,000 00
of Sioux City, Iowa, 4½s,	5,000	5,200 00	5,000 00
of Terre Haute, Ind., 4½s,	5,000	5,300 00	5,000 00
	$25,000	$26,700 00	$25,000 00

* A legal investment when made.

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Hoosac Savings Bank — Concluded.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
19	Adams N'l Bank, No. Adams,	$1,900	$2,128 00	$1,900 00
53	Berkshire N'l B'k, N. Adams,	5,300	5,300 00	5,300 00
		$7,200	$7,428 00	$7,200 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$245,079 97	5 per cent.	$178,847 11	6 per cent.	-	-

Amount invested in real estate for banking purposes,	$53,665 70
Estimated value of the same,	66,000 00
Assessed value of the same,	29,410 00
Net income received from same during year ending Oct. 31, 1893,	453 20
Number of loans which are of an amount not exceeding $3,000 each,	251
Aggregate amount of the same,	229,637 53
Total number of loans upon real estate,	208
Amount of investments from which no income is received,	5,300 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,	25,730 50
Times for the dividends fixed by the by-laws: June 1 and December 1.	
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent., 9,062 35 2 per cent., 9,708 75
Number of accounts opened during the year ending Oct. 31, 1893,	764
Number of accounts closed during the year ending Oct. 31, 1893,	590
Total number of open accounts Oct. 31, 1893,	2,978
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),	2,600 16
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,	248,992 75
Number of same,	4,937
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,	255,878 84
Number of same,	2,065
Date of examination by commissioner: June 23.	

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HOPKINTON SAVINGS BANK — HOPKINTON.

Incorporated March 23, 1867. Present number of corporators, 31.

ALVAN A. SWEET, *President.* WEBSTER W. PAGE, *Treasurer.*
WEBSTER W. PAGE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ALVAN A. SWEET, LOWELL B. MAYBRY,
ALONZO COBURN, W. A. FRAIL,
CHARLES H. MORSE, M. V. PHIPPS.

Open for business every business day, except Saturday, 9 A.M. to 12 M.; 1.30 to 4 P.M.; Saturday, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$24,500 00	Deposits,	$374,120 02
Bank stock as per schedule,	57,425 24	Guaranty fund,	14,534 36
Loans on bank stock,	500 00	Profit and loss account,	10,513 65
Railroad bonds as per schedule,	73,000 00		
Real estate by foreclosure,	484 42		
Loans on real estate,	210,400 00		
Loans on personal security,	4,500 00		
Loans to counties, cities or towns (notes),	10,000 00		
Deposit in bank, on interest,	15,768 78		
Deposit in bank, not on interest,	1,000 00		
Expense account,	1,016 54		
Cash on hand,	573 05		
	$399,168 03		$399,168 03

Cash on Deposit in Bank: —
Hopkinton National Bank, Hopkinton, ... $16,768 78

Loan on Bank Stock: —
On 7 shares Hopkinton National Bank, Hopkinton, ... $500 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	$5,000	$5,850 00	$5,000 00
of Belfast, Me., 6s,	3,500	3,745 00	3,500 00*
of Dayton, Ohio, 4s,	5,000	5,250 00	5,000 00*
of Portland, Me., 6s,	6,000	7,080 00	6,000 00
County of Aroostook, Me., 4½s,	5,000	5,100 00	5,000 00
	$24,500	$27,025 00	$24,500 00

* Legal investments when made.

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Hopkinton Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Greylock Nat'l Bank, Adams,	$1,000	$1,500 00	$1,500 00
50	Atlantic Nat'l Bank, Boston, .	5,000	6,025 00	6,500 00
61	Atlas National Bank, Boston, .	6,100	7,030 25	7,320 00
50	Continental Nat'l B'k, Boston,	5,000	5,737 50	5,900 00
25	Everett Nat'l Bank, Boston, .	2,500	2,200 00	2,500 00
15	Faneuil Hall N'l B'k, Boston, .	1,500	1,800 00	1,950 00
13	N'l Hide & Leather B'k, Boston,	1,300	1,371 50	1,404 00
16	Howard Nat'l Bank, Boston, .	1,600	1,584 00	1,600 00
50	N'l B'k of Redemption, Boston,	5,000	6,100 00	6,250 00
15	N'l B'k of the Republic, Boston,	1,500	2,190 00	1,950 00
10	Nat'l Exchange Bank, Boston,	1,000	1,180 00	1,300 00
38	National Revere Bank, Boston,	3,800	3,800 00	3,800 50
40	North National Bank, Boston, .	4,000	4,360 00	5,000 00
60	Shawmut Nat'l B'k, Boston, .	6,000	6,720 00	7,200 74
25	Franklin Nat'l Bank, Franklin,	2,500	2,750 00	2,750 00
5	Natick National Bank, Natick,	500	625 00	500 00
		$48,300	$54,973 25	$57,425 24

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s, . . .	$5,000	$4,900 00	$5,000 00
Boston, Revere Beach & Lynn R.R. 6s,	10,000	10,500 00	10,000 00
Boston & Lowell R.R. 4s, . .	10,000	9,800 00	10,000 00
Concord & Montreal R.R. 4s, . .	10,000	9,800 00	10,000 00
Fitchburg R.R. 5s, ...	5,000	5,150 00	5,000 00
Nashua & Lowell R R. 5s, . .	10,000	10,400 00	10,000 00
Newport & Richford R.R. 5s, . .	10,000	10,300 00	10,000 00*
Old Colony R.R. 7s, . . .	1,000	1,005 00	1,000 00
Old Colony R.R. 6s, . . .	2,000	2,070 00	2,000 00
Salem & Lowell R.R. 6s, . . .	10,000	10,700 00	10,000 00
	$73,000	$74,625 00	$73,000 00

* A legal investment when made.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$15,768 78	2½ per cent.	$34,950 00	5½ per cent.	$83,150 00	6 per cent.
107,300 00	5 "				

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Hopkinton Savings Bank — Concluded.

Value, by books, of real estate held or owned by foreclosure or otherwise,		$484 42
Assessed value of the same,		750 00
Number of loans which are of an amount not exceeding $3,000 each,	182	
Aggregate amount of the same,		125,500 00
Total number of loans upon real estate,	198	
Amount of investments from which no income is received,		484 42
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		20,596 31
Times for the dividends fixed by the by-laws: first Saturday in May and November.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent., / 2 per cent.,	7,041 29 / 7,256 03
Number of accounts opened during the year ending Oct. 31, 1893,	174	
Number of accounts closed during the year ending Oct. 31, 1893,	148	
Total number of open accounts Oct. 31, 1893,	1,217	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		1,993 06
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		65,515 29
Number of same,	828	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		71,340 68
Number of same,	820	

Date of examination by commissioner: June 19.

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HUDSON SAVINGS BANK — HUDSON.

Incorporated Feb. 26, 1869. Present number of corporators, 38.

EDMUND M. STOWE, *President.* DANIEL W. STRATTON, *Treasurer.*
FRED O. WELSH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

EDMUND M. STOWE, JOSEPH S. BRADLEY,
HORACE E. STOWE, LUMAN T. JEFTS,
GEORGE B. COCHRAN.

Open for business every business day, except Saturday, 9 A.M. to 12 M.; Saturday, 9 A.M. to 12 M.; 1 to 5 P.M.; 6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$100,400 00	Deposits,	$729,402 24
Bank stock as per schedule,	55,600 00	Guaranty fund,	17,200 00
Loan on bank stock,	500 00	Interest account,	3,990 59
Railroad bonds as per schedule,	92,000 00	Profit and loss account,	11,737 83
Real estate by foreclosure,	411 97		
Loans on real estate,	436,200 00		
Loans on personal security,	21,250 00		
Loans to counties, cities or towns (notes),	49,200 00		
Deposit in bank, on interest,	5,300 00		
Deposit in bank, not on interest,	49 94		
Expense account,	172 50		
Cash on hand,	1,246 25		
	$762,330 66		$762,330 66

Cash on Deposit in Bank: —

Hudson National Bank, Hudson, ... $5,349 94

Loan on Bank Stock: —

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

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Hudson Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Clinton, Mass., 4s,	$12,000	$12,000 00	$12,000 00
of Hopkinton, Mass., 4s,	5,000	5,000 00	5,000 00
of Melrose, Mass., 4s,	10,000	10,000 00	10,000 00
City of Cleveland, Ohio, 6s,	5,000	5,150 00	5,000 00
of Columbus, Ohio, 4s,	7,000	6,650 00	7,000 00*
of Fall River, Mass., 5s,	5,000	5,600 00	5,000 00
of Fall River, Mass., 6s,	2,000	2,150 00	2,000 00
of Grand Rapids, Mich., 5s,	5,000	5,150 00	5,000 00
of Taunton, Mass., 4s,	5,000	5,000 00	5,000 00
of Brockton, Mass., 4s,	20,400	20,400 00	20,400 00
of Chicago, Ill., 4s,	5,000	4,850 00	5,000 00
of Springfield, Ohio, 5s,	5,000	5,250 00	5,000 00
Town of Chicopee, Mass., 4s.,	4,000	4,000 00	4,000 00
City of Marlborough, Mass, 4s,	10,000	10,000 00	10,000 00
	$100,400	$101,200 00	$100,400 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Howard Nat'l Bank, Boston,	$2,500	$2,475 00	$2,500 00
4	Shoe & Leather N'l B'k, Boston,	400	360 00	400 00
60	State National Bank, Boston,	6,000	6,142 50	6,000 00
60	Third National Bank, Boston,	6,000	5,220 00	6,000 00
27	Nat'l Webster Bank, Boston,	2,700	2,430 00	2,700 00
37	Old Boston Nat'l Bank, Boston,	3,700	3,663 00	3,700 00
75	Hudson Nat'l Bank, Hudson,	7,500	8,625 00	7,500 00
50	National City Bank, Lynn,	5,000	9,750 00	5,000 00
52	First National Bank, Chelsea,	5,200	5,213 00	5,200 00
50	People's N'l B'k, Marlborough,	5,000	5,750 00	5,000 00
25	Boston Nat'l Bank, Boston,	2,500	2,312 50	2,500 00
50	N'l B'k of No. America, Boston,	5,000	5,262 50	5,000 00
35	N'l Hide & Leather B'k, Boston,	3,500	3,692 50	3,500 00
6	North National Bank, Boston,	600	654 00	600 00
		$55,600	$61,550 00	$55,600 00

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Hudson Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 5s,	$5,000	$5,150 00	$5,000 00
Boston & Maine R.R. 4s,	16,000	15,680 00	16,000 00
Boston, Revere Beach & Lynn R.R. 6s,	10,000	10,500 00	10,000 00
Cheshire R.R. 6s,	5,000	5,200 00	5,000 00
Concord & Montreal R.R. 4s,	10,000	9,800 00	10,000 00
Eastern R.R. 6s,	5,000	5,850 00	5,000 00
Fitchburg R.R. 5s,	20,000	20,840 00	20,000 00
Old Colony R.R. 6s,	6,000	6,300 00	6,000 00
Upper Coos R.R. 4½s,	10,000	10,000 00	10,000 00
Troy & Boston R.R. 7s,	5,000	6,750 00	5,000 00
	$92,000	$96,070 00	$92,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$5,300 00	2½ per cent.	$144,575 00	5 per cent.	$100 00	6½ per cent.
19,200 00	4 "	187,500 00	5½ "	1,150 00	7 "
30,000 00	4½ "	123,425 00	6 "	1,200 00	7½ "

Value, by books, of real estate held or owned by foreclosure or otherwise,		$411 97
Assessed value of the same,		550 00
Net income received from same during year ending Oct. 31, 1893,		43 01
Number of loans which are of an amount not exceeding $3,000 each,	302	
Aggregate amount of the same,		283,350 00
Total number of loans upon real estate,	323	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		37,158 14
Times for the dividends fixed by the by-laws: third Wednesday in January and July.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent, 2 per cent.,	12,698 84 13,502 95
Number of accounts opened during the year ending Oct. 31, 1893,	509	
Number of accounts closed during the year ending Oct. 31, 1893,	345	
Total number of open accounts Oct. 31, 1893,	2,482	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		1,764 00
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		188,278 00
Number of same,	2,619	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		153,415 44
Number of same,	1,708	
Date of examination by commissioner: January 27.		

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HYDE PARK SAVINGS BANK—HYDE PARK.

Incorporated March 8, 1871. Present number of corporators, 34.

ROBERT BLEAKIE, *President.* ARTHUR H. BURT, *Treasurer.*
ARTHUR H. BURT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ROBERT BLEAKIE, HENRY S. BUNTON,
WILLIAM J. STUART, DAVID PERKINS,
FREDK. N. TIRRELL.

Open for business every business day, 2 to 6 P.M.; also Wednesday and Saturday, 7 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	$3,700 00	Deposits,	$381,950 15
Railroad bonds as per schedule,	65,000 00	Guaranty fund,	14,269 58
Loans on real estate,	241,165 00	Interest account,	7,631 46
Loans on personal security,	72,813 00	Profit and loss account,	18,818 29
Loans to counties, cities or towns (notes),	34,000 00		
Deposits in banks, on interest,	3,506 42		
Deposit in bank, not on interest,	250 55		
Expense account,	496 27		
Cash on hand,	1,738 24		
	$422,669 48		$422,669 48

Cash on Deposit in Banks, amount in each: —

North National Bank, Boston,	$1,473 34
National Exchange Bank, Boston,	2,033 08
Maverick National Bank, Boston,	250 55

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
13	Freeman's Nat'l Bank, Boston,	$1,300	$1,300 00	$1,300 00
10	N'l B'k of Commerce, Boston,	1,000	1,180 00	1,000 00
14	First N'l Bank, Newburyport,	1,400	1,750 00	1,400 00
		$3,700	$4,230 00	$3,700 00

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Hyde Park Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R 6s,	$4,000	$4,040 00	$4,000 00
Boston & Maine R.R. 7s,	1,000	1,005 00	1,000 00
Boston, Revere Beach & Lynn R.R. 6s,	5,000	5,275 00	5,000 00
Fitchburg R.R. 5s,	10,000	10,235 00	10,000 00
Old Colony R.R. 6s,	5,000	5,250 00	5,000 00
Old Colony R.R. 7s,	1,000	1,010 00	1,000 00
Maine Central R.R. 7s,	29,000	37,700 00	29,000 00
Upper Coos R.R. 4s,	10,000	9,000 00	10,000 00
	$65,000	$73,515 00	$65,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$3,506 42	2½ per cent.	$28,000 00	5 per cent.	$3,000 00	6½ per cent.
34,000 00	4 "	16,000 00	5½ "	2,900 00	7 "
16,000 00	4½ "	245,778 00	6 "	2,300 00	8 "

Number of loans which are of an amount not exceeding $3,000 each,	175	
Aggregate amount of the same,		$213,434 42
Total number of loans upon real estate,	164	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		23,910 71
Times for the dividends fixed by the by-laws: January 15 and July 15.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent., 2 per cent,	6,675 88 7,069 54
Number of accounts opened during the year ending Oct. 31, 1893,	569	
Number of accounts closed during the year ending Oct. 31, 1893,	425	
Total number of open accounts Oct. 31, 1893,	2,505	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		1,788 75
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		180,326 70
Number of same,	4,296	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		190,998 47
Number of same,	2,948	
Date of examination by commissioner: January 23.		

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INSTITUTION FOR SAVINGS IN NEWBURYPORT AND ITS VICINITY — NEWBURYPORT.

Incorporated Jan. 31, 1820. Present number of corporators, 82.

EDWARD S. MOSELY, *President.* PHILIP K. HILLS, *Treasurer.*
LAWRENCE W. PIPER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

EDWARD S. MOSELY, SAMUEL MARCH,
WILLIAM H. SWASEY, HENRY B. LITTLE,
L. B. CUSHING.

Open for business every business day, except Saturday, 9 A.M. to 1 P.M.; 2.30 to 4 P.M.; Saturday, close at 1 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$1,192,000 00	Deposits,	$5,427,979 75
Bank stock as per schedule,	942,470 00	Guaranty fund,	275,000 00
Loans on bank stock,	58,275 00	Profit and loss account,	62,960 21
Railroad bonds as per schedule,	550,000 00		
Loans on railroad bonds,	15,800 00		
Loan on railroad stock,	50,000 00		
Railroad notes,	220,000 00		
Real estate (for banking purposes),	10,000 00		
Real estate by foreclosure,	508 50		
Loans on real estate,	825,077 00		
Loans on personal security,	1,461,628 75		
Loans to counties, cities or towns (notes),	319,400 00		
Deposits in banks, on interest,	120,076 43		
Cash on hand,	704 28		
	$5,765,939 96		$5,765,939 96

Cash on Deposit in Banks, amount in each: —

First National Bank, Newburyport,	$12,629 27
Powow River National Bank, Amesbury,	35,000 00
Amesbury National Bank, Amesbury,	15,000 00
Essex National Bank, Haverhill,	25,000 00
First National Bank, Merrimac,	15,000 00
National Revere Bank, Boston,	17,447 16

Loans on Bank Stock, amount on each: —

On 88 shares Merchants' National Bank, Newburyport,	$5,325 00
On 53 shares Mechanicks' National Bank, Newburyport,	
On 22 shares Ocean National Bank, Newburyport,	900 00
On 4 shares Ocean National Bank, Newburyport,	700 00
On 5 shares Mechanicks' National Bank, Newburyport,	

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Institution for Savings in Newburyport, etc. — Continued.

On 7 shares Mechanicks' National Bank, Newburyport,	$650 00
On 1 share Mechanicks' National Bank, Newburyport,	450 00
On 4 shares Columbian National Bank, Boston,	
On 125 shares Traders' National Bank, Boston,	8,750 00
On 200 shares Broadway National Bank, Boston,	16,000 00
On 100 shares Merchants' National Bank, Boston,	10,000 00
On 75 shares Fourth National Bank, Boston,	7,500 00
On 55 shares Second National Bank, Haverhill,	8,000 00
On 40 shares Amesbury National Bank, Amesbury,	

Loans on Railroad Bonds, amount on each: —

On $1,000 Boston & Maine R.R. 7s,	$800 00
On $15,000 Worcester, Nashua & Rochester R.R. 4s,	15,000 00

Loan on Railroad Stock: —

On 443 shares Boston & Maine R.R.,	$50,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 3½s,	$50,000	$47,500 00	$50,000 00
of Boston, Mass., 4s,	150,000	152,500 00	150,000 00
of Bangor, Me., 7s,	25,000	28,750 00	25,000 00
of Chelsea, Mass, 4s,	32,000	32,000 00	32,000 00
of Concord, N H., 6s,	15,000	15,360 00	15,000 00
of Dayton, Ohio, 5s,	15,000	15,300 00	15,000 00*
of Des Moines, Iowa, 4½s,	25,000	25,000 00	25,000 00
of Dover, N. H., 4s,	20,000	20,000 00	20,000 00
of Holyoke, Mass., 6s,	25,000	28,500 00	25,000 00
of Lynn, Mass., 3½s,	25,000	24,000 00	25,000 00
of Lynn, Mass., 4s,	75,000	75,000 00	75,000 00
of Lynn, Mass., 6s,	50,000	51,250 00	50,000 00
of Lewiston, Me., 6s,	10,000	11,200 00	10,000 00
of Lawrence, Mass., 4s,	30,000	30,000 00	30,000 00
of Lowell, Mass., 4s,	20,000	20,000 00	20,000 00
of Nashua, N. H., 4s,	25,000	25,000 00	25,000 00
of Newburyport, Mass., 4s,	177,000	177,000 00	177,000 00
of Portsmouth, N. H, 4s,	50,000	50,000 00	50,000 00
of Somerville, Mass., 4s,	11,000	11,000 00	11,000 00
of Springfield, Mass., 7s,	40,000	48 800 00	40,000 00
of Waltham, Mass., 4s,	19,000	19,000 00	19,000 00
of Worcester, Mass., 3½s,	25,000	24,000 00	25,000 00
Town of Beverly, Mass., 4s,	14,000	14,000 00	14,000 00
of Marlborough, Mass., 4s,	31,000	31,000 00	31,000 00
of Marblehead, Mass., 4s,	28,000	28,000 00	28,000 00
of Turner's Falls, Mass, 4s,	10,000	9,800 00	10,000 00
City of Chicopee, Mass., 4s,	25,000	25,000 00	25,000 00
of Haverhill, Mass., 4s,	75,000	75,000 00	75,000 00
of Salem, Mass., 4s,	45,000	45,000 00	45,000 00
Town of Stoughton, Mass., 4s,	50,000	50,000 00	50,000 00
	$1,192,000	$1,208,960 00	$1,192,000 00

* A legal investment when made.

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Institution for Savings in Newburyport, etc. — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
122	Atlantic Nat'l Bank, Boston, .	$12,200	$14,701	$12,200 00
750	Atlas National Bank, Boston, .	75,000	86,437	75,000 00
47	Blackstone Nat'l B'k, Boston, .	4,700	4,242	4,700 00
37	Boston National Bank, Boston,	3,700	3,441	3,700 00
100	Old Boston N'l Bank, Boston, .	10,000	9,900	10,000 00
108	National City Bank, Boston, .	10,800	9,315	10,800 00
300	Columbian Nat'l B'k, Boston, .	30,000	30,000	30,000 00
221	N'l Bank of Commerce, Boston,	22,100	26,078	22,100 00
500	National Bank of the Commonwealth, Boston, . .	50,000	62,625	50,000 00
286	National Eagle Bank, Boston,	28,600	27,170	28,600 00
74	Eliot National Bank, Boston, .	7,400	8,547	7,400 00
100	Nat'l Exchange Bank, Boston,	10,000	11,800	10,000 00
240	Faneuil Hall N'l B'k, Boston, .	24,000	28,800	24,000 00
100	First National Bank, Boston, .	10,000	23,750	10,000 00
270	Freeman's Nat'l Bank, Boston,	27,000	28,620	27,000 00
142	Globe National Bank, Boston,	14,200	13,064	14,200 00
250	Hamilton Nat'l Bank, Boston,	25,000	28,500	25,000 00
150	N'l Hide & Leather B'k, Boston,	15,000	15,825	15,000 00
267	Howard Nat'l Bank, Boston, .	26,700	26,433	26,700 00
508	Market Nat'l Bank, Boston, .	50,800	46,736	50,800 00
83	Massachusetts N'l B'k, Boston,	8,300	7,885	8,300 00
173	Merchants' Nat'l Bank, Boston,	17,300	24,739	17,300 00
100	New England N'l B'k, Boston,	10,000	15,725	10,000 00
302	North National Bank, Boston,	30,200	32,918	30,200 00
60	N'l B'k of No. America, Boston,	6,000	6,315	6,000 00
258	N'l B'k of Redemption, Boston,	25,800	32,379	25,800 00
375	National Revere Bank, Boston,	37,500	37,500	37,500 00
480	Second Nat'l Bank, Boston, .	48,000	86,880	48,000 00
200	Shawmut Nat'l Bank, Boston,	20,000	22,400	20,000 00
400	Shoe & Leather N'l B'k, Boston,	40,000	36,000	40,000 00
69	State National Bank, Boston, .	6,900	7,124	6,900 00
225	Suffolk Nat'l Bank, Boston, .	22,500	20,812	22,500 00
280	Traders' Nat'l Bank, Boston, .	28,000	25,200	28,000 00
500	Tremont Nat'l Bank, Boston, .	50,000	47,000	50,000 00
208	National Union Bank, Boston,	20,800	26,988	20,800 00
353	Washington N'l Bank, Boston,	35,300	35,388	35,300 00
200	Nat'l Webster Bank, Boston, .	20,000	18,300	20,000 00
60	Gloucester N'l B'k, Gloucester,	6,000	8,130	6,000 00
215	Mechanicks' Nat'l Bank, Newburyport, ...	21,500	24,940	21,500 00
1226	Merchants' Nat'l Bank, Newburyport, ...	24,520	31,876	24,520 00
105	Ocean N'l B'k, Newburyport,	5,250	6,195	5,250 00
14	First Nat'l B'k, Newburyport,	1,400	1,750	1,400 00
		$942,470	$1,062,428	$942,470 00

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Institution for Savings in Newburyport, etc. — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	$100,000	$98,500 00	$100,000 00
Boston & Lowell R.R. 6s,	5,000	5,175 00	5,000 00
Concord & Montreal R.R. 4s,	25,000	24,500 00	25,000 00
Dexter & Piscataquis R.R. 4s,	15,000	14,700 00	15,000 00
Eastern R.R. 6s,	50,000	58,500 00	50,000 00
Fitchburg R.R. 4s,	75,000	72,750 00	75,000 00
Fitchburg R.R. 4½s,	80,000	80,000 00	80,000 00
Fitchburg R.R. 5s,	25,000	25,750 00	25,000 00
Old Colony R.R. 4s,	135,000	135,000 00	135,000 00
Portland & Kennebec R.R. 6s,	15,000	15,150 00	15,000 00
Vermont & Massachusetts R.R. 5s,	25,000	26,250 00	25,000 00
	$550,000	$556,275 00	$550,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$12 629 27	2 4/10 per cent.	$193,000 00	4¾ per cent.	$100,000 00	6½ per cent.
17,447 16	2¾ "	1,052,038 75	5 "	127,500 00	7 "
21,900 00	3½ "	424,000 00	5¼ "	40,000 00	7½ "
266,500 00	4 "	184,795 00	5½ "	58,800 00	8 "
24,000 00	4¼ "	20,000 00	5¾ "	5,000 00	9 "
255,000 00	4½ "	267,647 00	6 "		

Amount invested in real estate for banking purposes,	$10,000 00
Estimated value of the same,	18,000 00
Assessed value of the same,	19,500 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,	508 50
Assessed value of the same,	600 00
Number of loans which are of an amount not exceeding $3,000 each,	439
Aggregate amount of the same,	455,052 00
Total number of loans upon real estate,	456
Amount of investments from which no income is received,	608 50
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,	263,844 59

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

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Institution for Savings in Newburyport, etc. — Concluded.

Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent.,	$105,653 96
	2 per cent.,	105,346 63
Number of accounts opened during the year ending Oct. 31, 1893,	975	
Number of accounts closed during the year ending Oct. 31, 1893,	1,012	
Total number of open accounts Oct. 31, 1893,	11,530	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		7,921 29
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		516,591 62
Number of same,	5,679	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		728,590 31
Number of same,	7,390	

Date of examination by commissioner: October 20.

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INSTITUTION FOR SAVINGS IN ROXBURY AND ITS VICINITY — BOSTON.

Incorporated Feb. 22, 1825. Present number of corporators, 46.

JOHN D. WILLIAMS, *President.* EDWARD RICHARDS, *Treasurer.*
EDWARD RICHARDS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

AUGUSTUS RICHARDSON, JOHN D. WILLIAMS,
WALTER H. COWING, ATHERTON T. BROWN,
WILLIAM F. DAY.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$481,000 00	Deposits,	$5,537,169 85
Loans on public funds,	160,760 00	Guaranty fund,	225,000 00
Bank stock as per schedule,	210,067 09	Interest account,	42,694 04
Railroad bonds as per schedule,	654,500 00	Profit and loss account,	2,600 00
Loans on railroad bonds,	55,000 00		
Railroad notes,	350,000 00		
Loans on real estate,	1,903,452 89		
Loans on personal security,	1,387,800 00		
Loans to counties, cities or towns (notes),	332,500 00		
Deposits in banks, on interest,	235,292 68		
Cash on hand,	37,091 23		
	$5,807,463 89		$5,807,463 89

Cash on Deposit in Banks, amount in each: —

National Rockland Bank, Boston,	$78,781 65
Washington National Bank, Boston,	100,306 89
Second National Bank, Boston,	56,204 14

Loans on Public Funds, amount on each: —

On $2,500 United States 4s,	$2,500 00
On $2,000 City of Lowell, Mass, 4s,	1,460 00
On $1,000 City of Cambridge, Mass, 4s,	1,800 00
On $1,000 Old Colony R.R. 4½s,	

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Institution for Savings in Roxbury and its Vicinity — Continued.

On $39,000 City of Lowell, Mass., 4s,	
On $11,000 City of Newton, Mass., 4s,	$50,000 00
On $2,000 Portsmouth, Great Falls & Conway R.R. 4½s,	
On $500 Eastern R.R. 6s,	
On $18,000 City of Boston, Mass., 4s,	
On $10,000 City of Boston, Mass., 3½s,	
On $5,000 City of Haverhill, Mass., 4s,	50,000 00
On $9,000 City of Newton, Mass., 4s,	
On $8,000 City of Newton, Mass., 4s,	
On $2,000 City of Waltham, Mass., 4s,	
On $10,000 City of Boston, Mass., 4s,	30,000 00
On $22 000 City of Milwaukee, Wis., 5s,	
On $28,000 City of Milwaukee, Wis., 5s,	25,000 00

Loans on Railroad Bonds, amount on each: —

On $32,000 Upper Coos R.R. 4½s,	$30,000 00
On $26,000 Boston & Maine R.R. 4s,	25,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	$136,000	$138,180 00	$136,000 00
of Boston, Mass., 6s,	32,000	32,000 00	32,000 00
of Bangor, Me., 6s,	10,000	10,000 00	10,000 00
of Cambridge, Mass., 6s,	2,000	2,000 00	2,000 00
of Dayton, Ohio, 6s,	41,000	41,000 00	41,000 00*
of Fitchburg, Mass., 4s,	100,000	100,000 00	100,000 00
of Lynn, Mass., 4s,	160,000	160,000 00	160,000 00
	$481,000	$483,180 00	$481,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
60	Atlas National Bank, Boston,	$6,000	$6,900 00	$6,000 00
50	Atlantic Nat'l Bank, Boston,	5,000	6,000 00	5,000 00
15	N'l B'k of Commerce, Boston,	1,500	1,755 00	2,000 00
37	National Eagle Bank, Boston,	3,700	3,441 00	4,144 00
200	First National Bank, Boston,	20,000	47,000 00	20,000 00
5	Howard Nat'l Bank, Boston,	500	495 00	606 25
30	Hamilton Nat'l Bank, Boston,	3,000	3,420 00	3,580 00
25	Market Nat'l Bank, Boston,	2,500	2,300 00	2,500 00
257	North Nat'l Bank, Boston,	25,700	28,013 00	25,680 47
210	People's Nat'l Bank, Boston,	21,000	34,230 00	21,000 00

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Institution for Savings in Roxbury and its Vicinity — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
173	Nat'l Rockland Bank, Boston,	$17,300	$25,085 00	$19,430 00
150	Nat'l Revere Bank, Boston, .	15,000	15,000 00	15,000 00
21	N'l B'k of the Republic, Boston,	2,100	3,066 00	2,698 87
52	State National Bank, Boston, .	5,200	5,304 00	5,993 00
55	Second Nat'l Bank, Boston, .	5,500	9,955 00	5,500 00
8	Shoe & Leather N'l B'k, Boston,	800	680 00	872 00
9	Suffolk Nat'l Bank, Boston, .	900	828 00	1,070 25
32	Tremont Nat'l Bank, Boston,	3,200	3,008 00	3,762 75
510	Washington Nat'l B'k, Boston,	51,000	51,000 00	58,729 50
20	First National Bank, Danvers,	1,500	1,000 00	1,500 00
50	Third National Bank, Boston, .	5,000	4,450 00	5,000 00
		$196,400	$252,930 00	$210,067 09

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s, ...	$150,000	$141,000 00	$140,000 00
Fitchburg R.R. 4½s, ...	257,000	257,000 00	257,000 00
Fitchburg R.R. 5s, ...	100,000	102,000 00	100,000 00
Boston & Lowell R.R. 7s, . .	12,000	12,000 00	12,000 00
Boston & Maine R.R. 7s, . . .	141,500	141,500 00	141,500 00
Old Colony R.R. 7s, ...	4,000	4,000 00	4,000 00
	$664,500	$657,500 00	$654,500 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$235,292 68	2½ per cent.	$156,000 00	4¾ per cent.	$50,000 00	5¾ per cent.
96,500 00	4 "	205,000 00	4⅞ "	356,950 00	6 "
144,500 00	4¼ "	1,830,422 03	5 "	40,000 00	6½ "
38,000 00	4⅜ "	220,000 00	5¼ "	49,500 00	7 "
766,800 00	4½ "	55,000 00	5⅜ "	35,000 00	8 "
68,000 00	4⅝ "	77,840 86	5½ "		

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Institution for Savings in Roxbury and its Vicinity — Concluded.

Number of loans which are of an amount not exceeding $3,000 each,	253	
Aggregate amount of the same,		$456,942 00
Total number of loans upon real estate,	406	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		288,555 86
Times for the dividends fixed by the by-laws: third Wednesday in April and October.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent.,	105,613 34
	2 per cent.,	104,524 73
Number of accounts opened during the year ending Oct. 31, 1893,	2,360	
Number of accounts closed during the year ending Oct. 31, 1893,	2,399	
Total number of open accounts Oct. 31, 1893,	14,278	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		15,681 92
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		1,087,436 00
Number of same,	15,724	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		1,289,293 42
Number of same,	14,387	

Date of examination by commissioner: August 14.

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IPSWICH SAVINGS BANK — IPSWICH.

Incorporated March 20, 1869. Present number of corporators, 23.

JOSEPH ROSS, *President.* THEODORE F. COGGSWELL, *Treasurer.*
THEODORE F. COGGSWELL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WILLIAM WILLCOMB, J. B. GRANT,
ROBERT JORDAN, C. A. SAYWARD,
THOMAS H. LORD.

Open for business every business day, 8.30 A.M. to 12.30 P.M.; Saturday, 3 to 5 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$75,830 00	Deposits,	$455,778 81
Bank stock as per schedule,	62,898 00	Guaranty fund,	11,650 00
Railroad bonds as per schedule,	76,000 00	Interest account,	5,513 09
Real estate by foreclosure,	12,273 34		
Loans on real estate,	201,370 00		
Loans on personal security,	5,740 56		
Loans to counties, cities or towns (notes),	5,000 00		
Deposits in banks, on interest,	30,694 81		
Cash on hand,	3,135 19		
	$472,941 90		$472,941 90

Cash on Deposit in Banks, amount in each: —

Fourth National Bank, Boston,	$17,298 10
Merchants' National Bank, Salem,	7,363 44
First National Bank, Salem,	837 14
First National Bank, Ipswich,	5,196 13

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Ipswich Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	$1,000	$1,000 00	$930 00
of Boston, Mass., 3½s,	15,000	15,000 00	15,000 00
of Boston, Mass., 4s,	10,000	10,350 00	10,000 00
of East Saginaw, Mich., 4½s,	5,000	5,250 00	5,000 00
of Keene, N. H., 5s,	2,500	2,750 00	2,500 00
of Lewiston, Me., 5s,	2,000	2,240 00	2,000 00
of Providence, R. I., 5s,	5,000	5,750 00	5,000 00
of Salem, Mass., 4s,	20,000	20,700 00	20,000 00
of Haverhill, Mass., 4s,	10,000	10,300 00	10,200 00
of Lynn, Mass., 4s,	5,000	5,150 00	5,200 00
	$75,500	$78,490 00	$75,830 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Atlas National Bank, Boston,	$1,000	$1,150 00	$1,000 00
10	Blackstone Nat'l Bank, Boston,	1,000	900 00	1,000 00
10	Continental N'l Bank, Boston,	1,000	1,250 00	1,000 00
4	Nat'l B'k of Commerce, Boston,	400	472 00	400 00
18	Eliot National Bank, Boston,	1,800	2,124 00	1,800 00
20	Freeman's Nat'l Bank, Boston,	2,000	2,120 00	2,000 00
25	Globe National Bank, Boston,	2,500	2,250 00	2,500 00
10	Hamilton Nat'l Bank, Boston,	1,000	1,140 00	1,000 00
20	Howard Nat'l Bank, Boston,	2,000	2,000 00	2,000 00
36	Merchants' Nat'l Bank, Boston,	3,600	5,256 00	4,032 00
25	N'l B'k of the Republic, Boston,	2,500	3,687 00	3,150 00
40	New England N'l B'k, Boston,	4,000	6,400 00	5,800 00
8	National Revere Bank, Boston,	800	800 00	800 00
30	N'l B'k of Redemption, Boston,	3,000	3,765 00	3,600 00
4	Second National Bank, Boston,	400	724 00	580 00
10	Tremont Nat'l Bank, Boston,	1,000	900 00	1,000 00
24	National Union Bank, Boston,	2,400	3,000 00	3,048 00
23	Gloucester N'l B'k, Gloucester,	2,300	3,105 00	2,875 00
8	Nat'l Grand Bank, Marblehead,	800	1,000 00	800 00
63	Asiatic National Bank, Salem,	1,890	2,142 00	1,890 00
13	Nat'l Exchange Bank, Salem,	1,300	1,300 00	1,300 00
43	First National Bank, Salem,	4,300	4,816 00	4,945 00
122	Merchants' Nat'l Bank, Salem,	6,100	8,174 00	7,320 00
19	Mercantile N'l Bank, Salem,	1,900	2,128 00	1,900 00
27	Naumkeag Nat'l Bank, Salem,	2,700	3,726 00	3,348 00
21	Salem National Bank, Salem,	2,100	2,625 00	2,310 00
15	First National Bank, Ipswich,	1,500	1,500 00	1,500 00
		$55,290	$68,454 00	$62,898 00

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Ipswich Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	$10,000	$10,000 00	$10,000 00
Boston & Lowell R.R. 4½s,	1,000	1,030 00	1,000 00
Boston & Lowell R.R. 5s,	10,000	10,500 00	10,000 00
Concord & Montreal R.R. 4s,	15,000	15,000 00	15,000 00
Fitchburg R.R. 4½s,	10,000	10,000 00	10,000 00
Maine Central R.R. 4½s,	10,000	10,300 00	10,000 00
Old Colony R.R. 4s,	20,000	20,400 00	20,000 00
	$76,000	$77,230 00	$76,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$837 14	2½ per cent.	$3,000 00	4½ per cent.	$3,700 00	5½ per cent.
29,857 67	3 "	10,500 00	5 "	194,910 56	6 "

Value, by books, of real estate held or owned by foreclosure or otherwise,		$12,273 34
Assessed value of the same,		14,250 00
Net income received from same during year ending Oct. 31, 1893,		235 50
Number of loans which are of an amount not exceeding $3,000 each,	188	
Aggregate amount of the same,		173,294 56
Total number of loans upon real estate,	189	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		23,945 11
Times for the dividends fixed by the by-laws: fourth Wednesday in January and July.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2¼ per cent., 2¼ per cent.,	9,017 14 9,659 38
Number of accounts opened during the year ending Oct. 31, 1893,	341	
Number of accounts closed during the year ending Oct. 31, 1893,	220	
Total number of open accounts Oct. 31, 1893,	1,935	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		1,460 66
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		111,273 62
Number of same,	1,844	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		96,133 15
Number of same,	1,285	
Date of examination by commissioner: April 11.		

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LAWRENCE SAVINGS BANK — LAWRENCE.

Incorporated March 10, 1868. Present number of corporators, 43.

HEZEKIAH PLUMMER, *President.* WILLIAM W. SPALDING, *Treasurer.*
WILLIAM W. SPALDING, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

HEZEKIAH PLUMMER, R. H. TEWKSBURY,
JOHN R. POOR, J. S. NEEDHAM,
A. E. MACK.

Open for business every business day, 9 A.M. to 1 P.M.; also Saturday, 7 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$97,500 00	Deposits,	$955,772 64
Bank stock as per schedule,	81,800 00	Guaranty fund,	22,750 00
Loans on bank stock,	20,880 00	Interest account,	38,098 80
Railroad bonds as per schedule,	135,000 00		
Real estate (for banking purposes),	33,000 00		
Loans on real estate,	388,752 00		
Loans on personal security,	150,260 00		
Loans to counties, cities or towns (notes),	37,500 00		
Loans on depositors' books,	960 00		
Deposits in banks, on interest,	64,833 07		
Expense account,	1,433 95		
Cash on hand,	4,702 42		
	$1,016,621 44		$1,016,621 44

Cash on Deposit in Banks, amount in each: —

Arlington National Bank, Lawrence,	$29,833 07
Pacific National Bank, Lawrence,	25,000 00
Lawrence National Bank, Lawrence,	10,000 00

Loans on Bank Stock, amount on each: —

On 25 shares Old Lowell National Bank, Lowell,	$1,000 00
On 5 shares Pacific National Bank, Lawrence,	380 00
On 100 shares Arlington National Bank, Lawrence,	10,000 00
On 80 shares National Bank of Methuen, Methuen,	8,000 00
On 21 shares Bay State National Bank, Lawrence,	
On 17 shares Andover National Bank, Andover,	1,500 00

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Lawrence Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Cleveland, Ohio, 5s,	$6,000	$6,085 00	$6,000 00
of Concord, N. H., 4s,	5,000	5,066 67	5,000 00
of Dayton, Ohio, 5s,	10,000	10,225 00	10,000 00*
of Dayton, Ohio, 6s,	5,000	5,275 00	5,000 00*
of Detroit, Mich., 4s,	5,000	5,016 67	5,000 00
of Fall River, Mass., 6s,	2,000	2,360 00	2,000 00
of Keene, N. H., 4s,	11,000	11,096 67	11,000 00
of Lawrence, Mass., 6s,	1,000	1,025 00	1,000 00
of Lowell, Mass., 4s,	1,000	1,003 33	1,000 00
of Nashua, N. H., 4s,	5,000	5,083 33	5,000 00
of Pawtucket, R. I., 6s,	3,000	3,105 00	3,000 00
of Portsmouth, N. H., 4s,	15,000	15,200 00	15,000 00
of Saginaw, Mich., 4½s,	5,000	5,087 50	5,000 00
of Waltham, Mass., 4s,	5,000	5,066 67	5,000 00
Town of Danvers, Mass., 4s,	7,500	7,595 00	7,500 00
United States 6s,	1,000	1,035 00	1,000 00
City of Springfield, Ohio, 6s,	10,000	10,652 00	10,000 00
	$97,500	$99,977 84	$97,500 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	Atlas National Bank, Boston,	$2,000	$2,305 00	$2,000 00
29	Blackstone Nat'l B'k, Boston,	2,900	2,617 25	2,900 00
55	Central Nat'l Bank, Boston,	5,500	8,456 25	5,500 00
24	Eliot National Bank, Boston,	2,400	2,772 00	2,400 00
16	First Ward Nat'l B'k, Boston,	1,600	2,040 00	1,600 00
95	Fourth National Bank, Boston,	9,500	11,875 00	9,500 00
15	Howard Nat'l Bank, Boston,	1,500	1,485 00	1,500 00
56	Market Nat'l Bank, Boston,	5,600	5,152 00	5,600 00
20	Merchants' Nat'l Bank, Boston,	2,000	2,860 00	2,000 00
10	National City Bank, Boston,	1,000	862 50	1,000 00
27	Nat'l B'k of Commerce, Boston,	2,700	3,186 00	2,700 00
54	National Bank of the Commonwealth, Boston,	5,400	6,763 50	5,400 00
23	Nat'l Bank of North America, Boston,	2,300	2,420 75	2,300 00
103	N'l Hide & Leather B'k, Boston,	10,300	10,866 50	10,300 00
54	State National Bank, Boston,	5,400	5,542 00	5,400 00
58	Third National Bank, Boston,	5,800	5,046 00	5,800 00
40	Tremont Nat'l Bank, Boston,	4,000	3,800 00	4,000 00
89	Nat'l Webster Bank, Boston,	8,900	8,188 00	8,900 00
20	Arlington Nat'l B'k, Lawrence,	2,000	2,560 00	2,000 00
10	Lawrence Nat'l B'k, Lawrence,	1,000	1,115 00	1,000 00
		$81,800	$89,912 75	$81,800 00

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Lawrence Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 5s,	$10,000	$10,684 00	$10,000 00
Boston & Lowell R.R. 4s,	50,000	50,267 00	50,000 00
Boston & Maine R.R. 4s,	10,000	9,867 00	10,000 00
Concord & Montreal R.R. 4s,	10,000	9,966 75	10,000 00
Fitchburg R.R. 5s,	20,000	20,785 00	20,000 00
Fitchburg R.R. 6s,	5,000	5,275 00	5,000 00
Portland & Ogdensburg R.R. 6s,	5,000	5,475 00	5,000 00
Portsmouth, Great Falls & Conway R.R. 4½s,	5,000	5,293 75	5,000 00
Old Colony R.R. 4½s,	20,000	20,775 00	20,000 00
	$135,000	$138,388 50	$135,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$72,333 07	4 per cent.	$20,300 00	5½ per cent.	$2,700 00	6½ per cent.
45,000 00	4¾ "	447,692 00	6 "	1,610 00	7 "
73,550 00	5 "				

Amount invested in real estate for banking purposes,		$33,000 00
Estimated value of the same,		35,000 00
Assessed value of the same,		25,500 00
Net income received from same during year ending Oct. 31, 1893,		918 09
Number of loans which are of an amount not exceeding $3,000 each,	247	
Aggregate amount of the same,		254,430 00
Total number of loans upon real estate,	255	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		50,353 84
Times for the dividends fixed by the by-laws: January 1 and July 1.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent., 2 per cent.,	16,469 53 17,815 98
Number of accounts opened during the year ending Oct. 31, 1893,	993	
Number of accounts closed during the year ending Oct 31, 1893,	838	
Total number of open accounts Oct. 31, 1893,	2,663	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		4,303 70
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		327,114 01
Number of same,	4,643	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		282,900 72
Number of same,	2,949	

Date of examination by commissioner: January 12.

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Federal Reserve Bank of St. Louis

LEE SAVINGS BANK — LEE.

Incorporated March 5, 1852. Present number of corporators, 52.

CHARLES C. BENTON, *President.* JOHN L. KILBON, *Treasurer.*
JOHN L. KILBON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:
C. C. BENTON, C. C. HOLCOMBE,
DEWITT S. SMITH.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$43,500 00	Deposits,	$693,131 68
Bank stock as per schedule,	176,240 00	Guaranty fund,	35,600 00
Loans on bank stock,	3,040 00	Profit and loss account,	31,441 06
Railroad bonds as per schedule,	93,962 50		
Real estate by foreclosure,	9,110 10		
Loans on real estate,	233,275 00		
Loans on personal security,	190,278 00		
Loans to counties, cities or towns (notes),	200 00		
Loans on depositors' books,	425 00		
Deposit in bank, on interest,	6,000 00		
Deposit in bank, not on interest,	4,142 14		
	$760,172 74		$760,172 74

Cash on Deposit in Banks, amount in each: —

Lee National Bank, Lee,	$4,142 14
Pynchon National Bank, Springfield,	6,000 00

Loans on Bank Stock, amount on each: —

On 7 shares Lee National Bank, Lee,	$650 00
On 8 shares Lee National Bank, Lee,	500 00
On 3 shares Lee National Bank, Lee,	300 00
On 13 shares Lee National Bank, Lee,	590 00
On 10 shares Lee National Bank, Lee,	1,000 00

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Lee Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Rockingham, Vt., 4s, .	$2,500	$2,475 00	$2,500 00
City of Boston, Mass., 5s, . .	1,000	1,105 00	1,000 00
of Boston, Mass., 6s, . .	10,000	11,500 00	10,000 00
of Providence, R. I., 5s, . .	10,000	10,915 00	10,000 00
of Springfield, Mass., 4s, . .	10,000	10,000 00	10,000 00
District of Columbia 5s, . . .	10,000	10,400 00	10,000 00
	$43,500	$46,395 00	$43,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
54	First National Bank, Adams, .	$5,400	$8,100 00	$6,300 00
40	First National Bank, Amherst,	4,000	6,000 00	5,800 00
40	Birmingham National Bank, Birmingham, Conn, . .	4,000	6,800 00	6,000 00
10	Atlantic Nat'l Bank, Boston, .	1,000	1,205 00	1,000 00
30	Atlas National Bank, Boston, .	3,000	3,457 50	3,000 00
30	Continental Nat'l B'k, Boston,	3,000	3,442 50	3,100 00
20	Everett Nat'l Bank, Boston, .	2,000	1,760 00	2,000 00
100	First Nat'l Bank, Boston, .	10,000	23,000 00	10,000 00
10	Hamilton Nat'l Bank, Boston,	1,000	1,140 00	1,000 00
30	Massachusetts N'l B'k, Boston,	3,000	2,775 00	3,000 00
20	State National Bank, Boston, .	2,000	2,047 50	2,000 00
30	Winthrop Nat'l Bank, Boston,	3,000	3,480 00	3,000 00
60	N'l B'k of Commerce, Boston,	6,000	7,080 00	6,100 00
20	National Bank of the Commonwealth, Boston, . .	2,000	2,565 00	2,000 00
100	N'l B'k of No. America, Boston,	10,000	10,525 00	10,100 00
50	N'l B'k of Redemption, Boston,	5,000	6,100 00	5,000 00
30	N'l B'k of the Republic, Boston,	3,000	4,380 00	3,000 00
70	National Eagle Bank, Boston,	7,000	5,950 00	7,000 00
70	N'l Hide & Leather B'k, Boston,	7,000	7,385 00	7,100 00
40	Nat'l Revere Bank, Boston, .	4,000	4,000 00	4,000 00
40	Nat'l Webster Bank, Boston, .	4,000	3,600 00	4,000 00
30	City N'l B'k, Bridgeport, Conn.,	3,000	4,890 00	4,000 00
180	Lee National Bank, Lee, . .	18,000	24,300 00	18,000 00
70	Adams Nat'l Bank, No. Adams,	7,000	8,400 00	7,000 00
150	Pittsfield N'l Bank, Pittsfield,	15,000	21,000 00	18,500 00
40	Agawam N'l B'k, Springfield,	4,000	4,000 00	4,000 00
20	First Nat'l Bank, Springfield, .	2,000	2,200 00	2,000 00
40	Pynchon N'l Bank, Springfield,	4,000	5,600 00	5,740 00
30	Second N'l Bank, Springfield,	3,000	3,900 00	4,000 00
30	Chicopee N'l B'k, Springfield,	3,000	4,500 00	5,250 00
75	Housatonic Nat'l Bank, Stockbridge, ...	7,500	12,000 00	9,500 00
30	Springfield N'l B'k, Springfield,	3,000	3,750 00	3,750 00
		$158,900	$209,332 50	$176,240 00

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Lee Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Concord & Montreal R.R. 4s,	$20,000	$19,600 00	$20,000 00
Fitchburg R.R. 5s,	10,000	10,400 00	10,000 00
Old Colony R.R. 4s,	25,000	25,000 00	25,000 00
Maine Central R.R. 7s,	10,000	13,000 00	13,900 00
Boston & Lowell R.R. 4s,	25,000	24,750 00	25,062 50
	$90,000	$92,750 00	$93,962 50

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$6,000 00	4 per cent.	$253,750 00	5 per cent.	$173,468 00	6 per cent.

Value, by books, of real estate held or owned by foreclosure or otherwise,		$9,110 10
Assessed value of the same,		6,450 00
Number of loans which are of an amount not exceeding $3,000 each,	241	
Aggregate amount of the same,		188,533 00
Total number of loans upon real estate,	212	
Amount of investments from which no income is received,		600 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		38,601 25
Times for the dividends fixed by the by-laws: May 31 and November 30.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent., 2 per cent.,	13,264 04 13,579 85
Number of accounts opened during the year ending Oct. 31, 1893,	287	
Number of accounts closed during the year ending Oct. 31, 1893,	310	
Total number of open accounts Oct. 31, 1893,	2,084	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		3,560 13
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		116,095 05
Number of same,	1,533	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		143,534 27
Number of same,	1,314	
Date of examination by commissioner: September 27.		

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LEICESTER SAVINGS BANK — LEICESTER.

Incorporated April 17, 1869. Present number of corporators, 29.

LORY S. WATSON, *President.* PARKMAN T. DENNY, *Treasurer.*
J. C. WATSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

LORY S. WATSON, DEXTER KNIGHT,
CHARLES A. DENNY, JOHN N. MURDOCK,
THEO. E. WOODCOCK, ALONZO B. DAVIDSON.

Open for business every business day, except Saturdays, 9 A.M. to 1 P.M ; 2 to 4 P.M.; Saturdays, 9 A.M. to 1 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$181,000 00	Deposits,	$501,726 69
Loan on public funds,	1,000 00	Guaranty fund,	17,071 93
Bank stock as per schedule,	40,902 44	Interest account,	14,019 33
Loan on bank stock,	200 00		
Railroad bonds as per schedule,	69,000 00		
Loans on real estate,	160,265 50		
Loans on personal security,	40,920 00		
Loans to counties, cities or towns (notes),	31,700 00		
Deposit in bank, on interest,	7,033 53		
Expense account,	364 75		
Premium account,	431 73		
	$532,817 95		$532,817 95

Cash on Deposit in Bank: —

Leicester National Bank, Leicester, ... $7,033 53

Loan on Public Funds: —

On $1,000 United States 4s, ... $1,000 00

Loan on Bank Stock: —

On 2 shares Leicester National Bank Leicester, ... $200 00

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Leicester Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Beverly, Mass., 4s,	$10,000	$10,000 00	$10,000 00
of Braintree, Mass., 4s,	5,000	5,000 00	5,000 00
of Clinton, Mass., 4s,	11,000	11,000 00	11,000 00
of Holbrook, Mass., 4s,	10,000	10,000 00	10,000 00
of Randolph, Mass., 4s,	24,000	24,000 00	24,000 00
City of Boston, Mass, 4s,	5,000	5,000 00	5,000 00
of Chelsea, Mass., 6s,	8,000	8,080 00	8,000 00
of Columbus, Ohio, 4s,	10,000	9,500 00	10,000 00*
of Cleveland, Ohio, 4s,	5,000	4,950 00	5,000 00
of Dayton, Ohio, 4s,	5,000	4,850 00	5,000 00*
of Dayton, Ohio, 6s,	5,000	5,200 00	5,000 00*
of Fall River, Mass., 6s,	1,000	1,100 00	1,000 00
of Lawrence, Mass., 4s,	10,000	10,000 00	10,000 00
of Lynn, Mass., 4s,	9,000	9,000 00	9,000 00
of Lowell, Mass., 4s,	10,000	10,000 00	10,000 00
of Manchester, N. H., 6s,	1,000	1,100 00	1,000 00
of Waltham, Mass., 4s,	12,000	12,000 00	12,000 00
of Waterbury, Conn., 4s,	5,000	4,950 00	5,000 00
of Worcester, Mass., 4½s,	4,000	4,160 00	4,000 00
of Grands Rapids, Mich., 4½s,	8,000	8,180 00	8,000 00
Town of Great Barrington, Mass., 4s,	5,000	5,000 00	5,000 00
of Orange, Mass, 4s,	18 000	18,000 00	18,000 00
	$181,000	$181,070 00	$181,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Continental Nat'l Bank, Boston,	$1,000	$1,147 50	$1,150 00
30	Eliot National Bank, Boston,	3,000	3,465 00	3,610 00
15	Market N'l Bank, Boston,	1,500	1,380 00	1,770 04
20	North National Bank, Boston,	2,000	2,180 00	2,425 00
30	Nat'l Webster Bank, Boston,	3,000	2,745 00	3,000 00
50	N'l Hide & Leather B'k, Boston,	5,000	5,275 00	5,954 40
15	National Revere B'k, Boston,	1,500	1,500 00	1,925 00
12	N'l B'k of No. America, Boston,	1,200	1,263 00	1,346 00
20	Nat'l Bank of the Commonwealth, Boston,	2,000	2,505 00	2,100 00
50	State National Bank, Boston,	5,000	5,162 50	5,397 50
25	Howard Nat'l Bank, Boston,	2,500	2,475 00	2,635 00
37	Leicester N'l Bank, Leicester,	3,700	5,550 00	3,700 00
11	Millbury N'l Bank, Millbury,	1,100	1,100 00	1,314 50
10	Oxford Nat'l Bank, Oxford,	1,000	1,000 00	1,050 00
25	Central N'l Bank, Worcester,	2,500	3,625 00	3,525 00
		$36,000	$40,373 00	$40,902 44

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Leicester Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	$7,000	$6,930 00	$7,000 00
Boston & Maine R.R. 4s,	20,000	19,600 00	20,000 00
Boston & Providence R.R. 4s,	5,000	5,000 00	5,000 00
Eastern R.R. 6s,	3,000	3,510 00	3,000 00
Fitchburg R.R. 4s,	4,000	3,880 00	4,000 00
Fitchburg R.R. 4½s,	3,000	3,000 00	3,000 00
Fitchburg R R. 5s,	3,000	3,090 00	3,000 00
Leeds & Farmington R.R. 6s,	4,000	4,120 00	4,000 00
Old Colony R.R. 4s,	5,000	5,000 00	5,000 00
Vermont & Massachusetts R.R. 5s,	10,000	10,500 00	10,000 00
Upper Coos R.R. 4s,	5,000	4,750 00	5,000 00
	$69,000	$69,380 00	$69,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$7,033 53	3 per cent.	$140,738 43	5 per cent.	$6,800 00	5½ per cent.
3,970 00	4 "	10,000 00	5¼ "	39,877 07	6 "
32,700 00	4½ "				

Number of loans which are of an amount not exceeding $3,000 each,	137	
Aggregate amount of the same,		$132,547 07
Total number of loans upon real estate,	127	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		24,058 82
Times for the dividends fixed by the by-laws: June 1 and December 1.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent., 2 per cent.,	8,928 87 9,344 29
Number of accounts opened during the year ending Oct. 31, 1893,	151	
Number of accounts closed during the year ending Oct. 31, 1893,	98	
Total number of open accounts Oct. 31, 1893,	1,084	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		1,217 25
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		68,628 97
Number of same,	695	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		52,859 71
Number of same,	710	
Date of examination by commissioner: May 18.		

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ederal Reserve Bank of St. Louis

LENOX SAVINGS BANK — LENOX.

Incorporated April 4, 1890. Present number of corporators, 9.

HENRY SEDGWICK, *President.* EDWARD McDONALD, *Treasurer.*
M. A. BROWN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

THOMAS POST, R. H. WALKER,
C. R. BOND, H. SEDGWICK.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$3,012 33	Deposits,	$143,827 63
Bank stock as per schedule,	25,000 00	Guaranty fund,	537 82
Railroad bonds as per schedule,	10,020 00	Interest account,	592 34
Loans on real estate,	86,350 00	Profit and loss account,	345 31
Loans on personal security,	8,000 00		
Loans to counties, cities or towns (notes),	10,622 50		
Deposit in bank, not on interest,	2,294 52		
Expense account,	3 75		
	$145,303 10		$145,303 10

Cash on Deposit in Bank:—

Lenox National Bank, Lenox, ... $2,294 52

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Grand Rapids, Mich., 5s,	$3,000	$3,060 00	$3,012 33

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Lenox Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Chapin N'l B'k, Springfield, .	$1,000	$1,550 00	$1,550 00
10	City Nat'l Bank, Springfield, .	1,000	1,550 00	1,550 00
12	Chicopee N'l B'k, Springfield,	1,200	2,100 00	2,100 00
10	Second Nat'l B'k, Springfield .	1,000	1,550 00	1,550 00
18	Mechanics' N'l B'k, Worcester,	1,800	1,800 00	1,800 00
22	Pittsfield Nat'l B'k, Pittsfield, .	2,200	2,750 00	3,420 00
5	Palmer Nat'l Bank, Palmer, .	500	775 00	775 00
9	John Hancock National Bank, Springfield, ...	900	1,170 00	1,170 00
10	Ware National Bank, Ware, .	1,000	1,200 00	1,200 00
10	First Nat'l Bank, Worcester, .	1,000	1,900 00	1,900 00
30	Lenox National Bank, Lenox, .	3,000	3,750 00	3,620 00
9	Agricultural National Bank, Springfield, ...	900	2,355 00	2,355 00
12	Housatonic National Bank, Stockbridge, . . .	1,200	2,010 00	2,010 00
		$16,700	$24,460 00	$25,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Upper Coos R.R. 4s, . . .	$5,000	$5,020 00	$5,020 00
Fitchburg R.R. 5s, ...	5,000	5,200 00	5,000 00
	$10,000	$10,220 00	$10,020 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$10,622 50	4 per cent.	$57,300 00	5 per cent.	$37,050 00	6 per cent.

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Federal Reserve Bank of St. Louis

Lenox Savings Bank — Concluded.

Number of loans which are of an amount not exceeding $3,000 each,	28	
Aggregate amount of the same,		$31,750 00
Total number of loans upon real estate,	38	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		5,973 66
Times for the dividends fixed by the by-laws: first Tuesday in January and July.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent.,	1,972 11
	2 per cent.,	2,418 33
Number of accounts opened during the year ending Oct. 31, 1893,	159	
Number of accounts closed during the year ending Oct. 31, 1893,	65	
Total number of open accounts Oct. 31, 1893,	483	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		12 05
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		64,512 78
Number of same,	633	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		33,059 68
Number of same,	315	

Date of examination by commissioner: September 27.

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LEOMINSTER SAVINGS BANK—LEOMINSTER.

Incorporated March 13, 1865. Present number of corporators, 35.

J. G. TENNEY, *President.* A. L. BURDITT, *Treasurer.*
A. L. BURDITT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

GEORGE HALL, CHAS. C. BOYDEN,
HAMILTON MAYO, A. L. BURDITT,
CLESSON KENNEY.

Open for business every business day, except Saturdays, 9 A.M. to 12 M.; 1 to 3 P.M.; Saturdays, close at 2 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$50,000 00	Deposits,	$809,604 44
Loan on public funds,	150 00	Guaranty fund,	36,000 00
Bank stock as per schedule,	67,300 00	Interest account,	19,670 03
Loan on bank stock,	4,750 00		
Railroad bonds as per schedule,	29,500 00		
Real estate (for banking purposes),	24,000 00		
Real estate by foreclosure,	2,600 00		
Loans on real estate,	516,352 75		
Loans on personal security,	130,830 00		
Loans to counties, cities or towns (notes),	18,500 00		
Loans on depositors' books,	500 00		
Deposit in bank, on interest,	15,565 02		
Cash on hand,	5,226 70		
	$865,274 47		$865,274 47

Cash on Deposit in Bank:—
Leominster National Bank, Leominster, ... $15,565 02

Loan on Public Funds:—
On $200 United States 4s, ... $150 00

Loan on Bank Stock:—
On 61 shares Leominster National Bank, Leominster, ... $4,750 00

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Federal Reserve Bank of St. Louis

Leominster Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Chicago, Ill., 4s, . . .	$25,000	$25,875 00	$25,000 00
of Brockton, Mass., 4s, . .	8,000	8,000 00	8,000 00
of Fall River, Mass., 4s, . .	11,000	11,110 00	11,000 00
Town of Peabody, Mass., 4s, . .	6,000	6,000 00	6,000 00
	$50,000	$50,985 00	$50,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
75	Nat'l Webster Bank, Boston, .	$7,500	$6,900 00	$7,500 00
62	Boston National Bank, Boston,	6,200	5,766 00	6,200 00
27	Central Nat'l Bank, Boston, .	2,700	4,050 00	2,700 00
61	Globe National Bank, Boston, .	6,100	5,612 00	6,100 00
10	Market National Bank, Boston,	1,000	920 00	1,000 00
5	Blackstone N'l Bank, Boston, .	500	450 00	500 00
25	Eliot National Bank, Boston, .	2,500	2,875 00	2,500 00
34	Everett Nat'l Bank, Boston, .	3,400	3,060 00	3,400 00
20	Continental Nat'l B'k, Boston,	2,000	2,300 00	2,000 00
15	Boylston Nat'l Bank, Boston, .	1,500	1,875 00	1,500 00
17	National Eagle Bank, Boston,	1,700	1,615 00	1,700 00
2	Shoe & Leather N'l B'k, Boston,	200	180 00	200 00
1	Winthrop Nat'l Bank, Boston,	100	116 00	100 00
20	National Bank of the Commonwealth, Boston, . .	2,000	2,500 00	2,000 00
30	N'l B'k of No. America, Boston,	3,000	3,150 00	3,000 00
9	N'l B'k of Commerce, Boston,	900	1,062 00	900 00
80	Safety Fund National Bank, Fitchburg, ...	8,000	8,800 00	8,000 00
160	Leominster Nat'l Bank, Leominster, ...	16,000	16,000 00	16,000 00
20	Crocker N'l B'k, Turner's Falls,	2,000	2,400 00	2,000 00
		$67,300	$69,631 00	$67,300 00

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Leominster Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s, . . .	$15,000	$15,000 00	$15,000 00
Fitchburg R.R. 4s, ...	10,000	9,500 00	9,500 00
Fitchburg R.R. 5s, ...	5,000	5,450 00	5,000 00
	$30,000	$29,950 00	$29,500 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$15,565 02	4 per cent.	$204,800 00	5 per cent.	$385,887 75	6 per cent.
15,000 00	4⅛ "	65,395 00	5½ "		

Amount invested in real estate for banking purposes, ...		$24,000 00
Estimated value of the same, ...		24,000 00
Assessed value of the same, ...		17,000 00
Net income received from same during year ending Oct. 31, 1893, . .		1,399 21
Value, by books, of other real estate held or owned by foreclosure or otherwise, ...		2,600 00
Assessed value of the same, ...		2,920 00
Net income received from same during year ending Oct. 31, 1893, . .		177 18
Number of loans which are of an amount not exceeding $3,000 each,	436	
Aggregate amount of the same, ...		399,232 75
Total number of loans upon real estate, ...	438	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, ...		45,128 79
Times for the dividends fixed by the by-laws: January 1 and July 1.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893, ...	2 per cent., 2 per cent.,	15,121 38 15,933 86
Number of accounts opened during the year ending Oct. 31, 1893, .	480	
Number of accounts closed during the year ending Oct. 31, 1893, .	418	
Total number of open accounts Oct. 31, 1893, ...	2,833	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), ...		2,087 64
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, ...		169,244 62
Number of same, ...	2,091	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, ...		179,131 36
Number of same, ...	2,059	
Date of examination by commissioner: April 4.		

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LEXINGTON SAVINGS BANK — LEXINGTON.

Incorporated March 11, 1871. Present number of corporators, 43.

BRADLEY C. WHITCHER, *President.* JAMES E. CRONE, *Treasurer.*
AUGUSTUS E. SCOTT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

LEWIS HUNT, WALTER WELLINGTON,
LEONARD A. SAVILLE, EDWIN S. SPAULDING,
LYMAN LAWRENCE, BRADLEY C. WHITCHER.

Open for business Wednesday, 3.30 to 6 P.M.; Saturday, 3.30 to 7 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$5,000 00	Deposits,	$288,328 96
Loan on public funds,	35,000 00	Guaranty fund,	7,913 40
Loan on bank stock,	2,000 00	Interest account,	3,138 17
Railroad bonds as per schedule,	26,500 00	Profit and loss account,	2,582 50
Loan on railroad bonds,	2,000 00		
Loans on real estate,	183,741 15		
Loans on personal security,	28,775 00		
Loans to counties, cities or towns (notes),	11,000 00		
Deposit in bank, on interest,	7,000 27		
Expense account,	86 72		
Cash on hand,	859 89		
	$301,963 03		$301,963 03

Cash on Deposit in Bank: —

Fourth National Bank, Boston, ... $7,000 27

Loan on Public Funds: —

On $5,000 Newton, Mass., 4s,
On $12,000 Providence, R. I., 4s,
On $15,000 Boston, Mass., 4s, $35,000 00
On $1,000 Nashua, N. H., 4s,
On $7,000 Aroostook County, Me., 4½s,

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Lexington Savings Bank — Continued.

Loan on Bank Stock:—

On 15 shares Merchants' National Bank, Boston, ...	$2,000 00
On 10 shares National Bank of North America, Boston, ...	

Loan on Railroad Bonds: —

On $2,000 Eastern R.R. 6s, ...	$2,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Concord, N. H., 4s, . .	$5,000	$5,000 00	$5,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 6s, . .	$2,000	$2,045 00	$2,000 00
Boston, Revere Beach & Lynn R.R. 6s,	2,000	2,090 00	2,000 00
Cheshire R.R. 6s, ...	1,000	1,060 00	1,000 00
Lowell & Lawrence R.R. 6s, . .	2,000	2,095 00	2,000 00
Maine Central R.R. 4½s, . . .	3,500	3,570 00	3,500 00
Portland & Ogdensburg R.R. 6s, .	5,000	5,425 00	5,000 00
Concord & Montreal R.R. 4s, . .	5,000	5,000 00	5,000 00
Boston & Lowell R.R. 4s, . .	6,000	6,000 00	6,000 00
	$26,500	$27,825 00	$26,500 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$7,000 27	3 per cent.	$12,000 00	5 per cent.	$100 00	7⅝ per cent.
5,000 00	4½ "	5,000 00	5½ "	2,000 00	7½ "
6,000 00	4¾ "	232,416 15	6 "		

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Federal Reserve Bank of St. Louis

Lexington Savings Bank — Concluded.

Number of loans which are of an amount not exceeding $3,000 each,	91	
Aggregate amount of the same,		$132,716 15
Total number of loans upon real estate,	85	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		16,685 74
Times for the dividends fixed by the by-laws: third Wednesday in April and October.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2½ per cent.,	6,502 45
	2½ per cent.,	6,608 56
Number of accounts opened during the year ending Oct. 31, 1893,	138	
Number of accounts closed during the year ending Oct. 31, 1893,	71	
Total number of open accounts Oct. 31, 1893,	1,050	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		934 42
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		60,180 87
Number of same,	1,185	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		55,990 92
Number of same,	676	

Date of examination by commissioner: January 2.

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LOWELL FIVE CENTS SAVINGS BANK—LOWELL.

Incorporated April 12, 1854. Present number of corporators, 58.

SEWALL G. MACK, *President.* ARTEMAS S. TYLER, *Treasurer.*
CHARLES F. COBURN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOHN F. KIMBALL, JOHN H. McALVIN,
CHAS. E. A. BARTLETT, GEORGE S. CHENEY,
GEO. F. PENNIMAN, ARTEMAS S. TYLER.

Open for business every business day, 9 A.M. to 1 P.M.; also Saturday, 7 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	$178,420 00	Deposits,	$1,508,909 35
Loans on bank stock,	17,900 00	Guaranty fund,	61,052 04
Railroad bonds as per schedule,	75,000 00	Interest account,	63,555 58
Real estate (for banking purposes),	65,000 00	Rent account,	620 12
Real estate by foreclosure,	3,000 00	Premium account,	575 00
Loans on real estate,	710,381 67		
Loans on personal security,	477,750 00		
Loans to counties, cities or towns (notes),	25,000 00		
Deposits in banks, on interest,	78,524 43		
Expense account,	2,449 17		
Cash on hand,	1,286 82		
	$1,634,712 09		$1,634,712 09

Cash on Deposit in Banks, amount in each:—

Prescott National Bank, Lowell,	$59,664 13
Appleton National Bank, Lowell,	14,140 34
National Bank of the Commonwealth, Boston,	4,719 96

Loans on Bank Stock, amount on each:—

On 15 shares Railroad National Bank, Lowell,	$2,200 00
On 15 shares First National Bank, Lowell,	
On 3 shares Old Lowell National Bank, Lowell,	
On 19 shares Prescott National Bank, Lowell,	1,900 00
On 23 shares Prescott National Bank, Lowell,	2,600 00
On 14 shares Appleton National Bank, Lowell,	
On 7 shares Old Lowell National Bank, Lowell,	

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Federal Reserve Bank of St. Louis

Lowell Five Cents Savings Bank — Continued.

On 44 shares Merchants' National Bank, Lowell, ...	$8,800 00*
On 25 shares Railroad National Bank, Lowell, ...	
On 9 shares Prescott National Bank, Lowell, ...	
On 1 share Old Lowell National Bank, Lowell, ...	400 00
On 1 share First National Bank, Lowell, ...	
On 2 shares Crocker National Bank, Turner's Falls, ...	
On 34 shares Rollstone National Bank, Fitchburg, ...	2,000 00

* This amount has been reduced within the legal limit.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
44	Atlas National Bank, Boston, .	$4,400	$5,071 00	$4,400 00
50	Blackstone Nat'l Bank, Boston,	5,000	4,512 50	5,000 00
40	Boston Nat'l Bank, Boston, .	4,000	3,720 00	4,000 00
52	Boylston Nat'l Bank, Boston, .	5,200	6,500 00	5,200 00
50	National City Bank, Boston, .	5,000	4,312 50	5,000 00
40	Nat'l B'k of Commerce, Boston,	4,000	4,720 00	4,000 00
20	National Bank of the Commonwealth, Boston, . . .	2,000	2,505 00	2,000 00
70	Continental N'l Bank, Boston,	7,000	8,032 50	7,000 00
30	National Eagle B'k, Boston, .	3,000	2,850 00	3,000 00
50	Eliot National Bank, Boston, .	5,000	5,775 00	5,000 00
20	Everett Nat'l Bank, Boston, .	2,000	1,835 00	2,000 00
17	Nat'l Exchange Bank, Boston,	1,700	2,006 00	1,700 00
5	Faneuil Hall N'l Bank, Boston,	500	600 00	500 00
50	Freeman's Nat'l B'k, Boston, .	5,000	5,300 00	5,000 00
60	Globe National Bank, Boston, .	6,000	5,520 00	6,000 00
50	Hamilton Nat'l Bank, Boston,	5,000	5,700 00	5,000 00
15	N'l Hide & Leather B'k, Boston,	1,500	1,582 50	1,500 00
20	Howard Nat'l Bank, Boston, .	2,000	1,980 00	2,000 00
40	Lincoln Nat'l Bank, Boston, .	4,000	3,960 00	4,000 00
10	Merchants' Nat'l B'k, Boston, .	1,000	1,430 00	1,000 00
5	North National Bank, Boston, .	500	545 00	500 00
90	N'l B'k of No. America, Boston,	9,000	9,472 50	9,000 00
100	National Bank of Redemption, Boston, ...	10,000	12,550 00	10,000 00
10	N'l B'k of the Republic, Boston,	1,000	1,475 00	1,000 00
27	Nat'l Revere Bank, Boston, .	2,700	2,700 00	2,700 00
25	Second National Bank, Boston,	2,500	4,525 00	2,500 00
40	Shoe & Leather N'l B'k, Boston,	4,000	3,600 00	4,000 00
5	Shawmut Nat'l Bank, Boston,	500	605 00	500 00
20	State National Bank, Boston, .	2,000	2,065 00	2,000 00
92	Suffolk Nat'l Bank, Boston, .	9,200	8,510 00	9,200 00
71	Tremont Nat'l Bank, Boston, .	7,100	6,674 00	7,100 00
40	National Union Bank, Boston,	4,000	5,190 00	4,000 00
20	Washington Nat'l B'k, Boston,	2,000	2,005 00	2,000 00
85	First National Bank, Lowell, .	8,500	15,300 00	11,305 00
35	Merchants' N'l Bank, Lowell, .	3,500	5,250 00	3,500 00
83	Old Lowell N'l B'k, Lowell, .	8,300	10,375 00	10,375 00
135	Prescott Nat'l Bank, Lowell, .	13,500	20,250 00	16,740 00
75	Railroad Nat'l Bank, Lowell, .	7,500	9,375 00	8,700 00
		$169,100	$198,378 50	$178,420 00

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Lowell Five Cents Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s,	$40,000	$41,500 00	$40,000 00
Boston & Lowell R.R. 4s,	20,000	19,600 00	20,000 00
Maine Central R.R. 4½s,	15,000	15,675 00	15,000 00
	$75,000	$76,775 00	$75,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$4,719 96	2½ per cent.	$20,300 00	4¾ per cent.	$165,900 00	6 per cent.
24,664 13	3 "	564,731 67	5 "	30,000 00	6½ "
47,140 34	4 "	130,000 00	5¼ "	1,000 00	7 "
254,900 00	4½ "	66,200 00	5½ "		

Amount invested in real estate for banking purposes,	$65,000 00
Estimated value of the same,	65,000 00
Assessed value of the same,	56,400 00
Net income received from same during year ending Oct. 31, 1893,	735 94
Value, by books, of other real estate held or owned by foreclosure or otherwise,	3,000 00
Assessed value of the same,	5,700 00
Net income received from same during year ending Oct. 31, 1893,	690 56
Number of loans which are of an amount not exceeding $3,000 each, 143	
Aggregate amount of the same,	223,606 67
Total number of loans upon real estate, 169	
Amount of investments from which no income is received,	10,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,	74,274 04
Times for the dividends fixed by the by-laws: first Saturday in January and July.	
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893, { 2 per cent., / 2 per cent.,	28,411 93 / 29,674 24
Number of accounts opened during the year ending Oct. 31, 1893, 1,272	
Number of accounts closed during the year ending Oct. 31, 1893, 1,375	
Total number of open accounts Oct. 31, 1893, 7,062	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),	7,292 71
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,	221,924 17
Number of same, 7,292	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,	256,889 30
Number of the same, 4,417	
Date of examination by commissioner: August 4.	

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Federal Reserve Bank of St. Louis

LOWELL INSTITUTION FOR SAVINGS—LOWELL.

Incorporated Feb. 20, 1829. Present number of corporators, 50.

A. St. John Chambre, *President.* George J. Carney, *Treasurer.*
George J. Carney, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

Samuel Kidder, Frederick Taylor,
George S. Motley, Cyrus M. Fisk,
James W. B. Shaw, George J. Carney.

Open for deposits every business day, 9 A.M. to 2 P.M., and Saturdays, 7 to 9 P.M.; for payments, Tuesday, Thursday, Saturday, 9 A.M. to 2 P.M.; and Saturdays, 7 to 9 P.M.

Balance Sheet October 31, 1893.

Assets.		Liabilities.	
Public funds as per schedule,	$65,000 00	Deposits,	$4,358,668 83
Bank stock as per schedule,	170,500 00	Guaranty fund,	221,806 25
Loans on bank stock,	31,425 00	Profit and loss account,	37,045 41
Real estate (for banking purposes),	20,334 06	Suspense account,	65,995 27
Loans on real estate,	1,817,467 00		
Loans on personal security,	1,163,289 20		
Loans to counties, cities or towns (notes),	1,340,500 00		
Deposits in banks, on interest,	75,000 50		
	$4,683,515 76		$4,683,515 76

Cash on Deposit in Banks, amount in each:—

Wamesit National Bank, Lowell,	$75,000 00
Merchants' National Bank, Lowell,	50

Loans on Bank Stock, amount on each:—

On 100 shares Appleton National Bank, Lowell,	
On 10 shares Prescott National Bank, Lowell,	$6,575 00
On 5 shares Third National Bank, Springfield,	
On 16 shares Prescott National Bank, Lowell,	650 00
On 55 shares Railroad National Bank, Lowell,	
On 170 shares National Hide and Leather Bank, Boston,	20,000 00
On 10 shares Merchants' National Bank, Lowell,	400 00
On 30 shares Merchants' National Bank, Lowell,	2,000 00
On 25 shares First National Bank, Lowell,	1,800 00

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Lowell Institution for Savings — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
District of Columbia 5s, . . .	$65,000	$65,000 00	$65,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
142	Columbian Nat'l B'k, Boston, .	$14,200	$14,200 00	$14,200 00
174	National Eagle Bank, Boston,	17,400	16,530 00	17,400 00
344	Merchants' Nat'l Bank, Boston,	34,400	49,192 00	34,400 00
161	New England N'l B'k, Boston, .	16,100	25,357 50	16,100 00
473	Second National Bank, Boston,	47,300	85,613 00	47,300 00
160	First National Bank, Lowell, .	16,000	28,000 00	16,000 00
80	Merchants' Nat'l B'k, Lowell, .	8,000	12,000 00	8,000 00
171	Railroad Nat'l Bank, Lowell, .	17,100	20,520 00	17,100 00
		$170,500	$251,412 50	$170,500 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$173,389 70	2½ per cent.	$11,500 00	4⅜ per cent.	$1,195,050 00	5 per cent.
75,000 00	3 "	1,069,650 00	4½ "	13,000 00	5⅓ "
33,000 00	3⅜ "	75,000 00	4 15/16 "	33,017 00	6 "
1,138,075 00	4 "	336,000 00	4⅝ "	200,000 00	6½ "
25,000 00	4¼ "	50,000 00	4⅞ "		

Amount invested in real estate for banking purposes, ...		$20,334 06
Estimated value of the same, ...		20,334 06
Assessed value of the same, ...		42,360 00
Net income received from same during year ending Oct. 31, 1893, . .		1,487 93
Number of loans which are of an amount not exceeding $3,000 each, .	87	
Aggregate amount of the same, ...		140,467 00
Total number of loans upon real estate, ...	168	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, ...		209,266 03

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

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Lowell Institution for Savings — Concluded.

Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent.,	$81,254 98
	2 per cent.,	83,706 17
Number of accounts opened during the year ending Oct. 31, 1893,	1,711	
Number of accounts closed during the year ending Oct. 31, 1893,	1,841	
Total number of open accounts Oct. 31, 1893,	11,277	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		8,900 00
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		662,085 00
Number of same,	11,249	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		774,742 31
Number of same,	12,650	

Date of examination by commissioner: April 4.

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LUDLOW SAVINGS BANK — LUDLOW.

Incorporated Feb. 23, 1888. Present number of corporators, 35.

GEORGE D. GREEN, *President.* GEORGE A. BIRNIE, *Treasurer.*
GEORGE A. BIRNIE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

GEORGE D. GREEN, W. S. COLWELL,
E. E. FULLER, M. D. L. TOWNE,
M. H. LYONS.

Open for business every business day, 10 A.M. to 12 M.; 1 to 3 P.M.; also Wednesdays and Fridays, 7.30 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	$1,100 00	Deposits,	$49,151 51
Railroad bonds as per schedule,	3,246 50	Guaranty fund,	336 48
Loans on real estate,	30,156 00	Interest account,	229 22
Loans on personal security,	5,475 00		
Loans to counties, cities or towns (notes),	6,820 00		
Deposits in banks, on interest,	2,503 24		
Expense account,	77 15		
Safe and furniture,	50 00		
Cash on hand,	289 32		
	$49,717 21		$49,717 21

Cash on Deposit in Banks, amount in each: —

Springfield Safe Deposit and Trust Company, Springfield,	$183 88
Pynchon National Bank, Springfield,	2,319 36

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	City National Bank, Holyoke,	$1,000	$1,100 00	$1,100 00

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Federal Reserve Bank of St. Louis

Ludlow Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s, ...	$2,000	$2,060 00	$2,102 50
Leeds & Farmington R.R. 6s, . .	1,000	1,030 00	1,144 00
	$3,000	$3,090 00	$3,246 50

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$2,503 24	4 per cent.	$7,670 00	5½ per cent.	$15,861 00	6 per cent.
17,920 00	5 "				

Number of loans which are of an amount not exceeding $3,000 each,	70	
Aggregate amount of the same, ...		$41,451 00
Total number of loans upon real estate, ...	36	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, ...		2,370 24
Times for the dividends fixed by the by-laws: April 1 and October 1.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893, ...	2 per cent.,	782 98
	2 per cent.,	874 56
Number of accounts opened during the year ending Oct. 31, 1893,	136	
Number of accounts closed during the year ending Oct. 31, 1893, .	134	
Total number of open accounts Oct. 31, 1893, ...	446	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), ...		447 15
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, ...		25,777 50
Number of same, ...	882	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, ...		19,563 45
Number of same, ...	367	
Date of examination by commissioner: August 24.		

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LYNN FIVE CENTS SAVINGS BANK — LYNN.

Incorporated May 15, 1855. Present number of corporators, 81.

ROLLIN E. HARMON, *President.* HENRY E. NEWHALL, *Treasurer.*
HENRY E. NEWHALL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ROLLIN E. HARMON, HENRY A. PEVEAR,
JAMES S. NEWHALL, CHARLES H. NEWHALL,
RUFUS KIMBALL.

Open for business every business day, 9 A.M. to 1 P.M.; also Saturday, 3 to 6 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$258,862 50	Deposits,	$2,748,113 08
Loans on public funds,	314,950 00	Guaranty fund,	140,000 00
Bank stock as per schedule,	182,097 97	Profit and loss account,	166,398 60
Loans on bank stock,	10,975 00		
Railroad bonds as per schedule,	82,000 00		
Loans on railroad bonds,	243,550 00		
Loan on railroad stock,	12,000 00		
Railroad notes,	85,000 00		
Real estate (for banking purposes),	32,103 27		
Real estate by foreclosure,	989 81		
Loans on real estate,	1,226,293 81		
Loans on personal security,	490,600 00		
Loans to counties, cities or towns (notes),	9,000 00		
Deposits in banks, on interest,	92,676 87		
Expense account,	3,116 18		
Furniture and fixtures,	1,137 51		
Cash on hand,	9,158 76		
	$3,054,511 68		$3,054,511 68

Cash on Deposit in Banks, amount in each: —

National City Bank, Lynn,	$12,032 92
Merchants' National Bank, Boston,	10,850 32
Market National Bank, Boston,	35,015 64
National Bank of the Republic, Boston,	34,777 99

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Federal Reserve Bank of St. Louis

Lynn Five Cents Savings Bank — Continued.

Loans on Public Funds, amount on each: —

On $26,000 Town of Quincy, Mass., 4½s,	$25,000 00
On $30,000 City of Fall River, Mass., 4¼s,	190,000 00
On $120,000 City of Meriden, Conn., 4s,	
On $26,000 City of Fitchburg, Mass., 4s,	
On $33,000 City of Hartford, Conn., 4s,	
On $38,000 City of Providence, R. I., 4s,	45,500 00
On $8,000 County of Aroostook, Me., 4½s,	
On $15,000 City of Fort Wayne, Ind., 5s,	14,450 00
On $16,000 City of Dayton, Ohio, 5s,	15,000 00*
On $28,000 City of Malden, Mass., 4s,	25,000 00

Loans on Bank Stock, amount on each: —

On 10 shares Security Safe Deposit and Trust Company, Lynn,	$800 00
On 2 shares Railroad National Bank, Lowell,	175 00
On 16 shares National City Bank, Lynn,	1,600 00
On 60 shares Security Safe Deposit and Trust Company, Lynn,	5,400 00
On 16 shares Central National Bank, Lynn,	1,300 00
On 5 shares Lynn National Bank, Lynn,	500 00
On 15 shares Manufacturers' National Bank, Lynn,	1,200 00

Loans on Railroad Bonds, amount on each: —

On $46,500 Upper Coos R.R. 4½s,	$129,050 00
On $87,000 Boston & Maine R.R. 4s,	
On $10,000 Fitchburg R.R. 6s,	35,000 00
On $15,000 Fitchburg R.R. 5s,	
On $20,000 Conn. & Passumpsic Rivers R.R. 4s,	
On $25,000 Worcester, Nashua & Rochester R.R. 4s,	25,000 00
On $5,000 Old Colony R.R. 4s,	4,500 00
On $50,000 Eastern R.R. 6s,	50,000 00

Loan on Railroad Stock: —

On 100 shares Old Colony R.R.,	$12,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 6s,	$8,000	$8,000 00	$8,000 00
of Chelsea, Mass., 6s,	2,000	2,050 00	2,000 00
of Chicago, Ill., 4s,	25,000	24,500 00	25,000 00
of Cambridge, Mass., 6s,	5,000	5,135 00	5,000 00
of Cleveland, Ohio, 7s,	7,000	7,335 00	7,000 00
of Chicago, Ill., 7s,	22,000	22,775 00	22,000 00
of Dayton, Ohio, 6s,	18,000	18,015 00	18,000 00†
of Fort Wayne, Ind., 6s,	15,000	15,300 00	15,000 00
of Grand Rapids, Mich., 4s,	5,000	4,850 00	5,000 00
of Lawrence, Mass., 6s,	3,000	3,030 00	3,000 00
of Manchester, N. H., 4s,	1,000	1,000 00	1,000 00
of Newton, Mass., 5s,	5,000	5,525 00	5,000 00

* A legal loan when made.

† A legal investment when made.

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Lynn Five Cents Savings Bank — Continued.

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Pawtucket, R. I., 5s,	$5,000	$5,125 00	$5,000 00
of Peoria, Ill., 4½s,	10,000	10,100 00	10,000 00
of Rockford, Ill., 4½s,	21,000	21,000 00	21,000 00
Town of Brookline, Mass., 7s,	10,000	11,300 00	10,000 00
of Framingham, Mass., 4s.,	10,000	10,000 00	10,000 00
of Wakefield, Mass., 4s,	8,000	8,000 00	8,000 00
County of Strafford, N. H., 4s,	10,000	10,000 00	10,000 00
District of Columbia 7s,	15,000	17,700 00	15,000 00
City of Boston, Mass., 3½s,	10,000	9,468 00	9,862 50
of Cleveland, Ohio, 5s,	15,000	15,450 00	15,000 00
of Lynn, Mass., 4s,	12,000	12,000 00	12,000 00
of Milwaukee, Wis., 5s,	17,000	17,510 00	17,000 00
	$259,000	$265,168 00	$258,862 50

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
23	Nat'l Exchange Bank, Boston,	$2,300	$2,714 00	$2,957 50
88	Globe National Bank, Boston,	8,800	8,107 00	7,920 00
253	N'l B'k of Redemption, Boston,	25,300	30,866 00	30,000 00
7	N'l Hide & Leather B'k, Boston,	700	738 50	682 50
69	Nat'l Revere Bank, Boston,	6,900	6,900 00	6,900 00
25	Freeman's Nat'l Bank, Boston,	2,500	2,375 00	2,250 00
15	Shoe & Leather N'l B'k, Boston,	1,500	1,350 00	1,500 00
154	Continental N'l Bank, Boston,	15,400	17,671 50	17,116 50
14	Boylston Nat'l Bank, Boston,	1,400	1,715 00	1,400 00
17	Columbian N'l Bank, Boston,	1,700	1,700 00	1,700 00
127	Nat'l Union Bank, Boston,	12,700	16,383 00	15,500 00
56	Blackstone N'l Bank, Boston,	5,600	5,054 00	5,600 00
42	Nat'l Bank of the Republic, Boston,	4,200	6,132 00	4,200 00
127	Tremont Nat'l Bank, Boston,	12,700	12,065 00	12,700 00
30	North National Bank, Boston,	3,000	3,270 00	3,000 00
26	N'l B'k of No. America, Boston,	2,600	2,736 50	2,418 00
50	Georgetown National Bank, Georgetown,	5,000	5,000 00	5,000 00
276	National City Bank, Lynn,	27,600	53,820 00	39,539 50
93	Central National Bank, Lynn,	9,300	14,880 00	11,863 97
61	First National Bank, Lynn,	6,100	8,906 00	6,850 00
30	Winthrop Nat'l Bank, Boston,	3,000	3,480 00	3,000 00
		$158,300	$205,863 50	$182,097 97

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Lynn Five Cents Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 7s,	$12,000	$12,000 00	$12,000 00
Fitchburg R.R. 5s,	9,000	9,270 00	9,000 00
Fitchburg R.R. 6s,	7,000	7,350 00	7,000 00
Fitchburg R.R. 7s,	9,000	9,045 00	9,000 00
Old Colony R.R. 6s,	7,000	7,315 00	7,000 00
Old Colony R.R. 7s,	7,000	7,035 00	7,000 00
Portland & Ogdensburg R.R. 6s,	10,000	10,800 00	10,000 00
Portland & Kennebec R.R. 6s,	10,000	10,100 00	10,000 00
Boston, Revere Beach & Lynn R.R. 6s,	11,000	11,550 00	11,000 00
	$82,000	$84,465 00	$82,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$10,850 32	1½ per cent.	$340,000 00	4⅜ per cent.	$47,500 00	6¼ per cent.
46,810 91	2½ "	525,532 00	5 "	400 00	6½ "
71,565 64	4 "	29,500 00	5¼ "	127,400 00	7 "
4,000 00	4½ "	1,054,766 81	5½ "	20,000 00	8 "
25,000 00	4⅞ "	181,720 00	6 "		

Amount invested in real estate for banking purposes,		$32,103 27
Estimated value of the same,		33,000 00
Assessed value of the same,		32,100 00
Net income received from same during year ending Oct. 31, 1893,		2,017 04
Value, by books, of other real estate held or owned by foreclosure or otherwise,		989 81
Assessed value of the same,		18,400 00
Number of loans which are of an amount not exceeding $3,000 each,	885	
Aggregate amount of the same,		867,193 81
Total number of loans upon real estate,	937	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		164,776 25
Times for the dividends fixed by the by-laws: January 1 and July 1.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent., 2 per cent.,	53,217 57 54,798 61
Number of accounts opened during the year ending Oct. 31, 1893,	2,744	
Number of accounts closed during the year ending Oct. 31, 1893,	3,175	
Total number of open accounts Oct. 31, 1893,	16,145	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		8,933 45
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		684,261 65
Number of same,	18,593	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		911,968 53
Number of same,	17,437	
Date of examination by commissioner: April 17.		

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LYNN INSTITUTION FOR SAVINGS — LYNN.

Incorporated June 20, 1826. Present number of corporators, 62.

PHILIP A. CHASE, *President.* D. H. SWEETSER, *Treasurer.*
D. H. SWEETSER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

PHILIP A. CHASE, AMOS F. BREED,
WILLIAM BASSETT, JOSEPH B. BREED,

Open for business every business day, 9 A.M. to 1 P.M.; and Saturday, 2.30 to 5.30 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$661,500 00	Deposits,	$3,219,583 56
Bank stock as per schedule,	192,800 00	Guaranty fund,	160,000 00
Loans on bank stock,	17,000 00	Profit and loss account,	260,240 80
Railroad bonds as per schedule,	196,500 00		
Loan on railroad stock,	50,000 00		
Railroad notes,	80,000 00		
Real estate (for banking purposes),	41,755 84		
Loans on real estate,	1,455,028 00		
Loans on personal security,	647,000 00		
Loans to counties, cities or towns (notes),	98,500 00		
Deposits in banks, on interest,	185,660 02		
Cash on hand,	14,080 50		
	$3,639,824 36		$3,639,824 36

Cash on Deposit in Banks, amount in each: —

First National Bank, Lynn,	$53,940 93
Fourth National Bank, Boston,	25,000 00
Shawmut National Bank, Boston,	106,719 09

Loans on Bank Stock, amount on each: —

On 20 shares First National Bank, Lynn,	$2,000 00
On 30 shares First National Bank, Lynn,	3,000 00
On 5 shares First National Bank, Lynn,	500 00
On 70 shares Fourth National Bank, Boston,	7,000 00
On 15 shares Lynn Safe Deposit and Trust Company, Lynn,	1,000 00
On 10 shares National Security Bank, Lynn, and On 25 shares Security Safe Deposit and Trust Company, Lynn,	3,500 00

Loan on Railroad Stock: —

On 500 shares Eastern R.R.,	$50,000 00

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Lynn Institution for Savings — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Abington, Mass., 4s,	$5,000	$5,000 00	$5,000 00
of Beverly, Mass., 4s,	10,000	10,000 00	10,000 00
of Peabody, Mass., 4s,	20,000	20,000 00	20,000 00
of Skowhegan, Me., 4s,	6,400	6,400 00	6,400 00
City of Bay City, Mich., 4s,	10,000	10,000 00	10,000 00
of Boston, Mass., 3½s,	10,000	9,800 00	10,000 00
of Boston, Mass., 4s,	68,000	68,000 00	68,000 00
of Boston, Mass., 6s,	6,000	6,900 00	6,000 00
of Cambridge, Mass., 4s,	30,000	30,000 00	30,000 00
of Cambridge, Mass., 6s,	10,000	11,600 00	10,000 00
of Cleveland, Ohio, 6s,	3,000	3,090 00	3,000 00
of Cleveland, Ohio, 7s,	20,000	20,400 00	20,000 00
of Columbus, Ohio, 4s,	10,000	10,000 00	10,000 00*
of Concord, N. H., 6s,	2,000	2,020 00	2,000 00
of Dayton, Ohio, 4s,	25,000	25,000 00	25,000 00*
of Detroit, Mich., 7s,	20,000	24,000 00	20,000 00
of Fall River, Mass., 4s,	5,000	5,000 00	5,000 00
of Fall River, Mass., 5s,	15,000	15,000 00	15,000 00
of Fitchburg, Mass., 4s,	10,000	10,000 00	10,000 00
of Grand Rapids, Mich., 8s,	5,000	5,250 00	5,000 00
of Haverhill, Mass., 4s,	35,000	35,000 00	35,000 00
of Lynn, Mass., 4s,	101,100	101,100 00	101,100 00
of Lynn, Mass., 6s,	1,000	1,040 00	1,000 00
of Lewiston, Me., 6s,	10,000	11,200 00	10,000 00
of Nashua, N. H., 4s,	20,000	20,000 00	20,000 00
of New Bedford, Mass., 6s,	5,000	6,000 00	5,000 00
of New Haven, Conn., 7s,	10,000	12,000 00	10,000 00
of Peoria, Ill., 4½s,	20,000	20,000 00	20,000 00
of Providence, R. I., 5s,	14,000	14,700 00	14,000 00
of Providence, R. I., 6s,	10,000	11,000 00	10,000 00
of Salem, Mass., 5s,	2,000	2,160 00	2,000 00
of Somerville, Mass., 5½s,	10,000	11,200 00	10,000 00
of Taunton, Mass., 4s,	28,000	28,000 00	28,000 00
County of Franklin, Me., 4s,	3,000	3,000 00	3,000 00
of Hampden, Mass., 3s,	10,000	9,100 00	9,500 00
District of Columbia 6s,	22,500	25,000 00	22,500 00
City of Chicago, Ill., 4s,	50,000	50,000 00	50,000 00
of Milwaukee, Wis., 5s,	20,000	20,000 00	20,000 00
	$662,000	$667,960 00	$661,500 00

* Legal investments when made.

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Lynn Institution for Savings — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
58	Atlantic Nat'l Bank, Boston, .	$5,800	$6,960 00	$5,800 00
55	Blackstone Nat'l Bank, Boston,	5,500	4,950 00	5,500 00
89	Columbian Nat'l Bank, Boston,	8,900	8,900 00	8,900 00
45	Continental Nat'l B'k, Boston, .	4,500	5,175 00	4,500 00
54	Everett Nat'l Bank, Boston, .	5,400	4,860 00	5,400 00
55	Nat'l Exchange Bank, Boston,	5,500	6,545 00	5,500 00
15	Freeman's Nat'l Bank, Boston,	1,500	1,500 00	1,500 00
25	First National Bank, Boston, .	2,500	5,875 00	2,500 00
15	Winthrop Nat'l Bank, Boston,	1,500	1,665 00	1,500 00
25	Mt. Vernon Nat'l B'k, Boston,	2,500	3,000 00	2,500 00
34	N'l B'k of No. America, Boston,	3,400	3,570 00	3,400 00
59	New England N'l B'k, Boston,	5,900	9,145 00	5,900 00
118	N'l B'k of the Republic, Boston,	11,800	17,405 00	11,800 00
100	Nat'l Rockland Bank, Boston,	10,000	15,000 00	10,000 00
20	Shawmut Nat'l Bank, Boston,	2,000	2,300 00	2,000 00
75	Second National Bank, Boston,	7,500	13,575 00	7,500 00
92	National Union Bank, Boston,	9,200	11,500 00	9,200 00
50	N'l Hide & Leather B'k, Boston,	5,000	5,250 00	5,000 00
430	First National Bank, Lynn, .	43,000	60,200 00	43,000 00
301	Central National Bank, Lynn,	30,100	48,160 00	30,100 00
213	National City Bank, Lynn, .	21,300	42,600 00	21,300 00
		$192,800	$278,135 00	$192,800 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 5s, . .	$10,000	$10,600 00	$10,000 00
Boston & Maine R.R. 7s, . . .	18,000	18,000 00	18,000 00
Boston & Providence R.R. 4s, . .	20,000	20,000 00	20,000 00
Boston, Revere Beach & Lynn R.R. 6s,	10,000	10,400 00	10,000 00
Boston, Winthrop & Shore R.R. 5s, .	25,000	26,000 00	25,000 00
Eastern R.R. 6s., ...	11,500	13,340 00	11,500 00
Fitchburg R.R. 5s, ...	25,000	26,000 00	25,000 00
N. Y., Providence & Boston R.R. 7s,	29,000	32,480 00	29,000 00
Old Colony R.R. 6s, ...	8,000	8,240 00	8,000 00
Concord & Montreal R.R. 4s, . .	25,000	24,500 00	25,000 00
Maine Central R.R. 7s, . . .	15,000	18,750 00	15,000 00
	$196,500	$208,310 00	$196,500 00

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Federal Reserve Bank of St. Louis

Lynn Institution for Savings — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$53,940 93	2½ per cent.	$251,500 00	4¾ per cent.	$20,000 00	5¾ per cent.
131,719 09	3 "	901,590 00	5 "	207,487 00	6 "
42,500 00	4 "	25,000 00	5¼ "	30,900 00	7 "
138,000 00	4½ "	730,551 00	5½ "		

Amount invested in real estate for banking purposes,		$41,755 84
Estimated value of the same,		50,000 00
Assessed value of the same,		30,000 00
Net income received from same during year ending Oct. 31, 1893,		1,500 00
Number of loans which are of an amount not exceeding $3,000 each,	401	
Aggregate amount of the same,		597,913 00
Total number of loans upon real estate,	513	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		184,915 41
Times for the dividends fixed by the by-laws: May 1 and November 1.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent.,	61,528 97
	2 per cent.,	60,218 92
Number of accounts opened during the year ending Oct. 31, 1893,	1,432	
Number of accounts closed during the year ending Oct. 31, 1893,	1,532	
Total number of open accounts Oct. 31, 1893,	9,756	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		8,426 61
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		590,237 60
Number of same,	9,743	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		757,718 88
Number of same,	9,748	

Date of examination by commissioner: April 10.

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MALDEN SAVINGS BANK — MALDEN.

Incorporated April 2, 1860. Present number of corporators, 42.

JAMES PIERCE, *President.* FRANCIS A. SHOVE, *Treasurer.*
FRANCIS A. SHOVE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JAMES PIERCE, EVERETT J. STEVENS,
A. G. HILL, J. P. HOLDEN,
A. F. SARGENT, F. F. SILLIMAN.

Open for business every business day, 8.30 A.M. to 1 P.M.; also Saturday, for deposits 7 to 8.30 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$231,000 00	Deposits,	$1,768,921 84
Loans on public funds,	900 00	Guaranty fund,	55,100 00
Bank stock as per schedule,	56,000 00	Interest account,	3,812 54
Loans on bank stock,	3,750 00	Profit and loss account,	42,122 58
Railroad bonds as per schedule,	61,000 00		
Loan on railroad bonds,	25,000 00		
Loans on real estate,	1,022,598 00		
Loans on personal security,	321,730 00		
Loans to counties, cities or towns (notes),	72,900 00		
Deposits in banks, on interest,	73,660 71		
Expense account,	468 86		
Cash on hand,	949 39		
	$1,869,956 96		$1,869,956 96

Cash on Deposit in Banks, amount in each: —

First National Bank, Malden,	$44,843 10
Freeman's National Bank, Boston,	28,817 61

Loans on Public Funds, amount on each: —

On $1,000 City of Milwaukee, Wis., 5s,	$400 00
On $1,000 City of Holyoke, Mass., 4s,	500 00

Loans on Bank Stock, amount on each: —

On 3 shares First National Bank, Malden,	$250 00
On 5 shares First National Bank, Malden,	500 00
On 9 shares First National Bank, Malden,	800 00
On 20 shares Third National Bank, Boston,	2,200 00
On 5 shares Market National Bank, Boston,	
On 4 shares Union Market National Bank, Watertown,	
On 4 shares Blackstone National Bank, Boston,	

Loan on Railroad Bonds: —

On $25,000 Worcester, Nashua & Rochester R.R. 4s,	$25,000 00

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Malden Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	$6,000	$6,585 00	$6,000 00
of Boston, Mass., 3½s,	1,000	950 00	1,000 00
of Fall River, Mass., 6s,	5,000	5,595 00	5,000 00
of Malden, Mass., 3¾s,	49,500	48,753 00	49,500 00
of Malden, Mass., 4s,	103,500	103,500 00	103,500 00
Town of Brookline, Mass., 7s,	10,000	11,200 00	10,000 00
of Clinton, Mass., 4s,	10,000	10,000 00	10,000 00
City of Newton, Mass., 5s,	8,000	8,530 00	8,000 00
of Cleveland, Ohio, 5s,	10,000	10,050 00	10,000 00
of Milwaukee, Wis., 5s,	15,000	15,375 00	15,000 00
of Somerville, Mass., 4½s,	13,000	13,065 00	13,000 00
	$231,000	$233,603 00	$231,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	Atlas National Bank, Boston,	$2,000	$2,340 00	$2,000 00
23	Atlantic National B'k, Boston,	2,300	2,950 00	2,300 00
13	N'l B'k of Commerce, Boston,	1,300	1,534 00	1,300 00
25	Continental N'l Bank, Boston,	2,500	2,900 00	2,500 00
28	National Eagle Bank, Boston,	2,800	2,660 00	2,800 00
8	Eliot National Bank, Boston,	800	960 00	800 00
73	Nat'l Exchange Bank, Boston,	7,300	8,600 00	7,300 00
15	First National Bank, Boston,	1,500	3,555 00	1,500 00
25	Freeman's Nat'l Bank, Boston,	2,500	2,650 00	2,500 00
20	N'l Hide & Leather B'k, Boston,	2,000	2,100 00	2,000 00
10	Hamilton Nat'l Bank, Boston,	1,000	1,140 00	1,000 00
11	Howard Nat'l Bank, Boston,	1,100	1,100 00	1,100 00
30	Merchants' N'l Bank, Boston,	3,000	4,290 00	3,000 00
12	N'l B'k of No. America, Boston,	1,200	1,260 00	1,200 00
14	North National Bank, Boston,	1,400	1,540 00	1,400 00
10	Old Boston Nat'l B'k, Boston,	1,000	990 00	1,000 00
55	N'l B'k of Redemption, Boston,	5,500	6,875 00	5,500 00
7	National Revere Bank, Boston,	700	700 00	700 00
5	Nat'l Rockland Bank, Boston,	500	750 00	500 00
16	Shawmut Nat'l Bank, Boston,	1,600	1,792 00	1,600 00
47	State National Bank, Boston,	4,700	4,842 00	4,700 00
10	Tremont Nat'l Bank, Boston,	1,000	940 00	1,000 00
15	Blackstone N'l Bank, Boston,	1,500	1,350 00	1,500 00
68	First National Bank, Malden,	6,800	10,880 00	6,800 00
		$56,000	$68,698 00	$56,000 00

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Malden Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	$3,000	$2,970 00	$3,000 00
Concord & Montreal R.R. 4s,	25,000	24,500 00	25,000 00
Boston & Lowell R.R. 6s,	2,000	2,035 00	2,000 00
New Bedford R.R. 7s,	1,000	1,005 00	1,000 00
Old Colony R.R. 7s,	1,000	1,005 00	1,000 00
Boston & Albany R.R. 6s,	9,000	9,135 00	9,000 00
Boston & Maine R.R. 6s,	20,000	20,000 00	20,000 00
	$61,000	$60,650 00	$61,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$48,817 61	2½ per cent.	$40,000 00	4½ per cent.	$568,357 00	6 per cent.
13,500 00	3¼ "	394,375 00	5 "	53,200 00	7 "
9,500 00	3½ "	55,000 00	5¼ "	10,000 00	8 "
44,743 10	4 "	261,416 00	5⅓ "	8,000 00	12 "
9,000 00	4¼ "	4,630 00	5¾ "		

Number of loans which are of an amount not exceeding $3,000 each, 518
Aggregate amount of the same, ... $660,348 00
Total number of loans upon real estate, ... 565
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, ... 93,605 84
Times for the dividends fixed by the by-laws: second Wednesday in April and October.
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893, ... 2 per cent., 32,279 76; 2 per cent., 32,796 51
Number of accounts opened during the year ending Oct. 31, 1893, 1,338
Number of accounts closed during the year ending Oct. 31, 1893, 1,032
Total number of open accounts Oct. 31, 1893, ... 6,868
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), ... 5,849 96
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, ... 553,611 52
Number of same, ... 10,288
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, ... 552,340 60
Number of same, ... 7,126
Date of examination by commissioner: April 28.

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Federal Reserve Bank of St. Louis

MARBLEHEAD SAVINGS BANK — MARBLEHEAD.

Incorporated March 18, 1871. Present number of corporators, 58.

N. P. SANBORN, *President.* WILLIAM GILLEY, *Treasurer.*
EVERETT PAINE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

N. P. SANBORN, HENRY A. POTTER,
WILLIAM REYNOLDS, SAMUEL D. SMITH,
MOSES GILBERT.

Open for business every business day, 9 A.M. to 12 M.; also Saturday, 6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$40,525 00	Deposits,	$438,217 17
Bank stock as per schedule,	58,249 04	Guaranty fund,	10,872 35
Loan on bank stock,	2,109 00	Interest account,	10,722 71
Railroad bonds as per schedule,	52,000 00		
Real estate by foreclosure,	12,237 51		
Loans on real estate,	136,262 00		
Loans on personal security,	114,450 00		
Deposit in bank, on interest,	41,299 73		
Expense account,	2,173 78		
Cash on hand,	506 17		
	$459,812 23		$459,812 23

Cash on Deposit in Bank: —

Marblehead National Bank, Marblehead, ... $41,299 73*

Loan on Bank Stock: —

On 22 shares National Grand Bank, Marblehead, ... $2,109 00

* This amount has been reduced within the legal limit.

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Marblehead Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Marblehead, Mass., 4s,	$15,500	$15,500 00	$15,500 00
City of Bangor, Me., 6s,	8,000	8,640 00	8,000 00
of Cleveland, Ohio, 5s,	5,000	5,085 00	5,000 00
of Portsmouth, N. H., 4s,	10,000	10,000 00	10,025 00
of Toledo, Ohio, 5s,	2,000	2,000 00	2,000 00*
	$40,500	$41,225 00	$40,525 00

* This bank has been notified that this is an illegal investment and must be eliminated from its assets.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
30	Blackstone Nat'l Bank, Boston,	$3,000	$2,707 50	$3,000 00
31	Boylston Nat'l Bank, Boston,	3,100	3,797 50	3,839 50
25	Continental N'l Bank, Boston,	2,500	2,868 75	2,687 50
5	Hamilton Nat'l Bank, Boston,	500	570 00	591 25
9	Market National Bank, Boston,	900	828 00	900 00
25	Merchants' Nat'l Bank, Boston,	2,500	3,575 00	3,331 25
20	Mt. Vernon N'l Bank, Boston,	2,000	2,500 00	2,505 20
25	North National Bank, Boston,	2,500	2,725 00	3,056 25
25	Shawmut Nat'l Bank, Boston,	2,500	2,800 00	3,084 37
21	Shoe & Leather Nat'l Bank, Boston,	2,100	1,890 00	2,100 00
58	State National Bank, Boston,	5,800	5,937 75	6,300 45
19	N'l B'k of Commerce, Boston,	1,900	2,342 00	2,440 00
25	N'l B'k of No. America, Boston,	2,500	3,125 00	2,778 12
29	National Bank of Redemption, Boston,	2,900	3,538 00	4,067 25
24	N'l B'k of the Republic, Boston,	2,400	3,504 00	3,072 00
32	N'l Hide & Leather B'k, Boston,	3,200	3,376 00	3,744 00
4	National Revere Bank, Boston,	400	400 00	400 00
8	Winthrop Nat'l Bank, Boston,	800	928 00	800 00
43	Marblehead N'l Bank, Marblehead,	4,300	4,945 00	4,912 75
38	N'l Grand Bank, Marblehead,	3,800	4,560 00	4,639 15
		$49,600	$56,917 50	$58,249 04

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Marblehead Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	$10,000	$10,000 00	$10,000 00
Boston & Lowell R.R. 7s,	10,000	10,300 00	10,000 00
Boston & Maine R.R. 4s,	7,000	7,000 00	7,000 00
Fitchburg R.R. 4½s,	5,000	5,000 00	5,000 00
Fitchburg R.R. 5s,	5,000	5,250 00	5,000 00
Maine Central R.R. 4½s,	10,000	10,200 00	10,000 00
Upper Coos R.R. 4s,	5,000	5,000 00	5,000 00
	$52,000	$52,750 00	$52,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$41,299 73	2 per cent.	$10,000 00	5¼ per cent.	$30,800 00	8 per cent.
5,000 00	4¾ "	44,559 00	5½ "		
61,600 00	5 "	100,862 00	6 "		

Value, by books, of real estate held or owned by foreclosure or otherwise,		$12,237 51
Assessed value of the same,		15,750 00
Net income received from same during year ending Oct. 31, 1893,		1,517 82
Number of loans which are of an amount not exceeding $3,000 each,	72	
Aggregate amount of the same,		66,621 00
Total number of loans upon real estate,	81	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		21,042 76
Times for the dividends fixed by the by-laws: May 1 and November 1.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent., 2 per cent.,	7,767 80 8,185 57
Number of accounts opened during the year ending Oct. 31, 1893,	273	
Number of accounts closed during the year ending Oct. 31, 1893,	223	
Total number of open accounts Oct. 31, 1893,	1,980	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		674 17
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		86,540 00
Number of same,	1,692	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		87,235 62
Number of same,	1,435	
Date of examination by commissioner: June 22.		

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MARLBOROUGH SAVINGS BANK — MARLBOROUGH.

Incorporated April 3, 1860. Present number of corporators, 108.

S. HERBERT HOWE, *President.* EDWARD R. ALLEY, *Treasurer.*
EDWARD R. ALLEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

S. HERBERT HOWE, LORIMAN S. BRIGHAM,
ALBE C. WEEKS, WINSLOW M. WARREN,
WILLIAM D. BURDETT.

Open for business every business day, except Saturday, 9 A.M. to 12 M.; 2 to 4 P.M.; Saturday, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$285,000 00	Deposits,	$1,565,387 16
Bank stock as per schedule,	204,800 00	Guaranty fund,	54,260 00
Railroad bonds as per schedule,	124,000 00	Interest account,	10,415 88
Real estate (for banking purposes),	14,040 07	Profit and loss account,	46,184 54
Real estate by foreclosure,	5,000 00		
Loans on real estate,	922,397 00		
Loans on personal security,	63,055 00		
Loans to counties, cities or towns (notes),	30,000 00		
Deposits in banks, on interest,	26,546 50		
Expense account,	1,409 01		
	$1,676,247 58		$1,676,247 58

Cash on Deposit in Banks, amount in each: —

People's National Bank, Marlborough,	$11,238 19
First National Bank, Marlborough,	15,308 31

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Federal Reserve Bank of St. Louis

Marlborough Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Arlington, Mass., 4s,	$7,000	$7,000 00	$7,000 00
of Clinton, Mass , 4s,	9,000	9,000 00	9,000 00
of Pawtucket, R. I., 4s,	3,000	2,970 00	3,000 00
of Pawtucket, R. I., 5s,	10,000	10,300 00	10,000 00
of Peabody, Mass., 4s,	15,000	15,000 00	15,000 00
of Weymouth, Mass., 4s,	8,000	8,000 00	8,000 00
of Wellesley, Mass., 4s,	15,000	15,000 00	15,000 00
of Winchester, Mass., 4s,	15,000	15,000 00	15,000 00
City of Boston, Mass., 4s,	20,000	20,100 00	20,000 00
of Boston, Mass., 6s,	11,000	12,650 00	11,000 00
of Cambridge, Mass., 6s,	6,000	6,300 00	6,000 00
of Detroit, Mich., 4s,	5,000	5,000 00	5,000 00
of Fall River, Mass., 6s,	5,000	5,150 00	5,000 00
of Fitchburg, Mass., 4s,	23,000	23,000 00	23,000 00
of Keene, N. H , 4s,	10,000	10,000 00	10,000 00
of Lewiston, Me., 5s,	7,000	7,700 00	7,000 00
of Lynn, Mass., 4s,	12,000	12,000 00	12,000 00
of Marlborough, Mass., 4s,	42,000	42,000 00	42,000 00
of Malden, Mass., 4s,	5,000	5,000 00	5,000 00
of Newton, Mass., 4s,	1,000	1,010 00	1,000 00
of Newton, Mass., 5s,	2,000	2,210 00	2,000 00
of Providence, R. I., 4s,	10,000	10,200 00	10,000 00
of Providence, R. I., 5s,	4,000	4,420 00	4,000 00
of Somerville, Mass., 5s,	5,000	5,050 00	5,000 00
of Springfield, Mass., 7s,	1,000	1,080 00	1,000 00
of Taunton, Mass., 6s,	4,000	4,160 00	4,000 00
of Waltham, Mass., 4s,	15,000	15,000 00	15,000 00
of Worcester, Mass., 3½s,	5,000	4,800 00	5,000 00
of Worcester, Mass., 4s,	5,000	5,000 00	5,000 00
Town of Gt. Barrington, Mass., 4s,	5,000	5,000 00	5,000 00
	$285,000	$289,100 00	$285,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
80	Atlas National Bank, Boston,	$8,000	$9,220 00	$8,000 00
50	Blackstone Nat'l B'k, Boston,	5,000	4,512 50	5,000 00
50	Boston National Bank, Boston,	5,000	4,625 00	5,000 00
12	Boylston Nat'l Bank, Boston,	1,200	1,470 00	1,200 00
88	Continental N'l Bank, Boston,	8,800	10,098 00	8,800 00
45	Eliot National Bank, Boston,	4,500	5,197 50	4,500 00
62	Everett Nat'l Bank, Boston,	6,200	5,456 00	6,200 00
70	Faneuil Hall N'l Bank, Boston,	7,000	8,400 00	7,000 00

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Marlborough Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
40	Freeman's Nat'l Bank, Boston,	$4,000	$3,800 00	$4,000 00
50	Globe National Bank, Boston,	5,000	4,606 25	5,000 00
25	Hamilton Nat'l Bank, Boston,	2,500	7,850 00	2,500 00
35	Howard Nat'l Bank, Boston, .	3,500	3,465 00	3,500 00
70	Manufacturers' N'l B'k, Boston,	7,000	6,825 00	7,000 00
50	Market Nat'l Bank, Boston, .	5,000	4,600 00	5,000 00
50	Merchants' N'l Bank, Boston,	5,000	7,150 00	5,000 00
10	Mt. Vernon Nat'l B'k, Boston, .	1,000	1,200 00	1,000 00
50	National City Bank, Boston, .	5,000	4,250 00	5,000 00
15	N'l B'k of Commerce, Boston,	1,500	1,770 00	1,500 00
76	National Eagle Bank, Boston,	7,600	6,460 00	7,600 00
75	Nat'l Exchange Bank, Boston,	7,500	8,850 00	7,500 00
15	N'l Hide & Leather B'k, Boston,	1,500	1,582 50	1,500 00
64	Nat'l Bank of North America, Boston, ...	6,400	6,736 00	6,400 00
42	N'l B'k of Redemption, Boston,	4,200	5,271 00	4,200 00
100	N'l B'k of the Republic, Boston,	10,000	14,600 00	10,000 00
60	National Revere Bank, Boston,	6,000	6,000 00	6,000 00
25	National Union Bank, Boston,	2,500	3,225 00	2,500 00
75	Nat'l Webster Bank, Boston, .	7,500	6,750 00	7,500 00
30	Winthrop Nat'l Bank, Boston,	3,000	3,480 00	3,000 00
50	Shawmut Nat'l Bank, Boston, .	5,000	5,600 00	5,000 00
50	Shoe and Leather Nat'l Bank, Boston, ...	5,000	4,500 00	5,000 00
65	State National Bank, Boston, .	6,500	6,654 37	6,500 00
50	Suffolk National Bank, Boston,	5,000	4,825 00	5,000 00
70	Third National Bank, Boston, .	7,000	6,090 00	7,000 00
80	Tremont Nat'l Bank, Boston, .	8,000	7,600 00	8,000 00
15	First National Bank, Clinton,	1,500	1,875 00	1,500 00
30	First National Bank, Lynn, .	3,000	4,380 00	3,000 00
97	First N'l Bank, Marlborough,	9,700	10,670 00	9,700 00
85	People's N'l B'k, Marlborough,	8,500	10,030 00	8,500 00
14	Newton Nat'l Bank, Newton, .	1,400	1,050 00	1,400 00
16	City Nat'l Bank, Worcester, .	1,600	2,240 00	1,600 00
12	Fourth National Bank, Boston,	1,200	1,410 00	1,200 00
		$204,800	$224,374 12	$204,800 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 6s, . .	$3,000	$3,045 00	$3,000 00
Boston & Lowell R.R. 4s, . .	15,000	14,850 00	15,000 00
Boston & Lowell R.R. 6s, . .	5,000	5,175 00	5,000 00
Boston & Maine R.R. 4s, . . .	15,000	14,700 00	15,000 00
Boston & Providence R.R. 4s, . .	5,000	5,000 00	5,000 00

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Marlborough Savings Bank — Concluded.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4½s,	$20,000	$20,000 00	$20,000 00
Maine Central R.R. 4½s,	5,000	5,100 00	5,000 00
Old Colony R.R. 4s,	30,000	30,000 00	30,000 00
Old Colony R.R. 4½s,	3,000	3,030 00	3,000 00
Old Colony R.R. 6s,	2,000	2,045 00	2,000 00
Portland & Ogdensburg R.R. 6s,	10,000	10,800 00	10,000 00
Upper Coos R.R. 4½s,	11,000	11,000 00	11,000 00
	$124,000	$124,745 00	$124,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$26,546 50	2½ per cent.	$79,000 00	4½ per cent.	$590,094 00	6 per cent.
27,500 00	4 "	293,800 00	5 "		
5,000 00	4¼ "	20,058 00	5½ "		

Amount invested in real estate for banking purposes,		$14,040 07
Estimated value of the same,		14,040 07
Assessed value of the same,		10,300 00
Net income received from same during year ending Oct. 31, 1893,		208 05
Value, by books, of other real estate held or owned by foreclosure or otherwise,		5,000 00
Assessed value of the same,		6,000 00
Number of loans which are of an amount not exceeding $3,000 each,	571	
Aggregate amount of the same,		545,992 00
Total number of loans upon real estate,	637	
Amount of investments from which no income is received,		5,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		84,164 10
Times for the dividends fixed by the by-laws: third Wednesday in January and July.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent., 2 per cent,	29,899 74 30,938 56
Number of accounts opened during the year ending Oct. 31, 1893,	824	
Number of accounts closed during the year ending Oct. 31, 1893,	786	
Total number of open accounts Oct. 31, 1893,	4,894	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		4,859 85
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		308,979 00
Number of same,	4,173	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		380,315 20
Number of same,	3,706	
Date of examination by commissioner: May 11.		

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MECHANICS' SAVINGS BANK—HOLYOKE.

Incorporated March 16, 1872. Present number of corporators, 39.

TIMOTHY MERRICK, *President.* C. B. PRESCOTT, *Treasurer.*
E. W. CHAPIN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

TIMOTHY MERRICK, J. S. WEBBER,
R. P. CRAFTS, LEMUEL SEARS,
S. C. WELD.

Open for business every business day, 9 A.M. to 4 P.M.; also Saturday, 6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	$58,646 50	Deposits,	$926,296 67
Loans on bank stock,	31,300 00	Guaranty fund,	26,025 00
Real estate by foreclosure,	7,600 00	Interest account,	16,499 55
Loans on real estate,	625,195 00	Profit and loss account,	12,533 25
Loans on personal security,	239,765 00		
Loans on depositors' books,	825 00		
Deposit in bank, on interest,	9,337 41		
Furniture and fixtures,	2,407 00		
Expense account,	2,791 27		
Cash on hand,	3,487 29		
	$981,354 47		$981,354 47

Cash on Deposit in Bank:—

City National Bank, Holyoke,	$9,337 41

Loans on Bank Stock, amount on each:—

On 68 shares Third National Bank, Springfield,	$6,700 00
On 13 shares Hadley Falls National Bank, Holyoke,	
On 8 shares Agawam National Bank, Springfield,	800 00
On 10 shares Springfield National Bank, Springfield,	1,000 00
On 25 shares City National Bank, Holyoke,	2,000 00
On 10 shares City National Bank, Holyoke,	1,000 00

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Mechanics' Savings Bank, Holyoke — Continued.

On 63 shares City National Bank, Holyoke,		
On 46 shares Hadley Falls National Bank, Holyoke,		
On 7 shares Chicopee National Bank, Springfield,	$15,000 00	
On 18 shares Second National Bank, Springfield,		
On 23 shares Third National Bank, Springfield,		
On 15 shares Springfield Safe Deposit and Trust Company, Springfield,		1,500 00
On 25 shares Home National Bank, Holyoke,		2,300 00
On 10 shares City National Bank Holyoke,		1,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
22	Shoe & Leather N'l B'k, Boston,	$2,200	$2,200 00	$3,008 50
193	City Nat'l Bank, Holyoke,	19,300	22,195 00	21,500 00
102	Hadley Falls N'l B'k, Holyoke,	10,200	16,830 00	16,310 00
3	Holyoke Nat'l Bank, Holyoke,	300	498 00	498 00
50	Home Nat'l Bank, Holyoke,	5,000	5,750 00	5,750 00
20	First Nat'l Bank, Springfield,	2,000	2,800 00	3,080 00
50	Third Nat'l Bank, Springfield,	5,000	10,000 00	8,500 00
		$44,000	$60,273 00	$58,646 50

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$9,337 41	4 per cent.	$20,000 00	5½ per cent.	$2,475 00	6 per cent.
874,610 00	5 "				

Value, by books, of real estate held or owned by foreclosure or otherwise,	$7,600 00
Assessed value of the same,	5,960 00
Net income received from same during year ending Oct. 31, 1893,	680 14
Number of loans which are of an amount not exceeding $3,000 each,	217
Aggregate amount of the same,	283,960 00
Total number of loans upon real estate,	233
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,	45,966 78

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

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Mechanics' Savings Bank, Holyoke — Concluded.

Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent.,	$17,275 82
	2 per cent.,	18,105 30
Number of accounts opened during the year ending Oct. 31, 1893,	478	
Number of accounts closed during the year ending Oct. 31, 1893,	487	
Total number of open accounts Oct. 31, 1893,	2,647	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		5,764 96
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		210,972 29
Number of same,	4,053	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		261,750 39
Number of same,	2,673	

Date of examination by commissioner: April 8.

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Federal Reserve Bank of St. Louis

MECHANICS' SAVINGS BANK—LOWELL.

Incorporated March 1, 1861. Present number of corporators, 56.

JEREMIAH CLARK, *President.* CHAS. C. HUTCHINSON, *Treasurer.*
CHAS. C. HUTCHINSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JACOB ROGERS, JOHN DAVIS,
JAMES FRANCIS, CHAS. C. HUTCHINSON,
CLARENCE H. NELSON.

Open for business every business day, 9 A.M. to 1 P.M ; also Saturday, 7 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$66,000 00	Deposits,	$2,119,590 39
Bank stock as per schedule,	272,550 00	Guaranty fund,	82,000 00
Loans on bank stock,	36,000 00	Interest account,	40,189 08
Railroad bonds as per schedule,	52,000 00	Rents,	14,022 76
Loan on railroad bonds,	10,000 00		
Railroad notes,	50,000 00		
Real estate (for banking purposes),	86,000 00		
Real estate by foreclosure,	17,000 00		
Loans on real estate,	985,970 00		
Loans on personal security,	517,760 00		
Loans on depositors' books,	50 00		
Deposits in banks, on interest,	149,531 17		
Expense account,	2,059 41		
Taxes,	1,066 00		
Suspense account,	4,484 98		
Cash on hand,	5,330 67		
	$2,255,802 23		$2,255,802 23

Cash on Deposit in Banks, amount in each:—

Railroad National Bank, Lowell,	$86,853 60
Old Lowell National Bank, Lowell,	10,000 00
National Hide & Leather Bank, Boston,	52,677 57

Loans on Bank Stock, amount on each:—

On 25 shares Old Lowell National Bank, Lowell,	$2,500 00
On 70 shares National Bank of the Commonwealth, Boston,	
On 20 shares Metropolitan National Bank, Boston,	10,000 00
On 10 shares Railroad National Bank, Lowell,	
On 150 shares National Hide and Leather Bank, Boston,	
On 85 shares Railroad National Bank, Lowell,	23,500 00

Loan on Railroad Bonds:—

On $10,000 Lowell & Lawrence R.R. 6s,	$10,000 00

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Mechanics' Savings Bank, Lowell — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Concord, N. H., 4s,	$10,000	$10,000 00	$10,000 00
of Lowell, Mass., 4s,	16,000	16,000 00	16,000 00
of Lynn, Mass., 4s,	10,000	10,000 00	10,000 00
of Marlborough, Mass., 4s,	10,000	10,000 00	10,000 00
of Newton, Mass., 4s,	10,000	10,000 00	10,000 00
of Waltham, Mass., 4s,	10,000	10,000 00	10,000 00
	$66,000	$66,000 00	$66,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
106	Atlas National Bank, Boston,	$10,600	$12,216 00	$11,660 00
99	Blackstone Nat'l B'k, Boston,	9,900	8,934 00	9,900 00
63	Boston National Bank, Boston,	6,300	5,859 00	7,056 00
9	National City Bank, Boston,	900	776 00	900 00
45	N'l B'k of Commerce, Boston,	4,500	5,310 00	5,040 00
40	National Eagle Bank, Boston,	4,000	3,800 00	4,000 00
25	Eliot National Bank, Boston,	2,500	2,887 00	2,500 00
90	Everett Nat'l Bank, Boston,	9,000	8,257 00	9,000 00
8	First National Bank, Boston,	800	1,896 00	800 00
65	Hamilton Nat'l Bank, Boston,	6,500	7,410 00	8,000 00
200	N'l Hide & Leather B'k, Boston,	20,000	21,100 00	21,000 00
13	Howard Nat'l Bank, Boston,	1,300	1,287 00	1,300 00
265	Merchants' Nat'l Bank, Boston,	26,500	38,756 00	36,800 00
100	Metropolitan N'l B'k, Boston,	10,000	9,725 00	10,000 00
10	Mt. Vernon Nat'l Bank, Boston,	1,000	1,321 00	1,000 00
105	New England N'l B'k, Boston,	10,500	16,642 00	15,500 00
43	North National Bank, Boston,	4,300	4,687 00	5,160 00
37	N'l B'k of No America, Boston,	3,700	3,903 00	3,700 00
281	N'l B'k of Redemption, Boston,	28,100	35,265 00	32,315 00
83	N'l B'k of the Republic, Boston,	8,300	12,242 00	9,960 00
160	Nat'l Revere Bank, Boston,	16,000	16,000 00	19,200 00
20	Second Nat'l Bank, Boston,	2,000	3,700 00	2,500 00
39	Shawmut Nat'l Bank, Boston,	3,900	4,368 00	4,290 00
100	Suffolk National Bank, Boston,	10,000	9,250 00	10,000 00
150	Nat'l Webster Bank, Boston,	15,000	13,725 00	14,600 00
28	Collateral Loan Co., Boston,	2,800	3,360 00	2,800 00
30	Bay State N'l B'k, Lawrence,	2,250	3,750 00	2,250 00
117	Railroad N'l Bank, Lowell,	11,700	15,210 00	13,839 00
68	First National Bank, Malden,	6,800	9,520 00	7,480 00
		$239,150	$281,156 00	$272,550 00

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Federal Reserve Bank of St. Louis

Mechanics' Savings Bank, Lowell — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Concord & Montreal R.R. 4s,	$50,000	$50,000 00	$50,000 00
Salem & Lowell R.R. 6s,	2,000	2,000 00	2,000 00
	$52,000	$52,000 00	$52,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$139,531 17	2½ per cent.	$469,600 00	4½ per cent.	$7,260 00	5½ per cent.
10,000 00	3 "	60,000 00	4¾ "	169,975 00	6 "
8,000 00	4 "	882,445 00	5 "	2,500 00	7 "

Amount invested in real estate for banking purposes,	$86,000 00
Estimated value of the same,	80,000 00
Assessed value of the same,	65,000 00
Net income received from same during year ending Oct. 31, 1893,	2,587 98
Value, by books, of other real estate held or owned by foreclosure or otherwise,	17,000 00
Assessed value of the same,	24,480 00
Net income received from same during year ending Oct. 31, 1893,	522 93
Number of loans which are of an amount not exceeding $3,000 each,	351
Aggregate amount of the same,	423,330 00
Total number of loans upon real estate,	429
Gross amount of interest or profits received or earned, as per books, during year ending Oct 31, 1893,	108,351 31
Times for the dividends fixed by the by-laws: first Saturday in June and December.	
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent., 40,694 82 2 per cent., 41,537 75
Number of accounts opened during the year ending Oct. 31, 1893,	603
Number of accounts closed during the year ending Oct. 31, 1893,	706
Total number of open accounts Oct. 31, 1893,	4,959
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),	5,400 90
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,	280,054 97
Number of same,	3,775
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,	362,270 57
Number of same,	3,760
Date of examination by commissioner: September 11.	

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MECHANICS' SAVINGS BANK — READING.

Incorporated March 20, 1891. Present number of corporators, 16.

JAMES WIGHT, *President.* EDWARD F. PARKER, *Treasurer.*
EDGAR M. HUNT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:
JAMES WIGHT, WILLIAM A. LANG,
WENDELL BANCROFT.

Open for business every business day, 8.30 to 11 A.M.; 2.30 to 4 P.M.; Saturday, 7.30 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	$1,010 00	Deposits,	$11,154 79
Railroad bonds as per schedule,	3,120 00	Guaranty fund,	27 67
Loans on real estate,	6,600 00	Interest account,	99 45
Deposit in bank, not on interest,	413 04		
Expense account,	47 29		
Cash on hand,	91 58		
	$11,281 91		$11,281 91

Cash on Deposit in Bank: —
First National Bank, Reading, ... $413 04

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	First National Bank, Reading,	$1,000	$1,020 00	$1,010 00

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Federal Reserve Bank of St. Louis

Mechanics' Savings Bank, Reading — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 7s,	$1,000	$1,050 00	$1,055 00
Maine Central R.R. 4½s,	1,000	1,060 00	1,070 00
Upper Coos R.R. 4s,	1,000	995 00	995 00
	$3,000	$3,105 00	$3,120 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$300 00	5 per cent.	$6,300 00	6 per cent.	-	-

Number of loans which are of an amount not exceeding $3,000 each,	7	
Aggregate amount of the same,		$6,600 00
Total number of loans upon real estate,	7	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		329 67
Times for the dividends fixed by the by-laws: second Saturday in June and December.		
Rate and amount of dividend during the year ending Oct. 31, 1893, 2 per cent,		187 57
Number of accounts opened during the year ending Oct. 31, 1893,	75	
Number of accounts closed during the year ending Oct. 31, 1893,	30	
Total number of open accounts Oct. 31, 1893,	157	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		37 45
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		10,494 20
Number of same,	257	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		8,173 81
Number of same,	120	

Date of examination by commissioner: September 11.

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MEDFORD SAVINGS BANK — MEDFORD.

Incorporated Feb. 26, 1869. Present number of corporators, 82.

DANIEL W. LAWRENCE, *President.* CHARLES B. BUSS, *Treasurer.*
J. GILMAN WAITE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

DANIEL W. LAWRENCE, DANIEL A. GLEASON,
CHARLES M. BARRETT, BENJ. F. HAYES,
FRANK E. CHANDLER.

Open for business every business day, 8 to 11 A.M., 3 to 6 P.M.; also Saturday, 7 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$128,500 00	Deposits,	$1,024,780 12
Bank stock as per schedule,	34,850 00	Guaranty fund,	26,650 00
Railroad bonds as per schedule,	45,000 00	Interest account,	24,901 94
Real estate (for banking purposes),	24,000 00	Profit and loss account,	12,074 51
Real estate by foreclosure,	685 81		
Loans on real estate,	565,550 00		
Loans on personal security,	192,450 00		
Loans to counties, cities or towns (notes),	60,000 00		
Deposits in banks, on interest,	31,812 59		
Safe, furniture and fixtures,	2,500 00		
Cash on hand,	3,058 17		
	$1,088,406 57		$1,088,406 57

Cash on Deposit in Banks, amount in each: —

National Exchange Bank, Boston,	$15,516 19
National Bank of Commerce, Boston,	16,296 40

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Federal Reserve Bank of St. Louis

Medford Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Biddeford, Me., 4s,	$14,500	$14,500 00	$14,500 00
of Lynn, Mass., 5s,	5,000	5,400 00	5,000 00
of Fall River, Mass., 6s,	3,000	3,600 00	3,000 00
of Natick, Mass., 4s,	5,000	5,000 00	5,000 00
of Providence, R. I., 4s,	25,000	25,500 00	25,000 00
of Waltham, Mass., 4s,	15,000	15,000 00	15,000 00
Town of Hartland, Me., 4½s,	12,000	12,000 00	12,000 00*
of Medford, Mass., 4s,	25,000	25,000 00	25,000 00
of Medford, Mass., 6s,	3,000	3,030 00	3,000 00
of Wellesley, Mass., 4s,	15,000	15,000 00	15,000 00
City of Boston, Mass., 6s,	6,000	6,060 00	6,000 00
	$128,500	$130,090 00	$128,500 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
12	N'l B'k of Commerce, Boston,	$1,200	$1,416 00	$1,200 00
15	Hamilton Nat'l Bank, Boston,	1,500	1,710 00	1,500 00
33	Blackstone N'l Bank, Boston,	3,300	2,978 25	3,300 00
4	National Revere Bank, Boston,	400	400 00	400 00
10	National Eagle Bank, Boston,	1,000	950 00	1,000 00
15	N'l B'k of the Republic, Boston,	1,500	2,190 00	1,500 00
40	National Bank of the Commonwealth, Boston,	4,000	5,130 00	4,000 00
25	Monument Nat'l Bank, Boston,	2,500	5,500 00	3,750 00
10	Market Nat'l Bank, Boston,	1,000	920 00	1,000 00
20	N'l Hide & Leather B'k, Boston,	2,000	2,130 00	2,000 00
10	Nat'l Webster Bank, Boston,	1,000	915 00	1,000 00
25	Boston National Bank, Boston,	2,500	2,325 00	2,500 00
20	North National Bank, Boston,	2,000	2,180 00	2,000 00
12	Winthrop Nat'l Bank, Boston,	1,200	1,392 00	1,200 00
25	Suffolk National Bank, Boston,	2,500	2,412 50	2,500 00
15	Continental N'l Bank, Boston,	1,500	1,725 00	1,500 00
20	Commercial N'l Bank, Boston,	2,000	1,920 00	2,000 00
25	Central Nat'l Bank, Lynn,	2,500	3,625 00	2,500 00
		$33,600	$39,818 75	$34,850 00

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Medford Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 6s,	$5,000	$5,075 00	$5,000 00
Fitchburg R.R. 4s,	10,000	9,500 00	10,000 00
Fitchburg R.R. 4½s,	25,000	25,000 00	25,000 00
Portland & Kennebec R.R. 6s,	5,000	5,075 00	5,000 00
	$45,000	$44,650 00	$45,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$31,812 59	2½ per cent.	$205,250 00	5 per cent.	$384,450 00	6 per cent.
20,000 00	4 "	13,500 00	5¼ "	20,000 00	6½ "
100,000 00	4½ "	52,300 00	5½ "	22,500 00	7 "

Amount invested in real estate for banking purposes,		$24,000 00
Estimated value of the same,		24,000 00
Assessed value of the same,		18,900 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,		685 81
Assessed value of the same,		1,150 00
Net income received from same during year ending Oct. 31, 1893,		83 83
Number of loans which are of an amount not exceeding $3,000 each,	294	
Aggregate amount of the same,		396,100 00
Total number of loans upon real estate,	307	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		52,508 65
Times for the dividends fixed by the by-laws: second Saturday in May and November.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent., 2 per cent.,	17,836 80 18,769 86
Number of accounts opened during the year ending Oct. 31, 1893,	563	
Number of accounts closed during the year ending Oct. 31, 1893,	378	
Total number of open accounts Oct. 31, 1893,	3,412	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		3,448 24
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		278,685 00
Number of same,	4,043	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		263,755 71
Number of same,	2,907	
Date of examination by commissioner: June 8.		

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Federal Reserve Bank of St. Louis

MEDWAY SAVINGS BANK — MEDWAY.

Incorporated Feb. 20, 1871. Present number of corporators, 39.

MILTON M. FISHER, *President.* FREDERICK L. FISHER, *Treasurer.*
FREDERICK L. FISHER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

M. M. FISHER, WALES KIMBALL,
A. M. B. FULLER, SUMNER ROBBINS,
S. G. CLARK, W. H. CAREY.

Open for business every business day, 9 A.M. to 12 M.; 2 to 5 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$25,000 00	Deposits,	$246,475 90
Loan on public funds,	5,000 00	Guaranty fund,	11,515 42
Bank stock as per schedule,	27,010 00	Interest account,	4,441 98
Loans on bank stock,	4,450 00		
Railroad bonds as per schedule,	36,650 50		
Real estate by foreclosure,	4,846 69		
Loans on real estate,	121,595 50		
Loans on personal security,	23,956 70		
Loans to counties, cities or towns (notes),	8,020 24		
Deposits in banks, on interest,	4,493 32		
Cash on hand,	1,410 35		
	$262,433 30		$262,433 30

Cash on Deposit in Banks, amount in each: —

Central National Bank, Boston,	$2,018 72
Howard National Bank, Boston,	2,474 60

Loan on Public Funds: —

On $5,000 Haverhill, Mass., 4s,	$5,000 00

Loans on Bank Stock, amount on each: —

On 5 shares Dedham National Bank, Dedham,	$200 00
On 20 shares Central National Bank, Boston,	1,750 00
On 10 shares Framingham National Bank, Framingham,	2,500 00
On 20 shares Holliston National Bank, Holliston,	

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Medway Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass , 4s,	$1,000	$1,020 00	$1,000 00
of Cleveland, Ohio, 6s,	2,000	2,070 00	2,000 00
of Cleveland, Ohio, 7s,	2,000	2,100 00	2,000 00
of Dayton, Ohio, 6s,	500	500 00	500 00*
of Detroit, Mich., 6s,	1,000	1,080 00	1,000 00
of Fort Wayne, Ind., 6s,	2,000	2,140 00	2,000 00
of Grand Rapids, Mich., 5s,	2,000	2,140 00	2,000 00
of Keene, N. H., 6s,	500	515 00	500 00
of Springfield, Ohio, 5s,	3,000	3,110 00	3,000 00
Town of Andover, Mass., 4s,	2,000	2,000 00	2,000 00
of Hyde Park, Ill., 7s,	3,000	3,060 00	3,000 00
City of Waltham, Mass., 4s,	5,000	5,000 00	5,000 00
Town of Melrose, Mass., 4s,	1,000	1,000 00	1,000 00
	$25,000	$25,735 00	$25,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
6	Atlas National Bank, Boston,	$600	$691 50	$600 00
18	Boston Nat'l Bank, Boston,	1,800	1,665 00	1,800 00
30	Central Nat'l Bank, Boston,	3,000	4,425 00	3,000 00
30	First Ward Nat'l Bank, Boston,	3,000	3,825 00	3,000 00
15	N'l Hide & Leather B'k, Boston,	1,500	1,582 50	1,500 00
10	Howard Nat'l Bank, Boston,	1,000	990 00	1,000 00
10	Market Nat'l Bank, Boston,	1,000	920 00	1,000 00
25	Manufacturers' N'l B'k, Boston,	2,500	2,437 50	2,500 00
15	Mt. Vernon N'l Bank, Boston,	1,500	1,875 00	1,500 00
20	National Revere Bank, Boston,	2,000	2,000 00	2,000 00
20	Shawmut Nat'l Bank, Boston,	2,000	2,240 00	2,000 00
12	Winthrop Nat'l Bank, Boston,	1,200	1,392 00	1,200 00
20	Dedham Nat'l Bank, Dedham,	2,000	1,900 00	2,000 00
17	Franklin Nat'l Bank, Franklin,	1,700	1,870 00	1,700 00
20	Holliston Nat'l Bank, Holliston,	2,000	2,000 00	2,000 00
3	Wrentham N'l B'k, Wrentham,	210	240 00	210 00
		$27,010	$30,053 50	$27,010 00

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Federal Reserve Bank of St. Louis

Medway Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton & Fitchburg R.R. 5s,	$2,000	$2,160 00	$2,100 00
Boston & Lowell R.R. 4s, . .	5,000	5,000 00	5,000 00
Boston & Maine R R. 7s, . . .	2,500	2,500 00	2,500 00
Boston & Providence R.R. 4s, . .	3,000	3,000 00	3,000 00
Concord & Montreal R.R. 4s, . .	2,000	2,000 00	2,000 00
Fitchburg R.R. 6s, ...	2,000	2,100 00	2,050 00
Leeds & Farmington R.R. 6s, . .	2,000	2,060 00	2,000 00
Lowell & Lawrence R.R. 6s, . .	1,000	1,050 00	1,000 00
Maine Central R.R. 6s, . . .	2,000	2,160 00	2,045 50
Newport & Richford R.R. 5s, . .	2,000	2,060 00	2,000 00*
Old Colony R.R. 4s, . . .	3,000	3,000 00	3,060 00
Old Colony R.R. 6s, ...	2,000	2,100 00	2,100 00
Old Colony R.R. 7s, ...	1,000	1,005 00	1,000 00
Portland & Kennebec R.R. 6s, .	1,000	1,010 00	1,000 00
Portland & Ogdensburg R.R. 6s, .	2,000	2,160 00	2,100 00
Salem & Lowell R.R. 6s, . . .	2,500	2,675 00	2,695 00
Vermont & Massachusetts R.R. 5s, .	1,000	1,050 00	1,000 00
	$36,000	$37,090 00	$36,650 50

* A legal investment when made.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$2,018 72	2 per cent.	$2,000 00	4 per cent.	$131,227 20	6 per cent.
2,474 60	2½ "	22,295 24	5 "	2,500 00	6½ "
5,000 00	3½ "				

Value, by books, of real estate held or owned by foreclosure or otherwise,	$4,846 69
Assessed value of the same, ...	5,990 00
Net income received from same during year ending Oct. 31, 1893, . .	197 35
Number of loans which are of an amount not exceeding $3,000 each, . 238	
Aggregate amount of the same, ...	136,002 20
Total number of loans upon real estate, ... 159	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, ...	14,345 27
Times for the dividends fixed by the by-laws: June 1 and December 1.	

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Medway Savings Bank — Concluded.

Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent.,	$4,533 11
	2 per cent.,	4,602 77
Number of accounts opened during the year ending Oct. 31, 1893,	117	
Number of accounts closed during the year ending Oct. 31, 1893,	101	
Total number of open accounts Oct. 31, 1893,	1,071	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		1,245 32
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		95,865 61
Number of same,	1,164	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		101,692 71
Number of same,	1,042	

Date of examination by commissioner: January 19.

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Federal Reserve Bank of St. Louis

MELROSE SAVINGS BANK—MELROSE.

Incorporated April 5, 1872. Present number of corporators, 22.

DANIEL RUSSELL, *President.* E. H. GOSS, *Treasurer.*
JOHN LARRABEE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:
GEORGE NEWHALL, DANIEL NORTON,
SETH E. BENSON.

Open for business every business day, 2 to 5 P.M.; also Saturday, 7 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$80,000 00	Deposits,	$503,266 82
Loan on public funds,	780 00	Guaranty fund,	9,321 31
Bank stock as per schedule,	7,200 00	Interest account,	27,504 27
Loans on real estate,	353,693 00		
Loans on personal security,	8,932 00		
Loans to counties, cities or towns (notes),	50,000 00		
Deposits in banks, on interest,	38,107 75		
Suspense account,	191 88		
Cash on hand,	1,187 77		
	$540,092 40		$540,092 40

Cash on Deposit in Banks, amount in each:—

National Bank of the Republic, Boston,	$11,948 14
Melrose National Bank, Melrose,	26,159 61

Loan on Public Funds:—

On $1,000 Town of Danvers, Mass., Bond,	$780 00
On 2 shares Naumkeag National Bank, Salem,	
On 5 shares First National Bank Salem,	

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Melrose Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	$7,000	$7,000 00	$7,000 00
of Brockton, Mass., 5s,	8,000	8,880 00	8,000 00
of Columbus, Ohio, 4s,	5,000	4,750 00	5,000 00*
of Portland, Me., 6s,	5,000	5,900 00	5,000 00
Town of Clinton, Mass., 4s,	6,000	6,000 00	6,000 00
of Melrose, Mass., 4s,	49,000	49,000 00	49,000 00
	$80,000	$81,530 00	$80,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
27	Everett Nat'l Bank, Boston,	$2,700	$2,376 00	$2,700 00
45	Freeman's Nat'l Bank, Boston,	4,500	4,275 00	4,500 00
		$7,200	$6,651 00	$7,200 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$38,107 75	2½ per cent.	$17,200 00	5 per cent.	$346,205 00	6 per cent.
50,000 00	4 "				

Number of loans which are of an amount not exceeding $3,000 each, 237
Aggregate amount of the same, ... $276,573 00
Total number of loans upon real estate, ... 253
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, ... 27,982 88
Times for the dividends fixed by the by-laws: January 1 and July 1.

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Federal Reserve Bank of St. Louis

Melrose Savings Bank — Concluded.

Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent.,	$8,794 24
	2 per cent.,	9,440 09
Number of accounts opened during the year ending Oct. 31, 1893,	582	
Number of accounts closed during the year ending Oct. 31, 1893,	451	
Total number of open accounts Oct. 31, 1893,	2,898	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		2,308 18
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		191,283 56
Number of same,	4,153	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		186,962 96
Number of same,	2,658	

Date of examination by commissioner: April 25.

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MERRIMAC SAVINGS BANK — MERRIMAC.

Incorporated April 19, 1871. Present number of corporators, 47.

WILLIAM H. HASKELL, *President.* DANIEL J. POORE, *Treasurer.*
WM. B. SARGENT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:
WILLIAM H. HASKELL, THOS. H. HOYT,
H. O. DELANO.

Open for business every business day, 8.30 A.M. to 12 M.; 1.30 to 3 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$20,000 00	Deposits,	$485,653 97
Bank stock as per schedule,	7,400 00	Guaranty fund,	20,487 47
Loans on bank stock,	42,400 00	Profit and loss account,	2,399 94
Railroad bonds as per schedule,	62,000 00		
Loans on railroad bonds,	25,000 00		
Loans on railroad stock,	25,700 00		
Real estate by foreclosure,	2,301 52		
Loans on real estate,	202,157 00		
Loans on personal security,	61,194 53		
Loans to counties, cities or towns (notes),	21,650 00		
Deposits in banks, on interest,	37,000 00		
Deposit in bank, not on interest,	1,738 33		
	$508,541 38		$508,541 38

Cash on Deposit in Banks, amount in each: —

First National Bank, Merrimac,	$18,738 33
Essex National Bank, Haverhill,	20,000 00

Loans on Bank Stock, amount on each: —

On 10 shares First National Bank, Merrimac,	$650 00
On 6 shares First National Bank, Merrimac,	600 00
On 10 shares First National Bank, Merrimac,	1,000 00
On 63 shares Traders' National Bank, Boston,	5,000 00
On 150 shares Amesbury National Bank, Amesbury,	15,000 00
On 10 shares First National Bank, Haverhill, and On 15 shares Essex National Bank, Haverhill,	2,500 00
On 5 shares Haverhill National Bank, Haverhill,	400 00
On 150 shares National Pemberton Bank, Lawrence,	15,000 00
On 19 shares Haverhill Safe Deposit and Trust Company, Haverhill,	1,900 00
On 5 shares Merrimack National Bank, Haverhill,	350 00

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Federal Reserve Bank of St. Louis

Merrimac Savings Bank — Continued.

Loans on Railroad Bonds, amount on each: —

On $10,000 Boston & Maine R.R. 4s,	$10,000 00
On $11,000 Boston & Maine R.R. 4s,	10,000 00
On $5,000 Boston & Maine R.R. 4s,	5,000 00

Loans on Railroad Stock, amount on each: —

On 10 shares Boston & Maine R.R.,	$700 00
On 184 shares Boston & Maine R.R.,	25,000 00*

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Dayton, Ohio, 4s,	$8,000	$7,840 00	$8,000 00†
of Quincy, Mass., 4s,	12,000	12,200 04	12,000 00
	$20,000	$20,040 04	$20,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
8	Powow River National Bank, Amesbury,	$800	$1,240 00	$800 00
25	Blackstone Nat'l Bank, Boston,	2,500	2,375 00	2,500 00
36	First National Bank, Merrimac,	3,600	5,760 00	3,600 00
10	Ocean Nat'l B'k, Newburyport,	500	600 00	500 00
		$7,400	$9,975 00	$7,400 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	$5,000	$5,083 33	$5,000 00
Boston & Maine R.R. 4s,	20,000	20,000 00	20,000 00
Concord & Montreal R.R. 4s,	10,000	9,966 67	10,000 00
Fitchburg R.R. 4s,	15,000	15,100 00	15,000 00
Upper Coos R.R. 4s,	12,000	11,400 00	12,000 00
	$62,000	$61,550 00	$62,000 00

* This loan, in excess of limit, has since been paid. † A legal investment when made.

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Merrimac Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$2,281 46	0 per cent.	$27,700 00	5½ per cent.	$26,900 00	6½ per cent.
20,650 00	4 "	25,000 00	5¾ "	11,500 00	7 "
8,000 00	4½ "	237,120 07	6 "	1,500 00	8 "
54,450 00	5 "				

Value, by books, of real estate held or owned by foreclosure or otherwise,		$2,301 52
Assessed value of the same,		1,800 00
Net income received from same during year ending Oct. 31, 1893,		77 22
Number of loans which are of an amount not exceeding $3,000 each,	173	
Aggregate amount of the same,		145,570 07
Total number of loans upon real estate,	162	
Amount of investments from which no income is received,		2,281 46
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		23,588 41
Times for the dividends fixed by the by-laws: third Wednesday in April and October.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent., 2 per cent.,	9,270 92 9,356 08
Number of accounts opened during the year ending Oct. 31, 1893,	148	
Number of accounts closed during the year ending Oct. 31, 1893,	126	
Total number of open accounts Oct. 31, 1893,	1,464	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		1,725 37
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		55,149 04
Number of same,	778	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		60,993 64
Number of same,	770	

Date of examination by commissioner: July 14.

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Federal Reserve Bank of St. Louis

MERRIMACK RIVER SAVINGS BANK — LOWELL.

Incorporated Feb. 24, 1871. Present number of corporators, 28.

J. G. PEABODY, *President.* N. G. LAMSON, *Treasurer.*

N. G. LAMSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

J. G. PEABODY, FRANCIS JEWETT,
R. G. BARTLETT, H. C. HOWE,
C. F. VARNUM, C. E. ADAMS,

Open for business every business day, 9 A.M. to 1 P.M.; Saturday, 7 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	$59,771 50	Deposits,	$1,196,377 32
Loans on bank stock,	3,700 00	Guaranty fund,	30,000 00
Railroad bonds as per schedule,	38,000 00	Interest account,	55,253 85
Loans on real estate,	742,049 22		
Loans on personal security,	390,000 00		
Deposits in banks, on interest,	44,793 57		
Cash on hand,	3,316 88		
	$1,281,631 17		$1,281,631 17

Cash on Deposit in Banks, amount in each: —

Wamesit National Bank, Lowell,	$29,518 05
Old Lowell National Bank, Lowell,	15,275 52

Loans on Bank Stock, amount on each: —

On 20 shares Wamesit National Bank, Lowell,	$2,000 00
On 17 shares Wamesit National Bank, Lowell,	1,700 00

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Merrimack River Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
40	Atlas National Bank, Boston, .	$4,000	$4,610 00	$4,000 00
10	Atlantic Nat'l Bank, Boston, .	1,000	1,205 00	1,000 00
25	Blackstone Nat'l Bank, Boston,	2,500	2,256 00	2,500 00
50	Boston National Bank, Boston,	5,000	4,625 00	5,000 00
20	Eliot National Bank, Boston, .	2,000	2,310 00	2,405 00
23	Fourth National Bank, Boston,	2,300	2,703 00	2,300 00
20	Globe National Bank, Boston,	2,000	1,843 00	2,000 00
9	Hamilton Nat'l Bank, Boston,	900	1,026 00	900 00
34	Nat'l Hide and Leather Bank, Boston, ...	3,400	3,587 00	3,400 00
20	Howard Nat'l Bank, Boston, .	2,000	1,980 00	2,000 00
40	Metropolitan N'l B'k, Boston, .	4,000	3,800 00	4,000 00
9	North Nat'l Bank, Boston, .	900	981 00	900 00
3	N'l B'k of No. America, Boston,	300	316 00	300 00
5	Old Boston N'l Bank, Boston,	500	495 00	500 00
64	N'l B'k of Redemption, Boston,	6,400	7,808 00	7,461 50
15	Suffolk National Bank, Boston,	1,500	1,448 00	1,500 00
45	Tremont Nat'l Bank, Boston, .	4,500	4,275 00	4,500 00
10	Nat'l Webster Bank, Boston, .	1,000	900 00	1,000 00
102	Wamesit Nat'l Bank, Lowell, .	10,200	14,280 00	14,105 00
		$54,400	$60,448 00	$59,771 50

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 6s, . .	$1,000	$1,050 00	$1,000 00
Cheshire R.R. 6s, ...	2,000	2,150 00	2,000 00
Fitchburg R.R. 4½s, ...	15,000	15,000 00	15,000 00
Boston & Lowell R.R. 4s, . .	20,000	20,000 00	20,000 00
	$38,000	$38,200 00	$38,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$4,518 05	2½ per cent.	$556,894 22	5 per cent.	$12,000 00	5¾ per cent.
40,275 52	4 "	20,000 00	5¼ "	194,065 00	6 "
20,000 00	4½ "	272,450 00	5½ "	45,340 00	7 "
15,000 00	4¾ "				

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Merrimack River Savings Bank — Concluded.

Number of loans which are of an amount not exceeding $3,000 each,	172	
Aggregate amount of the same,		$262,930 00
Total number of loans upon real estate,	229	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		61,681 08
Times for the dividends fixed by the by-laws: first Saturday in May and November.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent.,	21,916 49
	2 per cent.,	23,176 36
Number of accounts opened during the year ending Oct. 31, 1893,	380	
Number of accounts closed during the year ending Oct. 31, 1893,	338	
Total number of open accounts Oct. 31, 1893,	2,323	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		3,487 66
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		189,884 60
Number of same,	1,877	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		200,058 10
Number of same,	1,644	

Date of examination by commissioner: July 10.

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MIDDLEBOROUGH SAVINGS BANK — MIDDLEBOROUGH.

Incorporated March 15, 1873. Present number of corporators, 35.

EVERETT ROBINSON, *President.* ANDREW M. WOOD, *Treasurer.*
ANDREW M. WOOD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

EVERETT ROBINSON, GEORGE E. DOANE,
JAMES H. HARLOW, CALVIN D. KINGMAN,
MATTHEW H. CUSHING.

Open for business every business day, 9 A.M. to 12 M.; 2 to 4 P.M.; also Saturday, 7 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$95,000 00	Deposits,	$789,154 92
Bank stock as per schedule,	13,500 00	Guaranty fund,	22,000 00
Loan on bank stock,	750 00	Interest account,	17,442 81
Railroad bonds as per schedule,	74,000 00		
Real estate by foreclosure,	5,271 00		
Loans on real estate,	435,220 95		
Loans on personal security,	65,511 05		
Loans to counties, cities or towns (notes),	82,755 00		
Deposits in banks, on interest,	53,830 18		
Cash on hand,	2,759 55		
	$828,597 73		$828,597 73

Cash on Deposit in Banks, amount in each: —

Middleborough National Bank, Middleborough,	$6,149 57
Citizens' National Bank, New Bedford,	10,000 00
First National Bank, New Bedford,	10,000 00
Pynchon National Bank, Springfield,	10,000 00
Mechanics' National Bank, Boston,	8,743 51
Winthrop National Bank, Boston,	8,937 10

Loan on Bank Stock: —

On 10 shares Middleborough National Bank, Middleborough,	$750 00

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Federal Reserve Bank of St. Louis

Middleborough Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	$6,000	$6,000 00	$6,000 00
of Chicago, Ill., 7s,	3,000	3,015 00	3,000 00
of Dayton, Ohio, 6s,	21,000	21,180 00	21,000 00*
of Dover, N. H., 4s,	5,000	5,000 00	5,000 00
of Fort Wayne, Ind., 4½s,	5,000	5,000 00	5,000 00
of Grand Rapids, Mich., 5s,	22,000	22,060 00	22,000 00
of Bangor, Me., 6s,	2,000	2,000 00	2,000 00
of Dayton, Ohio, 5s,	10,000	10,600 00	10,000 00*
of Saginaw, Mich., 5s,	6,000	6,000 00	6,000 00
of Lynn, Mass., 4s,	15,000	15,000 00	15,000 00
	$95,000	$95,855 00	$95,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
21	Suffolk Nat'l Bank, Boston,	$2,100	$2,026 50	$2,100 00
22	Tremont Nat'l Bank, Boston,	2,200	2,090 00	2,200 00
50	Nat'l Webster Bank, Boston,	5,000	5,800 00	5,000 00
12	Middleborough National Bank, Middleborough,	1,200	1,200 00	1,200 00
30	National Bank of Commerce, New Bedford,	3,000	2,310 00	3,000 00
		$13,500	$13,426 50	$13,500 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	$20,000	$19,800 00	$20,000 00
Fitchburg R.R. 5s,	8,000	8,340 00	8,000 00
Old Colony R.R. 4s,	10,000	10,000 00	10,000 00
Old Colony R.R. 6s,	7,000	7,275 00	7,000 00
Old Colony R.R. 7s,	1,000	1,005 00	1,000 00
Portland & Kennebec R.R. 6s,	5,000	5,050 00	5,000 00
Portland & Ogdensburg R.R. 6s,	5,000	5,400 00	5,000 00
Fitchburg R.R. 7s,	7,000	7,035 00	7,000 00
Fitchburg R.R. 6s,	5,000	5,000 00	5,000 00
Fitchburg R.R. 4s,	1,000	970 00	1,000 00
Fitchburg R.R. 4½s,	5,000	5,000 00	5,000 00
	$74,000	$74,875 00	$74,000 00

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Middleborough Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$6,149 57	2½ per cent.	$35,000 00	4 per cent.	$61,320 00	5 per cent.
17,680 61	3 "	16,755 00	4¼ "	18,737 33	5½ "
10,000 00	3¾ "	8,000 00	4½ "	464,424 67	6 "

Value, by books, of real estate held or owned by foreclosure or otherwise,		$5,271 00
Assessed value of the same,		4,245 00
Number of loans which are of an amount not exceeding $3,000 each,	556	
Aggregate amount of the same,		381,904 67
Total number of loans upon real estate,	439	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		44,179 46
Times for the dividends fixed by the by-laws: first Monday in April and October.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent., 2 per cent.,	14,979 81 15,236 74
Number of accounts opened during the year ending Oct. 31, 1893,	391	
Number of accounts closed during the year ending Oct. 31, 1893,	312	
Total number of open accounts Oct. 31, 1893,	2,767	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		2,000 98
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		157,208 22
Number of same,	2,055	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		174,523 15
Number of same,	1,759	
Date of examination by commissioner: June 19.		

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Federal Reserve Bank of St. Louis

MIDDLESEX INSTITUTION FOR SAVINGS — CONCORD.

Incorporated March 4, 1835. Present number of corporators, 21.

SAMUEL HOAR, *President.* HENRY J. HOSMER, *Treasurer.*
HERBERT W. HOSMER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

SAMUEL HOAR, JOHN S. KEYES,
CHARLES H. WALCOTT, LORENZO EATON.

Open for business every business day, 9 A.M. to 2 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	$255,500 00	Deposits,	$1,202,351 47
Loan on bank stock,	800 00	Guaranty fund,	55,000 00
Railroad bonds as per schedule,	147,000 00	Interest account,	46,370 95
Railroad notes,	25,000 00	Profit and loss account,	7,528 59
Real estate by foreclosure,	6,500 00		
Loans on real estate,	384,500 00		
Loans on personal security,	400,434 88		
Loans to counties, cities or towns (notes),	68,400 00		
Deposits in banks, on interest,	11,326 01		
Deposits in banks, not on interest,	10,490 35		
Expense account,	1,299 77		
	$1,311,251 01		$1,311,251 01

Cash on Deposit in Banks, amount in each: —

National Union Bank, Boston,	$11,326 01
Concord National Bank, Concord,	10,490 35

Loan on Bank Stock: —

On 10 shares Fourth National Bank, Boston,	$800 00

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Middlesex Institution for Savings — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Blackstone N'l Bank, Boston,	$10,000	$9,025 00	$10,000 00
125	Boston National Bank, Boston,	12,500	11,562 50	12,500 00
50	Central Nat'l Bank, Boston, .	5,000	7,375 00	5,000 00
100	National City Bank, Boston, .	10,000	8,500 00	10,000 00
67	Columbian Nat'l Bank, Boston,	6,700	6,700 00	6,700 00
103	N'l B'k of Commerce, Boston,	10,300	12,154 00	10,300 00
27	Continental N'l Bank, Boston,	2,700	3,098 25	2,700 00
150	National Eagle Bank, Boston,	15,000	14,250 00	15,000 00
150	Eliot National Bank, Boston, .	15,000	17,325 00	15,000 00
100	Faneuil Hall Nat'l B'k, Boston,	10,000	12,000 00	10,000 00
28	First National Bank, Boston, .	2,800	6,440 00	2,800 00
21	Hamilton Nat'l Bank, Boston,	2,100	2,394 00	2,100 00
72	N'l Hide & Leather B'k, Boston,	7,200	7,596 00	7,200 00
200	Howard Nat'l Bank, Boston, .	20,000	19,800 00	20,000 00
50	Lincoln Nat'l Bank, Boston, .	5,000	4,500 00	5,000 00
50	Market Nat'l Bank, Boston, .	5,000	4,600 00	5,000 00
150	Merchants' Nat'l Bank, Boston,	15,000	21,450 00	15,000 00
100	N'l B'k of No. America, Boston,	10,000	10,525 00	10,000 00
6	Old Boston N'l Bank, Boston,	600	594 00	600 00
200	Nat'l Revere Bank, Boston, .	20,000	20,000 00	20,000 00
45	Second National Bank, Boston,	4,500	8,145 00	4,500 00
100	Shawmut Nat'l Bank, Boston,	10,000	11,200 00	10,000 00
100	Shoe & Leather N'l Bk, Boston,	10,000	9,000 00	10,000 00
111	State National Bank, Boston, .	11,100	11,363 63	11,100 00
100	Tremont Nat'l Bank, Boston, .	10,000	9,500 00	10,000 00
150	Nat'l Webster Bank, Boston, .	15,000	13,500 00	15,000 00
100	Concord Nat'l Bank, Concord,	10,000	15,000 00	10,000 00
		$255,500	$277,597 38	$255,500 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Concord & Montreal R.R. 4s, . .	$40,000	$39,600 00	$40,000 00
Eastern R.R. 6s, ...	37,000	43,290 00	37,000 00
Fitchburg R.R. 4½s, ...	20,000	20,000 00	20,000 00
Fitchburg R.R. 5s, ...	20,000	20,600 00	20,000 00
Maine Central R.R. 4½s, . . .	20,000	20,400 00	20,000 00
Boston & Albany R.R. 6s, . .	10,000	10,150 00	10,000 00
	$147,000	$154,040 00	$147,000 00

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Middlesex Institution for Savings — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$11,326 01	2½ per cent.	$29,063 63	5¼ per cent.	$20,800 00	6½ per cent.
16,251 25	4 "	236,150 00	5½ "	1,700 00	7 "
226,120 00	5 "	299,050 00	6 "	50,000 00	7½ "

Value, by books, of real estate held or owned by foreclosure or otherwise,		$6,500 00
Assessed value of the same,		5,800 00
Number of loans which are of an amount not exceeding $3,000 each,	164	
Aggregate amount of the same,		236,551 25
Total number of loans upon real estate,	158	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		64,391 00
Times for the dividends fixed by the by-laws: first Tuesday in June and December.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent., 2 per cent.,	22,609 33 23,364 36
Number of accounts opened during the year ending Oct. 31, 1893,	410	
Number of accounts closed during the year ending Oct. 31, 1893,	375	
Total number of open accounts Oct. 31, 1893,	3,852	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		3,736 48
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		175,599 41
Number of same,	2,399	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		208,339 97
Number of same,	2,203	

Date of examination by commissioner: July 11.

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MILFORD SAVINGS BANK — MILFORD.

Incorporated April 24, 1851. Present number of corporators, 41.

JOHN P. DANIELS, *President.* JAMES E. WALKER, *Treasurer.*
JAMES E. WALKER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:
CHARLES F. CLAFLIN, JOHN P. DANIELS,
JESSE A. TAFT.

Open for business every business day, except Saturday, 9 A.M. to 12 M.; 1.30 to 3 30 P.M.; Saturday, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$193,500 00	Deposits,	$1,644,625 55
Bank stock as per schedule,	170,378 99	Guaranty fund,	45,155 54
Loans on bank stock,	35,830 00	Profit and loss account,	29,869 81
Railroad bonds as per schedule,	114,000 00		
Loan on railroad stock,	25,000 00		
Real estate (for banking purposes),	25,000 00		
Loans on real estate,	628,559 00		
Loans on personal security,	440,950 00		
Loans to counties, cities or towns (notes),	51,500 00		
Loans on depositors' books,	100 00		
Deposits in banks, on interest,	25,180 13		
Deposit in bank, not on interest,	9,652 78		
	$1,719,650 90		$1,719,650 90

Cash on Deposit in Banks, amount in each: —

Milford National Bank, Milford,	$33,652 78
National Bank of Redemption, Boston,	1,180 13

Loans on Bank Stock, amount on each: —

On 15 shares Central National Bank, Boston,	$5,000 00
On 10 shares National Market Bank, Brighton,	
On 26 shares Milford National Bank, Milford,	
On 20 shares Home National Bank, Milford,	1,600 00
On 250 shares National Bank of the Commonwealth, Boston,	25,000 00
On 30 shares Milford National Bank, Milford,	3,000 00
On 6 shares Milford National Bank, Milford,	600 00
On 6 shares Milford National Bank, Milford,	450 00
On 2 shares Milford National Bank, Milford,	180 00

Loan on Railroad Stock: —

On 240 shares Boston & Maine R.R.,	$25,000 00

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Milford Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	$25,000	$25,810 00	$25,000 00
of Cleveland, Ohio, 4s,	14,000	14,040 00	14,000 00
of Dayton, Ohio, 4s,	15,000	15,000 00	15,000 00*
of Portland, Me., 6s,	2,000	2,380 00	2,000 00
of Providence, R. I., 5s,	25,000	28,000 00	25,000 00
Town of Framingham, Mass., 4s,	20,000	20,200 00	20,000 00
of Maynard, Mass., 4s,	20,000	20,200 00	20,000 00
of Milford, Mass., 5s,	36,000	36,900 00	36,000 00
of Milford, Mass , 6s,	10,000	10,800 00	10,000 00
of Weymouth, Mass., 4s,	10,000	10,200 00	10,000 00
United States 4s,	16,500	18,315 00	16,500 00
	$193,500	$201,845 00	$193,500 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
150	Central Nat'l Bank, Boston,	$15,000	$22,950 00	$22,000 00
30	National Revere Bank, Boston,	3,000	3,000 00	3,000 00
23	Blackstone Nat'l Bank, Boston,	2,300	2,070 00	2,300 00
42	Howard Nat'l Bank, Boston,	4,200	4,158 00	4,496 00
7	Nat'l Webster Bank, Boston,	700	637 00	700 00
100	N'l Hide & Leather B'k, Boston,	10,000	10,500 00	10,659 50
48	Eliot National Bank, Boston,	4,800	5,420 00	5,682 99
100	Shawmut Nat'l Bank, Boston,	10,000	11,200 00	12,057 50
40	Freeman's Nat'l Bank, Boston,	4,000	4,240 00	5,360 00
47	National Union Bank, Boston,	4,700	6,063 00	7,496 50
25	Continental Nat'l B'k, Boston,	2,500	2,850 00	2,955 25
110	N'l B'k of Redemption, Boston,	11,000	13,750 00	15,655 00
2	Shoe & Leather N'l B'k, Boston,	200	180 00	274 50
7	Boylston Nat'l Bank, Boston,	700	875 00	1,070 12
78	North National Bank, Boston,	7,800	8,502 00	10,766 63
25	Nat'l Exchange Bank, Boston,	2,500	2,950 00	3,581 25
10	Atlantic Nat'l Bank, Boston,	1,000	1,200 00	1,530 00
50	Atlas National Bank, Boston,	5,000	5,750 00	6,500 00
40	Washington Nat'l B'k, Boston,	4,000	4,000 00	5,505 00
5	National Eagle Bank, Boston,	500	475 00	588 75
100	Home Nat'l Bank, Brockton,	10,000	14,500 00	10,000 00
27	Hopkinton N'l B'k, Hopkinton,	2,700	2,700 00	2,700 00
75	Home Nat'l Bank, Milford,	7,500	11,062 50	7,500 00
263	Milford Nat'l Bank, Milford,	26,300	39,450 00	28,000 00
		$140,400	$178,482 50	$170,378 99

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Milford Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 5s,	$25,000	$26,500 00	$25,000 00
Boston & Albany R.R. 6s,	7,000	7,280 00	7,000 00
Boston & Maine R.R. 4s,	10,000	10,000 00	10,000 00
Boston & Maine R.R. 7s,	5,000	5,000 00	5,000 00
Fitchburg R.R. 4s,	15,000	14,400 00	15,000 00
Fitchburg R.R. 5s,	15,000	15,600 00	15,000 00
Old Colony R.R. 6s,	2,000	2,140 00	2,000 00
Old Colony R.R. 7s,	20,000	20,200 00	20,000 00
Portland & Ogdensburg R R. 6s,	15,000	16,500 00	15,000 00
	$114,000	$117,620 00	$114,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$25,180 13	3 per cent.	$423,356 00	5 per cent.	$950 00	6½ per cent.
21,500 00	3¾ "	50,000 00	5¼ "	54,415 00	7 "
73,000 00	4 "	120,900 00	5½ "	35,000 00	8 "
101,200 00	4½ "	239,618 00	6 "	12,000 00	10 "
50,000 00	4¾ "				

Amount invested in real estate for banking purposes,	$25,000 00
Estimated value of the same,	25,000 00
Assessed value of the same,	24,000 00
Net income received from same during year ending Oct. 31, 1893,	974 86
Number of loans which are of an amount not exceeding $3,000 each,	306
Aggregate amount of the same,	314,269 13
Total number of loans upon real estate,	335
Amount of investments from which no income is received,	13,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,	80,192 10
Times for the dividends fixed by the by-laws: second Saturday in April and October.	
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893, { 2 per cent., / 2 per cent.,	30,703 61 / 31,313 18
Number of accounts opened during the year ending Oct. 31, 1893,	737
Number of accounts closed during the year ending Oct. 31, 1893,	604
Total number of open accounts Oct. 31, 1893,	5,230
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),	3,665 68
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,	330,714 10
Number of same,	4,576
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,	329,245 92
Number of same,	4,139
Date of examin ation by commissioner: January 13.	

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MILLBURY SAVINGS BANK — MILLBURY.

Incorporated April 10, 1854. Present number of corporators, 44.

LEVI L. WHITNEY, *President.* DAVID ATWOOD, *Treasurer.*
DAVID ATWOOD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

LEVI L. WHITNEY, IRA N. GODDARD,
CHARLES D. MORSE, DAMIEN DUCHARME,
DAVID T. MARCH, A. ARMSBY.

Open for business every business day, except Saturday, 9 A.M. to 3 P.M.; Saturday, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$59,000 00	Deposits,	$833,874 46
Bank stock as per schedule,	155,600 00	Guaranty fund,	28,600 00
Loans on bank stock,	36,040 00	Interest account,	25,909 33
Railroad bonds as per schedule,	44,000 00	Profit and loss account,	6,000 00
Loan on railroad stock,	150 00	Suspense account,	50 00
Real estate (for banking purposes),	16,000 00	Rent account,	30 76
Real estate by foreclosure,	6,129 66		
Loans on real estate,	308,365 00		
Loans on personal security,	166,375 00		
Loans to counties, cities or towns (notes),	47,200 00		
Loans on depositors' books,	275 00		
Deposit in bank, on interest,	53,968 40*		
Expense account,	614 07		
Cash on hand,	747 42		
	$894,464 55		$894,464 55

* Since reduced within the legal limit.

Cash on Deposit in Bank: —

Millbury National Bank, Millbury,	$53,968 40

Loans on Bank Stock, amount on each: —

On 50 shares Millbury National Bank, Millbury,	$4,000 00
On 60 shares Spencer National Bank, Spencer,	
On 25 shares Leicester National Bank, Leicester,	8,000 00
On 4 shares City National Bank, Worcester,	

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Millbury Savings Bank — Continued.

On 38 shares Millbury National Bank, Millbury,	$3,040 00
On 100 shares Broadway National Bank, Boston,	10,000 00
On 60 shares City National Bank, Worcester,	1,000 00
On 63 shares Traders' National Bank, Boston,	5,000 00
On 63 shares Traders' National Bank, Boston,	5,000 00

Loan on Railroad Stock: —

On 1 share Boston & Albany R.R.,	$150 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Columbus, Ohio, 4s,	$10,000	$9,500 00	$10,000 00*
of Lawrence, Mass., 6s,	3,000	3,030 00	3,000 00
Town of South Norwalk, Conn., 6s,	10,000	10,250 00	10,000 00
of Westborough, Mass., 5s,	3,000	3,300 00	3,000 00
City of Dubuque, Iowa, 6s,	3,000	3,030 00	3,000 00
of Grand Rapids, Mich., 4½s,	15,000	15,337 50	15,000 00
of Youngstown, Ohio, 5s,	15,000	15,000 00	15,000 00
	$59,000	$59,447 50	$59,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Atlas National Bank, Boston,	$5,000	$5,762 50	$5,000 00
63	Blackstone Nat'l B'k, Boston,	6,300	5,685 75	6,300 00
49	Boston N'l Bank, Boston,	4,900	4,508 00	4,900 00
20	Continental N'l Bank, Boston,	2,000	2,295 00	2,000 00
100	Eliot National Bank, Boston,	10,000	11,550 00	10,000 00
50	First Ward Nat'l Bank, Boston,	5,000	6,375 00	5,000 00
42	Globe National Bank, Boston,	4,200	3,869 25	4,200 00
25	Hamilton Nat'l B'k, Boston,	2,500	2,850 00	2,500 00
25	Manufacturers' N'l B'k, Boston,	2,500	2,437 50	2,500 00
23	Merchants' N'l Bank, Boston,	2,300	3,289 00	2,300 00
57	N'l B'k of Commerce, Boston,	5,700	6,726 00	5,700 00
15	N'l B'k of No. America, Boston,	1,500	1,578 25	1,500 00
200	National Bank of the Commonwealth, Boston,	20,000	25,650 00	20,000 00
12	National Eagle Bank, Boston,	1,200	1,020 00	1,200 00
50	N'l Hide & Leather B'k, Boston,	5,000	5,275 00	5,000 00
40	North National Bank, Boston,	4,000	4,360 00	4,000 00
3	Old Boston N'l Bank, Boston,	300	297 00	300 00
35	Second National Bank, Boston,	3,500	6,335 00	3,500 00

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Millbury Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Shawmut Nat'l Bank, Boston,	$2,500	$2,800 00	$2,500 00
74	Shoe & Leather N'l B'k, Boston,	7,400	6,660 00	7,400 00
25	South End Nat'l Bank, Boston,	2,500	2,125 00	2,500 00
20	Suffolk Nat'l Bank, Boston, .	2,000	1,930 00	2,000 00
50	State National Bank, Boston, .	5,000	5,118 75	5,000 00
68	Third Nat'l Bank, Boston, .	6,800	5,916 00	6,800 00
15	Winthrop N'l Bank, Boston, .	1,500	1,740 00	1,500 00
40	Grafton Nat'l Bank, Grafton, .	4,000	4,000 00	4,000 00
3	Leicester N'l Bank, Leicester,	300	450 00	300 00
168	Millbury N'l Bank, Millbury,	16,800	16,800 00	16,800 00
40	Second Nat'l Bank, Norwich, Conn., ...	4,000	4,000 00	4,000 00
25	Oxford Nat'l Bank, Oxford, .	2,500	2,500 00	2,500 00
36	Central N'l Bank, Worcester,	3,600	5,220 00	3,600 00
27	City Nat'l Bank, Worcester, .	2,700	3,780 00	2,700 00
5	Citizens' N'l Bank, Worcester,	500	650 00	500 00
17	Mechanics' N'l B'k, Worcester,	1,700	1,700 00	1,700 00
50	Quinsigamond National Bank, Worcester, ...	5,000	6,250 00	5,000 00
9	Worcester N'l B'k, Worcester,	900	1,260 00	900 00
		$155,600	$172,763 00	$155,600 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4½s, ...	$10,000	$10,000 00	$10,000 00
Providence & Worcester R.R. 6s, .	20,000	21,000 00	20,000 00
Vermont & Massachusetts R.R. 5s, .	10,000	10,500 00	10,000 00
Fitchburg R.R. 4s, ...	4,000	3,920 00	4,000 00
	$44,000	$45,420 00	$44,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$3,968 40	2 per cent.	$183,890 00	5 per cent.	$205,815 00	6 per cent.
50,000 00	3 "	65,000 00	5¼ "	5,000 00	6¼ "
32,600 00	4 "	49,000 00	5½ "		
2,100 00	4½ "	15,000 00	5¾ "		

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Millbury Savings Bank — Concluded.

Amount invested in real estate for banking purposes,		$16,000 00
Estimated value of the same,		18,000 00
Assessed value of the same,		12,600 00
Net income received from same during year ending Oct. 31, 1893,		565 76
Value, by books, of other real estate held or owned by foreclosure or otherwise,		6,129 66
Assessed value of the same,		16,270 00
Number of loans which are of an amount not exceeding $3,000 each,	202	
Aggregate amount of the same,		184,240 00
Total number of loans upon real estate,	211	
Amount of investments from which no income is received,		375 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		45,517 17
Times for the dividends fixed by the by-laws: second Monday in January and July.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent., 2 per cent.,	16,120 38 16,337 33
Number of accounts opened during the year ending Oct. 31, 1893,	268	
Number of accounts closed during the year ending Oct. 31, 1893,	254	
Total number of open accounts Oct. 31, 1893,	1,951	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		2,078 20
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		113,373 16
Number of same,	1,430	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		142,400 00
Number of same,	1,386	

Date of examination by commissioner: May 25.

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Federal Reserve Bank of St. Louis

MILLIS SAVINGS BANK — MILLIS.

Incorporated March 4, 1892. Present number of corporators, 55.

HENRY L. MILLIS, *President.* OSGOOD T. DEAN, *Treasurer.*
OSGOOD T. DEAN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

HENRY L. MILLIS, THOMAS HARDING,
MOSES C. ADAMS, MOSES RICHARDSON,
E. JESSUP STEWART.

Open for business every business day, 9 A.M. to 12 M.; Saturdays, 7 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Loans on real estate,	$3,650 00	Deposits,	$9,366 16
Loans on personal security,	3,000 00	Guaranty fund,	22 12
Loans to counties, cities or towns (notes),	1,700 00	Interest account,	142 72
Deposit in bank, on interest,	402 90		
Expense account,	20 75		
Profit and loss account,	173 08		
Office furniture,	270 53		
Cash on hand,	313 74		
	$9,531 00		$9,531 00

Cash on Deposit in Bank: —

Market National Bank, Boston, ... $402 90

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$402 90	2½ per cent.	$50 00	7 per cent.	$350 00	8 per cent.
7,950 00	6 "				

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Millis Savings Bank — Concluded.

Number of loans which are of an amount not exceeding $3,000 each,	12	
Aggregate amount of the same,		$8,350 00
Total number of loans upon real estate,	4	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		514 41
Times for the dividends fixed by the by-laws: second Wednesday in January and July.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893, 2 per cent.,		106 15
Number of accounts opened during the year ending Oct. 31, 1893,	52	
Number of accounts closed during the year ending Oct. 31, 1893,	63	
Total number of open accounts Oct. 31, 1893,	93	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		470 98
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		9,150 22
Number of same,	246	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		9,232 54
Number of same,	235	

Date of examination by commissioner: June 20.

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Federal Reserve Bank of St. Louis

MINERS' SAVINGS BANK — WEST STOCKBRIDGE.

Incorporated Feb. 26, 1872. Present number of corporators, 26.

WILLIAM M. KNIFFIN, *President.* WILLIAM C. SPAULDING, *Treasurer.*
WILLIAM C. SPAULDING, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

THEODORE S. HEATH, HUBBARD F. THOMPSON,
WILLIAM C. SPAULDING, C. R. VAN BUSKIRK,
C. E. BOSTWICK.

Open for business Monday and Friday, 9 A.M. to 12 M.; 1 to 3 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	$13,830 25	Deposits, . . .	$128,492 83
Bank stock as per schedule, .	12,465 50	Guaranty fund, .	3,264 65
Railroad bonds as per schedule,	38,595 00	Interest account, .	930 52
Loans on real estate, . . .	47,265 00	Profit and loss account, . . .	1,612 77
Loans on personal security, .	20,800 00		
Loans on depositors' books, .	350 00		
Deposit in bank, not on interest,	995 02		
	$134,300 77		$134,300 77

Cash on Deposit in Bank: —

Housatonic National Bank, Stockbridge, ... $995 02

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Providence, R. I., 5s, . .	$6,000	$6,600 00	$6,975 00
of Sioux City, Iowa, 6s, . .	3,700	3,855 25	3,855 25
Town of Rockingham, Vt., 4s, .	3,000	3,000 00	3,000 00
	$12,700	$13,455 25	$13,830 25

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Miners' Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	National Mahaiwe Bank, Great Barrington,	$1,000	$1,457 50	$1,457 50
20	City National Bank, Holyoke,	2,000	2,240 00	2,240 00
5	Lee National Bank, Lee,	500	700 00	700 00
15	Berkshire N'l B'k, No. Adams,	1,500	1,700 00	1,840 00
19	Pittsfield Nat'l Bank, Pittsfield,	1,900	2,850 00	2,898 00
4	Agawam N'l B'k, Springfield,	400	400 00	480 00
5	First Nat'l Bank, Springfield,	500	635 00	750 00
14	Housatonic Nat'l Bank, Stockbridge,	1,400	2,520 00	2,100 00
		$9,200	$12,502 50	$12,465 50

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	$2,000	$2,040 00	$2,050 00
Boston & Maine R.R. 4s,	3,000	3,000 00	3,000 00
Fitchburg R.R. 4s,	3,000	2,970 00	2,970 00
N. Y. & N. E. R.R. (terminal) 4s,	10,000	11,175 00	11,175 00
Vermont & Massachusetts R.R. 5s,	6,000	6,720 00	6,720 00
Upper Coos R.R. 4½s,	8,000	8,720 00	8,720 00
Dexter & Piscataquis R.R. 4s,	4,000	3,960 00	3,960 00
	$36,000	$38,585 00	$38,595 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$38,970 00	5 per cent.	$3,100 00	5½ per cent.	$26,345 00	6 per cent.

Number of loans which are of an amount not exceeding $3,000 each,	61	
Aggregate amount of the same,		$42,415 00
Total number of loans upon real estate,	43	
Amount of investments from which no income is received,		3,840 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		6,310 81

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

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Federal Reserve Bank of St. Louis

Miners' Savings Bank — Concluded.

Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent.,	$2,299 05
	2 per cent.,	2,441 67
Number of accounts opened during the year ending Oct. 31, 1893,	53	
Number of accounts closed during the year ending Oct. 31, 1893,	46	
Total number of open accounts Oct. 31, 1893,	391	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		534 55
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		23,221 34
Number of same,	280	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		19,157 10
Number of same,	288	

Date of examination by commissioner: November 21.

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MONSON SAVINGS BANK — MONSON.

Incorporated March 29, 1872. Present number of corporators, 30.

EDWARD F. MORRIS, *President.* FRANK E. MORRIS, *Treasurer.*
FRANK E. MORRIS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

A. D. NORCROSS, E. F. MORRIS,
R. M. REYNOLDS, D. G. POTTER.

Open for business every business day, 9 A.M. to 12 M.; 1 to 4 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$105,000 00	Deposits,	$806,251 66
Bank stock as per schedule,	43,300 00	Guaranty fund,	36,000 00
Loans on bank stock,	6,900 00	Interest account,	23,662 66
Railroad bonds as per schedule,	75,000 00	Profit and loss account,	1,884 45
Real estate (for banking purposes),	40,000 00		
Loans on real estate,	493,218 00		
Loans on personal security,	33,300 00		
Deposits in banks, on interest,	60,482 59		
Deposit in bank, not on interest,	9,587 01		
Expense account,	218 04		
Cash on hand,	793 13		
	$867,798 77		$867,798 77

Cash on Deposit in Banks, amount in each: —

Pynchon National Bank, Springfield,	$10,000 00
Agawam National Bank, Springfield,	7,500 00
John Hancock National Bank, Springfield,	10,000 00
City National Bank, Springfield,	10,000 00
Chicopee National Bank, Springfield,	7,500 00
First National Bank, Springfield,	5,000 00
Springfield Safe Deposit and Trust Company, Springfield,	482 59
City National Bank, Holyoke,	10,000 00
Monson National Bank, Monson,	9,587 01

Loans on Bank Stock, amount on each: —

On 55 shares Monson National Bank, Monson,	$4,900 00
On 20 shares Palmer National Bank, Palmer,	2,000 00

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Federal Reserve Bank of St. Louis

Monson Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	$10,000	$10,100 00	$10,000 00
of Chicago, Ill., 4s,	10,000	10,000 00	10,000 00
of Grand Rapids, Mich., 4½s,	10,000	10,100 00	10,000 00
of Lynn, Mass., 4s,	10,000	10,100 00	10,000 00
of Newton, Mass., 4s,	7,000	7,000 00	7,000 00
of Sioux City, Iowa, 4½s,	10,000	10,000 00	10,000 00
of Worcester, Mass., 5s,	13,000	14,300 00	13,000 00
Town of Burlington, Vt., 4s,	5,000	5,000 00	5,000 00
City of Cleveland, Ohio, 5s,	10,000	10,300 00	10,000 00
of Malden, Mass., 4s,	10,000	10,000 00	10,000 00
of Youngstown, Ohio, 5s,	10,000	10,200 00	10,000 00
	$105,000	$107,100 00	$105,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	North Nat'l Bank, Boston,	$2,000	$2,200 00	$2,000 00
20	National Eagle Bank, Boston,	2,000	2,000 00	2,000 00
25	N'l B'k of Redemption, Boston,	2,500	3,125 00	2,500 00
20	N'l B'k of No. America, Boston,	2,000	2,100 00	2,000 00
25	N'l B'k of Commerce, Boston,	2,500	2,875 00	2,500 00
25	Eliot National Bank, Boston,	2,500	2,800 00	2,500 00
40	Suffolk Nat'l Bank, Boston,	4,000	4,000 00	4,000 00
30	Merchants' Nat'l Bank, Boston,	3,000	4,200 00	3,000 00
15	Blackstone Nat'l Bank, Boston,	1,500	1,500 00	1,500 00
11	Nat'l Revere Bank, Boston,	1,100	1,100 00	1,100 00
10	Tremont Nat'l Bank, Boston,	1,000	1,000 00	1,000 00
10	Nat'l Webster Bank, Boston,	1,000	1,000 00	1,000 00
10	N'l Hide & Leather B'k, Boston,	1,000	1,200 00	1,000 00
5	Nat'l Exchange Bank, Boston,	500	575 00	500 00
5	State Nat'l Bank, Boston,	500	510 00	500 00
5	Massachusetts N'l B'k, Boston,	500	500 00	500 00
25	City National Bank, Holyoke,	2,500	2,800 00	2,500 00
70	Monson Nat'l Bank, Monson,	7,000	9,800 00	7,000 00
20	City N'l Bank, Springfield,	2,000	2,800 00	2,000 00
20	First Nat'l Bank, Springfield,	2,000	2,400 00	2,000 00
19	Agawam N'l B'k, Springfield,	1,900	1,900 00	1,900 00
3	Ware National Bank, Ware,	300	330 00	300 00
		$43,300	$50,715 00	$43,300 00

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Monson Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	$10,000	$10,000 00	$10,000 00
Boston & Maine R.R. 4s,	10,000	10,200 00	10,000 00
Boston & Providence R.R. 4s,	10,000	10,000 00	10,000 00
Concord & Montreal R.R. 4s,	10,000	10,000 00	10,000 00
Eastern R R. 6s,	5,000	5,750 00	5,000 00
Fitchburg R.R. 4½s,	10,000	10,100 00	10,000 00
Old Colony R.R. 4s,	10,000	10,000 00	10,000 00
Maine Central R.R. 4s,	10,000	10,100 00	10,000 00
	$75,000	$76,150 00	$75,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$60,482 59	4 per cent.	$3,500 00	5½ per cent.	$5,000 00	7 per cent.
494,718 00	5 "	30,200 00	6 "		

Amount invested in real estate for banking purposes,		$40,000 00
Estimated value of the same,		40,000 00
Assessed value of the same,		15,000 00
Net income received from same during year ending Oct. 31, 1893,		462 85
Number of loans which are of an amount not exceeding $3,000 each,	192	
Aggregate amount of the same,		251,448 00
Total number of loans upon real estate,	226	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		40,640 51
Times for the dividends fixed by the by-laws: first Monday in April and October.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent., 2 per cent.,	14,995 49 15,432 97
Number of accounts opened during the year ending Oct. 31, 1893,	301	
Number of accounts closed during the year ending Oct. 31, 1893,	245	
Total number of open accounts Oct. 31, 1893,	2,022	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		3,735 08
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		147,540 58
Number of same,	1,495	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		140,727 34
Number of same,	1,106	

Date of examination by commissioner: September 14.

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Federal Reserve Bank of St. Louis

NANTUCKET INSTITUTION FOR SAVINGS—NANTUCKET.

Incorporated April 2, 1834. Present number of corporators, 27.

THADDEUS C. DEFRIEZ, *President.* GEO. H. BROCK, *Treasurer.*
GEO. H. BROCK, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

THADDEUS C. DEFRIEZ, DAVID FOLGER,
ANDREW M. MYRICK, ALMON T. MOWRY,
HENRY PADDOCK.

Open for business every business day, from May to November, 9 A.M. to 1 P.M.; November to May, 10 A.M. to 1 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$69,500 00	Deposits,	$447,934 31
Bank stock as per schedule,	20,600 00	Guaranty fund,	15,320 98
Loan on bank stock,	200 00	Profit and loss account,	13,494 83
Railroad bonds as per schedule,	66,500 00		
Real estate (for banking purposes),	4,000 00		
Real estate by foreclosure,	3,000 00		
Loans on real estate,	273,460 69		
Loans on personal security,	24,320 00		
Deposit in bank, on interest,	13,379 93		
Deposit in bank, not on interest,	155 46		
Expense account,	552 37		
Cash on hand,	1,081 67		
	$476,750 12		$476,750 12

Cash on Deposit in Banks, amount in each: —

North National Bank, Boston,	$13,379 93
Pacific National Bank, Nantucket,	155 46

Loan on Bank Stock: —

On 5 shares National Bank of Commerce, New Bedford,	$200 00

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Nantucket Institution for Savings — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Cleveland, Ohio, 5s,	$5,000	$5,200 00	$5,000 00
of Cleveland, Ohio, 6s,	4,000	4,150 00	4,000 00
of Detroit, Mich., 7s,	1,000	1,200 00	1,000 00
of East Saginaw, Mich., 4½s,	7,000	7,000 00	7,000 00
of Fall River, Mass., 6s,	6,000	6,680 00	6,000 00
of Grand Rapids, Mich., 4½s,	10,000	10,200 00	10,000 00
of Lawrence, Mass., 6s,	1,000	1,005 00	1,000 00
of Milwaukee, Wis., 5s,	10,000	10,400 00	10,000 00
of New London, Conn., 7s,	1,000	1,220 00	1,000 00
of Scranton, Pa., 6s,	3,500	3,605 00	3,500 00
of Sioux City, Iowa, 4½s,	15,000	15,000 00	15,000 00
Town of Beverly, Mass., 4s,	1,000	1,000 00	1,000 00
District of Columbia 6s,	5,000	5,700 00	5,000 00
	$69,500	$72,360 00	$69,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	North National Bank, Boston,	$2,000	$2,180 00	$2,000 00
19	Lincoln Nat'l Bank, Boston,	1,900	1,881 00	1,900 00
10	Continental N'l Bank, Boston,	1,000	1,150 00	1,000 00
10	Old Boston N'l Bank, Boston,	1,000	990 00	1,000 00
10	Boylston Nat'l Bank, Boston,	1,000	1,250 00	1,000 00
10	Columbian Nat'l B'k, Boston,	1,000	1,000 00	1,000 00
10	N'l B'k of No. America, Boston,	1,000	1,050 00	1,000 00
8	Metropolitan N'l B'k, Boston,	800	784 00	800 00
10	South End Nat'l Bank, Boston,	1,000	850 00	1,000 00
15	National Revere Bank, Boston,	1,500	1,500 00	1,500 00
10	Faneuil Hall N'l B'k, Boston,	1,000	1,200 00	1,000 00
15	Eliot National Bank, Boston,	1,500	1,725 00	1,500 00
15	Shawmut Nat'l Bank, Boston,	1,500	1,890 00	1,500 00
10	Blackstone Nat'l B'k, Boston,	1,000	900 00	1,000 00
10	Nat'l Exchange Bank, Boston,	1,000	1,180 00	1,000 00
14	National Bank of Commerce, New Bedford,	1,400	1,347 50	1,400 00
10	Pacific Nat'l Bank, Nantucket,	1,000	1,300 00	1,000 00
		$20,600	$22,177 50	$20,600 00

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Federal Reserve Bank of St. Louis

Nantucket Institution for Savings — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 6s,	$3,000	$3,060 00	$3,000 00
Boston & Lowell R.R. 4s,	15,000	14,800 00	15,000 00
Boston & Lowell R.R. 5s,	1,000	1,025 00	1,000 00
Boston & Lowell R.R. 6s,	4,000	4,140 00	4,000 00
Boston & Maine R R. 4s,	5,000	4,900 00	5,000 00
Boston, Winthrop & Shore R.R. 5s,	6,000	6,240 00	6,000 00
Concord & Montreal R.R. 4s,	5,000	4,900 00	5,000 00
Fitchburg R.R. 4½s,	5,000	5,000 00	5,000 00
Fitchburg R.R. 6s,	2,000	2,100 00	2,000 00
Maine Central R.R. 7s,	5,000	6,500 00	5,000 00
Old Colony R.R. 6s,	5,000	5,240 00	5,000 00
Old Colony R.R. 7s,	1,000	1,000 00	1,000 00
Fitchburg R.R. 7s,	4,000	4,000 00	4,000 00
Upper Coos R.R. 4½s,	5,000	5,000 00	5,000 00
Upper Coos R.R. 4s,	500	460 00	500 00
	$66,500	$68,365 00	$66,500 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$13,379 93	3 per cent.	$41,680 00	5½ per cent.	$1,250 00	6½ per cent.
5,000 00	4½ "	128,700 69	6 "	500 00	7 "
120,850 00	5 "				

Amount invested in real estate for banking purposes,	$4,000 00
Estimated value of the same,	5,000 00
Assessed value of the same,	5,400 00
Net income received from same during year ending Oct. 31, 1893,	275 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,	3,000 00
Assessed value of the same,	3,000 00
Net income received from same during year ending Oct. 31, 1893,	115 99
Number of loans which are of an amount not exceeding $3,000 each,	137
Aggregate amount of the same,	136,889 00
Total number of loans upon real estate,	153
Amount of investments from which no income is received,	155 46
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,	23,698 03

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

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Nantucket Institution for Savings — Concluded.

Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent.,	$8,526 21
	2 per cent.,	8,742 19
Number of accounts opened during the year ending Oct. 31, 1893,	127	
Number of accounts closed during the year ending Oct. 31, 1893,	130	
Total number of open accounts Oct. 31, 1893,	1,279	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		1,591 46
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		61,983 11
Number of same,	765	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		72,068 77
Number of same,	1,071	

Date of examination by commissioner: July 22.

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Federal Reserve Bank of St. Louis

NATICK FIVE CENTS SAVINGS BANK — NATICK.

Incorporated April 5, 1859. Present number of corporators, 44.

JOHN O. WILSON, *President.* FREDERICK O. BASTON, *Treasurer.*
FREDERICK O. BASTON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

LEONARD WINCH, FRANCIS BIGELOW,
WILLIAM NUTT, F. H. HAYES,
FREDERICK O. BASTON.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$87,000 00	Deposits,	$1,202,138 45
Loan on public funds,	675 00	Guaranty fund,	60,077 00
Bank stock as per schedule,	101,100 00	Interest account,	15,651 70
Loans on bank stock,	17,775 00	Profit and loss account,	17,025 04
Railroad bonds as per schedule,	99,000 00		
Loans on real estate,	848,288 00		
Loans on personal security,	25,916 00		
Loans to counties, cities or towns (notes),	64,000 00		
Loans on depositors' books,	520 00		
Deposits in banks, on interest,	43,726 40		
Expense account,	1,922 96		
Cash on hand,	4,968 83		
	$1,294,892 19		$1,294,892 19

Cash on Deposit in Banks, amount in each: —

North National Bank, Boston,	$22,000 00
Natick National Bank, Natick,	21,726 40

Loan on Public Funds: —

On $1,100 United States 4s,	$675 00

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Natick Five Cents Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

On 85 shares South End National Bank, Boston,	$7,500 00
On 50 shares Natick National Bank, Natick,	5,000 00
On 40 shares Natick National Bank, Natick,	4,000 00
On 10 shares Natick National Bank, Natick,	1,000 00
On 2 shares Natick National Bank, Natick,	200 00
On 5 shares Natick National Bank, Natick,	75 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	$10,000	$10,100 00	$10,000 00
of Boston, Mass., 6s,	1,000	1,240 00	1,000 00
of Fall River, Mass., 5s,	16,000	17,880 00	16,000 00
of Cambridge, Mass., 6s,	6,000	6,699 00	6,000 00
of Springfield, Ohio, 5s,	9,000	9,380 00	9,000 00
of Worcester, Mass., 4½s,	6,000	6,300 00	6,000 00
Town of Beverly, Mass., 4s,	10,000	10,000 00	10,000 00
of Brookline, Mass., 7s,	10,000	11,100 00	10,000 00
of Orange, Mass., 4s,	10,000	10,000 00	10,000 00
of Wellesley, Mass., 4s,	9,000	9,000 00	9,000 00
	$87,000	$91,699 00	$87,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
26	Atlas National Bank, Boston,	$2,600	$2,990 00	$2,600 00
115	Boston National Bank, Boston,	11,500	10,630 00	11,500 00
7	Boylston Nat'l Bank, Boston,	700	854 00	700 00
27	Central Nat'l Bank, Boston,	2,700	3,969 00	2,700 00
13	Columbian Nat'l Bank, Boston,	1,300	1,300 00	1,300 00
46	N'l B'k of Commerce, Boston,	4,600	5,428 00	4,600 00
42	National Bank of the Commonwealth, Boston,	4,200	5,376 00	4,200 00
5	Continental Nat'l B'k, Boston,	500	570 00	500 00
19	Eliot National Bank, Boston,	1,900	2,185 00	1,900 00
70	Everett Nat'l Bank, Boston,	7,000	6,160 00	7,000 00
15	Nat'l Exchange Bank, Boston,	1,500	1,770 00	1,500 00
62	Howard Nat'l Bank, Boston,	6,200	6,138 00	6,200 00
46	Merchants' Nat'l Bank, Boston,	4,600	6,578 00	4,600 00
10	Metropolitan Nat'l B'k, Boston,	1,000	950 00	1,000 00
15	Monument Nat'l Bank, Boston,	1,500	3,450 00	1,500 00
27	North National Bank, Boston,	2,700	2,943 00	2,700 00
51	N'l B'k of No. America, Boston,	5,100	5,355 00	5,100 00
14	N'l B'k of Redemption, Boston,	1,400	1,708 00	1,400 00
30	N'l B'k of the Republic, Boston,	3,000	4,380 00	3,000 00

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Federal Reserve Bank of St. Louis

Natick Five Cents Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Second Nat'l Bank, Boston, .	$1,000	$1,810 00	$1,000 00
20	South End Nat'l B'k, Boston, .	2,000	1,700 00	2,000 00
7	State National Bank, Boston, .	700	714 00	700 00
20	Winthrop Nat'l Bank, Boston,	2,000	2,320 00	2,000 00
33	Dedham Nat'l Bank, Dedham,	3,300	3,300 00	3,300 00
32	First National Bank, Chelsea, .	3,200	3,840 00	3,200 00
17	Framingham N'l Bank, South Framingham, . . .	1,700	2,040 00	1,700 00
55	Home Nat'l Bank, Brockton, .	5,500	8,250 00	5,500 00
120	Natick National Bank, Natick,	12,000	15,000 00	12,000 00
20	Newton Nat'l Bank, Newton, .	2,000	1,500 00	2,000 00
37	Wachusett N'l B'k, Fitchburg,	3,700	7,400 00	3,700 00
		$101,100	$120,608 00	$101,100 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s, ...	$6,000	$6,480 00	$6,000 00
Boston & Lowell R.R. 4s, . .	15,000	14,850 00	15,000 00
Dexter & Piscataquis R.R. 4s, . .	10,000	9,700 00	10,000 00
Fitchburg R.R. 4½s, ...	15,000	15,000 00	15,000 00
Fitchburg R.R. 5s, ...	10,000	10,300 00	10,000 00
Old Colony R.R. 4s, ...	15,000	15,000 00	15,000 00
Old Colony R.R. 6s, . . .	5,000	5,250 00	5,000 00
Old Colony R.R. 7s, . . .	2,000	2,010 00	2,000 00
Vermont & Massachusetts R.R. 5s, .	11,000	11,550 00	11,000 00
Maine Central R.R. 7s, . . .	10,000	13,000 00	10,000 00
	$99,000	$103,140 00	$99,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$21,726 40	2 per cent.	$11,500 00	4½ per cent.	$276,976 00	6 per cent.
22,000 00	3 "	503,525 00	5 "	18,278 00	6½ "
69,000 00	4 "	77,895 00	5½ "		

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Natick Five Cents Savings Bank — Concluded.

Number of loans which are of an amount not exceeding $3,000 each,	451	
Aggregate amount of the same,		$525,924 00
Total number of loans upon real estate,	466	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		61,954 79
Times for the dividends fixed by the by-laws: first Tuesday in May and November.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent.,	21,979 48
	2 per cent.,	22,566 40
Number of accounts opened during the year ending Oct. 31, 1893,	635	
Number of accounts closed during the year ending Oct. 31, 1893,	520	
Total number of open accounts Oct. 31, 1893,	5,371	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		3,611 88
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		252,365 01
Number of same,	4,881	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		271,451 18
Number of same,	3,967	

Date of examination by commissioner: March 7.

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Federal Reserve Bank of St. Louis

NEW BEDFORD FIVE CENTS SAVINGS BANK — NEW BEDFORD.

Incorporated April 14, 1855. Present number of corporators, 143.

LOUM SNOW, *President.* WILLIAM H. PITMAN, *Treasurer.*
JAMES TAYLOR, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WILLIAM BAYLIES, PARKMAN M. LUND,
THOMAS WILCOX, OTIS N. PIERCE,
WILLIAM R. WING, FREDERICK S. ALLEN,
LOUM SNOW, GEORGE F. KINGMAN,
OLIVER P. BRIGHTMAN.

Open for business every business day, 9 A.M. to 1 P.M.; also Saturday, 7 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$874,000 00	Deposits,	$5,099,236 53
Bank stock as per schedule,	191,600 00	Guaranty fund,	201,700 00
Loans on bank stock,	13,175 00	Interest account,	11,824 83
Railroad bonds as per schedule,	449,500 00	Profit and loss account,	4,394 59
Loans on railroad stock,	97,500 00	Surplus fund,	54,812 34
Real estate (for banking purposes),	95,779 31	Discount account,	8,855 25
Loans on real estate,	1,831,384 65	Premium account,	14,321 46
Loans on personal security,	1,693,294 00		
Loans to counties, cities or towns (notes),	50,000 00		
Loans on depositors' books,	100 00		
Deposits in banks, on interest,	49,492 30		
Expense account,	884 14		
Tax account,	1,230 25		
Cash on hand,	47,205 35		
	$5,395,145 00		$5,395,145 00

Cash on Deposit in Banks, amount in each: —

Third National Bank, Springfield,	$101 29
International Trust Company, Boston,	844 46
National Bank of Redemption, Boston (overdrawn),	1,392 61
Mechanics' National Bank, New Bedford,	13,201 83
Merchants' National Bank, New Bedford,	15,625 42
Citizens' National Bank, New Bedford,	7,181 15
National Bank of Commerce, New Bedford,	7,483 10
First National Bank, New Bedford,	6,447 66

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New Bedford Five Cents Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

On 7 shares National Bank of Commerce, New Bedford,	$300 00
On 100 shares National Bank of Commerce, New Bedford,	7,000 00*
On 2 shares First National Bank, New Bedford,	
On 2 shares Mechanics' National Bank, New Bedford	1,700 00
On 6 shares Merchants' National Bank, New Bedford,	
On 7 shares National Bank of Commerce, New Bedford,	
On 6 shares Merchants' National Bank, New Bedford,	
On 3 shares First National Bank, New Bedford,	1,000 00
On 3 shares Mechanics' National Bank, New Bedford,	
On 12 shares Merchants' National Bank, New Bedford,	675 00
On 6 shares First National Bank, New Bedford,	
On 4 shares Citizens' National Bank, New Bedford,	2,500 00†
On 20 shares National Bank of Commerce, New Bedford,	

Loans on Railroad Stock, amount on each: —

On 492 shares Boston & Maine R.R.,	$50,000 00
On 453 shares Boston & Maine R.R.,	47,500 00

* Additional collateral has since been furnished.

† This loan, in excess of the legal limit, has since been paid.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	$66,000	$71,600 00	$66,000 00
of Bay City, Mich., 5s,	5,000	5,400 00	5,000 00
of Boston, Mass., 3½s,	50,000	47,500 00	50,000 00
of Boston, Mass., 4s,	10,000	10,100 00	10,000 00
of Cleveland, Ohio, 4½s,	25,000	25,250 00	25,000 00
of Danbury, Conn., 4s,	30,000	30,000 00	30,000 00
of Dayton, Ohio, 5s,	50,000	53,000 00	50,000 00*
of Detroit, Mich., 4s,	50,000	50,000 00	50,000 00
of East Saginaw, Mich., 5s,	27,500	29,025 00	27,500 00
of Fall River, Mass., 5s,	17,000	19,040 00	17,000 00
of Fall River, Mass., 6s,	73,000	85,410 00	73,000 00
of Grand Rapids, Mich., 5s,	50,000	53,500 00	50,000 00
of Holyoke, Mass, 6s,	50,000	55,500 00	50,000 00
of Lynn, Mass., 4s,	25,000	25,000 00	25,000 00
of Manchester, N. H., 4s,	50,000	50,000 00	50,000 00
of New Bedford, Mass., 3½s,	80,000	78,800 00	80,000 00
of New Bedford, Mass., 6s,	47,000	49,820 00	47,000 00
of New Haven, Conn., 3½s,	50,000	47,925 00	50,000 00
of Norwich, Conn., 6s,	13,000	13,910 00	13,000 00
Town of Middleborough, Mass., 4s,	70,500	70,500 00	70,500 00
United States 6s,	25,000	27,980 00	25,000 00
United States 4s,	10,000	11,200 00	10,000 00
	$874,000	$910,460 00	$874,000 00

* A legal investment when made.

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New Bedford Five Cents Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	First National Bank, Boston, .	$10,000	$23,500 00	$10,000 00
120	National Revere Bank, Boston,	12,000	11,880 00	12,000 00
100	Merchants' N'l Bank, Boston,	10,000	14,600 00	10,000 00
20	State National Bank, Boston, .	2,000	2,020 00	2,000 00
25	Tremont Nat'l Bank, Boston, .	2,500	2,350 00	2,500 00
15	Winthrop Nat'l Bank, Boston,	1,500	1,740 00	1,500 00
100	Franklin N'l Bank, Franklin, .	10,000	10,000 00	10,000 00
523	Merchants' Nat'l Bank, New Bedford, ...	52,300	101,985 00	52,300 00
313	First N'l Bank, New Bedford,	31,300	44,133 00	31,300 00
200	Citizens' National Bank, New Bedford, ...	20,000	26,000 00	20,000 00
300	Nat'l Bank of Commerce, New Bedford, ...	30,000	23,100 00	30,000 00
100	Third Nat'l Bank, Springfield,	10,000	20,000 00	10,000 00
		$191,600	$281,308 00	$191,600 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 6s, . .	$10,000	$10,150 00	$10,000 00
Boston & Lowell R.R. 4s, . .	89,000	88,110 00	89,000 00
Boston & Maine R.R. 4s, . . .	50,000	49,000 00	50,000 00
Boston & Maine R.R. 7s, . . .	15,000	15,000 00	15,000 00
Eastern R.R. 6s, ...	52,500	61,425 00	52,500 00
Fitchburg R.R. 4s, ...	50,000	48,500 00	50,000 00
Fitchburg R.R 4½s, ...	118,000	118,000 00	118,000 00
Old Colony R.R. 6s, ...	45,000	47,350 00	45,000 00
Old Colony R.R. 7s, ...	20,000	20,100 00	20,000 00
	$449,500	$457,635 00	$449,500 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$49,391 01	2½ per cent.	$89,500 00	4¾ per cent.	$475,675 65	6 per cent.
101 29	3 "	970,310 00	5 "	399,200 00	6½ "
75,000 00	4 "	189,705 00	5¼ "	232,305 00	7 "
30,000 00	4¼ "	819,679 00	5½ "	9,775 00	7½ "
152,470 00	4½ "	93,584 00	5¾ "	148,250 00	8 "

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New Bedford Five Cents Savings Bank — Concluded.

Amount invested in real estate for banking purposes,		$95,779 31
Estimated value of the same,		115,000 00
Assessed value of the same,		74,000 00
Number of loans which are of an amount not exceeding $3,000 each,	460	
Aggregate amount of the same,		613,187 22
Total number of loans upon real estate,	504	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		258,054 19
Times for the dividends fixed by the by-laws: second Wednesday in April and October.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent.,	96,424 63
	2¼ per cent.,	109,312 18
Number of accounts opened during the year ending Oct. 31, 1893,	2,860	
Number of accounts closed during the year ending Oct. 31, 1893,	2,344	
Total number of open accounts Oct. 31, 1893,	18,791	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		11,633 21
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		1,085,996 39
Number of same,	17,312	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		1,156,324 67
Number of same,	12,556	

Date of examination by commissioner: August 29.

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NEW BEDFORD INSTITUTION FOR SAVINGS — NEW BEDFORD.

Incorporated June 16, 1825. Present number of corporators, 114.

WILLIAM WATKINS, *President.* CHARLES H. PEIRCE, *Treasurer.*
WILLIAM G. WOOD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WILLIAM WATKINS, EDWARD D. MANDELL,
HORATIO HATHAWAY, GILBERT ALLEN,
EDWARD S. TABER, ANDREW G. PIERCE.
JOHN R. THORNTON.

Open for business every business day, 9 A.M. to 1 P.M.; also Saturday, 2.30 to 5 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$2,923,200 00	Deposits,	$11,420,553 56
Bank stock as per schedule,	1,376,860 00	Guaranty fund,	580,300 00
Loans on bank stock,	31,450 00	Profit and loss account,	129,876 93
Railroad bonds as per schedule,	771,000 00		
Loans on railroad stock,	83,500 00		
Railroad notes,	300,000 00		
Real estate (for banking purposes),	30,000 00		
Real estate by foreclosure,	3,000 00		
Loans on real estate,	2,272,537 00		
Loans on personal security,	3,828,778 19		
Loans to counties, cities or towns (notes),	132,000 00		
Loans on depositors' books,	1,000 00		
Deposits in banks, on interest,	324,716 49		
Deposits in banks, not on interest,	1,930 59		
Expense account,	1,606 00		
Cash on hand,	49,152 22		
	$12,130,730 49		$12,130,730 49

Cash on Deposit in Banks, amount in each: —

Merchants' National Bank, New Bedford,	$8,562 05
First National Bank, New Bedford,	10,956 97
National Bank of Commerce, New Bedford,	40,459 16
Mechanics' National Bank, New Bedford,	8,031 04
Citizens' National Bank, New Bedford,	30,514 46
National Revere Bank, Boston,	108,224 30
National Bank of Redemption, Boston,	119,899 10

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New Bedford Institution for Savings — Continued.

Loans on Bank Stock, amount on each: —

On 7 shares Mechanics' National Bank, New Bedford,	$700 00
On 9 shares First National Bank, New Bedford,	800 00
On 5 shares Mechanics' National Bank, New Bedford,	500 00
On 5 shares Mechanics' National Bank, New Bedford,	500 00
On 7 shares Southbridge National Bank, Southbridge,	300 00
On 17 shares First National Bank, New Bedford,	1,000 00
On 6 shares National Bank of Commerce, New Bedford,	
On 12 shares Mechanics' National Bank, New Bedford,	600 00
On 10 shares First National Bank, New Bedford,	
On 5 shares Citizens' National Bank, New Bedford,	350 00
On 9 shares First National Bank, New Bedford,	4,300 00
On 15 shares Mechanics' National Bank, New Bedford,	
On 22 shares National Bank of Commerce, New Bedford,	
On 91 shares First National Bank, New Bedford,	4,700 00
On 10 shares Mechanics' National Bank, New Bedford,	3,500 00
On 10 shares National Bank of Commerce, New Bedford,	
On 25 shares Falmouth National Bank, Falmouth,	
On 100 shares First National Bank, Easton,	10,000 00
On 9 shares Merchants' National Bank, New Bedford,	2,200 00
On 13 shares Mechanics' National Bank, New Bedford,	
On 20 shares Citizens' National Bank, New Bedford,	2,000 00

Loans on Railroad Stock, amount on each: —

On 200 shares Old Colony R.R.,	$26,000 00
On 500 shares Old Colony R.R.,	50,000 00
On 50 shares Boston & Albany R.R,	7,500 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Attleborough, Mass., 7s,	$34,000	$40,800 00	$34,000 00
City of Bangor, Me., 6s,	100,000	110,000 00	100,000 00
of Bath, Me., 6s,	13,000	13,000 00	13,000 00*
of Boston, Mass., 4s,	100,000	100,000 00	100,000 00
of Boston, Mass., 5s,	482,000	522,170 00	482,000 00
of Boston, Mass., 6s,	2,000	2,140 00	2,000 00
of Cambridge, Mass., 6s,	4,000	4,200 00	4,000 00
of Charlestown, Mass., 5s,	100,000	100,000 00	100,000 00
of Chelsea, Mass., 4s,	50,000	50,000 00	50,000 00
of Chelsea, Mass., 6s,	26,000	27,950 00	26,000 00
of Cleveland, Ohio, 4½s,	100,000	101,000 00	100,000 00
of Cleveland, Ohio, 5s,	11,000	11,330 00	11,000 00
of Cleveland, Ohio, 6s,	57,000	58,710 00	57,000 00
of Cleveland, Ohio, 7s,	10,000	10,000 00	10,000 00
of Danbury, Conn., 4s,	50,000	50,000 00	50,000 00
of Dayton, Ohio, 5s,	100,000	105,000 00	100,000 00*
of Detroit, Mich., 4s,	300,000	300,000 00	300,000 00

* Legal investments when made.

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New Bedford Institution for Savings — Continued.

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of East Saginaw, Mich., 5s,	$60,000	$60,300 00	$60,000 00
of Fall River, Mass., 5s, .	1,000	1,040 00	1,000 00
of Fall River, Mass., 6s, .	1,000	1,020 00	1,000 00
of Fort Wayne, Ind., 6s, .	31,000	33,170 00	31,000 00
of Grand Rapids, Mich., 5s,	130,000	136,500 00	130,000 00
of Lawrence, Mass., 6s, .	2,000	2,220 00	2,000 00
of Lowell, Mass., 4s, . .	20,000	20,000 00	20,000 00
of Lynn, Mass., 4s, . .	162,000	162,000 00	162,000 00
of Lynn, Mass., 6s, . .	1,000	1,030 00	1,000 00
of Manchester, N. H., 6s, .	6,000	6,000 00	6,000 00
of Middletown, Conn., 6s,	28,000	28,280 00	28,000 00
of New Bedford, Mass., 3½s,	25,000	24,750 00	25,000 00
of New Bedford, Mass., 4s,	150,000	150,000 00	150,000 00
of New Bedford, Mass., 5s,	10,000	10,700 00	10,000 00
of New Bedford, Mass., 6s,	166,000	187,580 00	166,000 00
of Pawtucket, R. I., 5s, .	5,000	5,200 00	5,000 00
of Peoria, Ill., 4½s, . .	50,000	50,750 00	50,000 00
of Providence, R. I., 4s, .	50,000	51,000 00	50,000 00
of Providence, R. I., 4½s, .	6,000	6,180 00	6,000 00
of Providence, R. I., 5s, .	169,200	178,410 00	169,200 00
of Providence, R. I., 6s, .	2,000	2,240 00	2,000 00
of Salem, Mass., 4s, . .	100,000	100,000 00	100,000 00
of Springfield, Ohio, 4½s, .	60,000	60,600 00	60,000 00
of Waltham, Mass., 4s, .	25,000	25,000 00	25,000 00
of Woonsocket, R. I., 4s, .	20,000	20,000 00	20,000 00
District of Columbia 5s, . .	84,000	87,360 00	84,000 00
of Columbia 6s, . .	20,000	22,800 00	20,000 00
	$2,923,200	$3,040,430 00	$2,923,200 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
360	Atlas National Bank, Boston,	$36,000	$41,400	$36,000 00
150	Boston National Bank, Boston,	15,000	13,950	15,000 00
30	National City Bank, Boston, .	3,000	2,580	3,000 00
250	Continental N'l Bank, Boston,	25,000	28,500	25,000 00
260	Columbian N'l Bank, Boston,	26,000	26,000	26,000 00
90	Eliot National Bank, Boston, .	9,000	10,350	9,000 00
170	National Eagle Bank, Boston,	17,000	16,150	17,000 00
30	Everett National Bank, Boston,	3,000	2,730	3,000 00
230	First National Bank, Boston, .	23,000	54,510	23,000 00
140	Howard Nat'l Bank, Boston, .	14,000	13,860	14,000 00
90	Hamilton Nat'l Bank, Boston,	9,000	10,260	9,000 00

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New Bedford Institution for Savings — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
230	Merchants' Nat'l Bank, Boston,	$23,000	$32,890	$23,000 00
440	Massachusetts N'l B'k, Boston,	44,000	41,800	44,000 00
100	Monument Nat'l Bank, Boston,	10,000	22,000	10,000 00
460	N'l B'k of Commerce, Boston,	46,000	54,280	46,000 00
200	National Bank of the Commonwealth, Boston, . .	20,000	25,000	20,000 00
20	Nat'l Exchange Bank, Boston,	2,000	2,360	2,000 00
200	N'l Hide & Leather B'k, Boston,	20,000	21,000	20,000 00
380	N'l B'k of No. America, Boston,	38,000	39,900	38,000 00
200	N'l B'k of Redemption, Boston,	20,000	25,000	20,000 00
490	N'l B'k of the Republic, Boston,	49,000	71,540	49,000 00
500	National Revere Bank, Boston,	50,000	50,000	50,000 00
130	National Union Bank, Boston,	13,000	16,770	13,000 00
40	New England N'l B'k, Boston,	4,000	6,280	4,000 00
230	North National Bank, Boston,	23,000	25,070	23,000 00
530	Second National Bank, Boston,	53,000	95,930	53,000 00
140	Shawmut Nat'l Bank, Boston,	14,000	15,680	14,000 00
140	Shoe & Leather N'l B'k, Boston,	14,000	12,600	14,000 00
90	State National Bank, Boston, .	9,000	9,180	9,000 00
350	Tremont Nat'l Bank, Boston, .	35,000	33,250	35,000 00
130	Washington N'l Bank, Boston,	13,000	13,000	13,000 00
18	Winthrop Nat'l Bank, Boston,	1,800	2,088	1,800 00
200	First National Bank, Chelsea,	20,000	22,400	20,000 00
22	Fairhaven N'l B'k, Fairhaven,	1,760	1,782	1,760 00
200	Fall River N'l B'k, Fall River,	20,000	21,000	20,000 00
250	Metacomet N'l B'k, Fall River,	25,000	31,250	25,000 00
45	Railroad Nat'l Bank, Lowell, .	4,500	5,400	4,500 00
150	First National Bank, Malden, .	15,000	22,500	15,000 00
1000	Citizens' N'l B'k, New Bedford,	100,000	130,000	100,000 00
1356	First N'l Bank, New Bedford,	135,600	189,840	135,600 00
1096	Merchants' Nat'l Bank, New Bedford, ...	109,600	208,240	109,600 00
1000	Mechanics' Nat'l Bank, New Bedford, ...	100,000	170,000	100,000 00
1366	National Bank of Commerce, New Bedford, . . .	136,600	109,280	136,600 00
200	Third Nat'l Bank, Springfield,	20,000	40,000	20,000 00
70	National Bank of South Reading, Wakefield, . . .	7,000	8,050	7,000 00
		$1,376,860	$1,795,650	$1,376,860 00

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New Bedford Institution for Savings — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R 6s,	$50,000	$50,750 00	$50,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	13,000	14,040 00	13,000 00
Boston & Lowell R.R. 4½s,	20,000	20,300 00	20,000 00
Boston & Lowell R.R. 5s,	36,000	37,080 00	36,000 00
Boston & Lowell R.R. 6s,	44,000	45,540 00	44,000 00
Boston & Maine R.R. 4s,	200,000	196,000 00	200,000 00
Boston & Maine R.R. 7s,	25,000	25,000 00	25,000 00
Fitchburg R.R. 4½s,	200,000	200,000 00	200,000 00
Fitchburg R.R. 5s,	38,000	39,040 00	38,000 00
New Bedford R.R. 7s,	75,000	75,375 00	75,000 00
Old Colony R.R. 6s,	70,000	73,500 00	70,000 00
	$771,000	$776,625 00	$771,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$46,593 09	2½ per cent.	$50,000 00	4⅜ per cent.	$40,000 00	6¼ per cent.
228,123 40	3 "	300,000 00	4¾ "	305,175 00	6½ "
40,000 00	3½ "	1,304,792 19	5 "	888,500 00	7 "
50,000 00	3¾ "	112,200 00	5¼ "	139,500 00	7½ "
660,000 00	4 "	926,832 00	5½ "	239,850 00	8 "
30,000 00	4¼ "	2,400 00	5¾ "		
781,700 00	4½ "	828,316 00	6 "		

Amount invested in real estate for banking purposes,	$30,000 00
Estimated value of the same,	50,000 00
Assessed value of the same,	29,000 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,	3,000 00
Assessed value of the same,	5,150 00
Number of loans which are of an amount not exceeding $3,000 each,	374
Aggregate amount of the same,	476,197 00
Total number of loans upon real estate,	408
Amount of investments from which no income is received,	33,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,	592,659 43
Times for the dividends fixed by the by-laws: first Monday in April and October.	

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New Bedford Institution for Savings — Concluded.

Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2¾ per cent.,	$251,125 08
	2¼ per cent.,	250,353 51
Number of accounts opened during the year ending Oct. 31, 1893,	2,442	
Number of accounts closed during the year ending Oct. 31, 1893,	2,454	
Total number of open accounts Oct. 31, 1893,	21,819	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		22,830 22
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		1,605,104 05
Number of same,	13,254	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		2,095,504 60
Number of same,	16,427	

Date of examination by commissioner: September 29.

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Federal Reserve Bank of St. Louis

NEWBURYPORT FIVE CENTS SAVINGS BANK — NEWBURYPORT.

Incorporated April 24, 1854. Present number of corporators, 41.

EBEN SUMNER, *President.* J. A. MAYNARD, *Treasurer.*
J. A. MAYNARD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

EBEN SUMNER, NATHANIEL DOLE,
A. W. GREENLEAF, MOSES H. FOWLER,

Open for business every business day, except Saturday, 9 A.M. to 1 P.M.; 2.30 to 4 P.M.; Saturday, 9 A.M. to 1 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$202,000 00	Deposits,	$1,027,526 80
Bank stock as per schedule,	151,700 00	Guaranty fund,	52,445 16
Loans on bank stock,	13,000 00	Interest account,	71,221 99
Railroad bonds as per schedule,	95,000 00	Profit and loss account,	10,000 00
Railroad notes,	25,000 00	Premium account,	6,140 05
Real estate (for banking purposes),	30,000 00		
Real estate by foreclosure,	3,500 00		
Loans on real estate,	425,725 00		
Loans on personal security,	181,000 00		
Deposit in bank, on interest,	34,494 55		
Expense account,	145 84		
Cash on hand,	5,768 61		
	$1,167,334 00		$1,167,334 00

Cash on Deposit in Bank:—

First National Bank, Newburyport, ... $34,494 55

Loans on Bank Stock, amount on each:—

On 40 shares First National Bank, Ipswich, ... $3,000 00
On 100 shares Essex National Bank, Haverhill, ... 10,000 00

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Newburyport Five Cents Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	$10,000	$10,950 00	$10,000 00
of Boston, Mass., 3½s,	40,000	38,866 66	40,000 00
of Chicago, Ill., 4s,	25,000	25,333 33	25,000 00
of Lynn, Mass., 4s,	14,000	14,046 67	14,000 00
of Taunton, Mass., 4s,	14,000	14,186 67	14,000 00
of Woonsocket, R. I., 4s,	5,000	5,000 00	5,000 00
Town of Arlington, Mass, 4s,	5,000	5,066 66	5,000 00
City of Nashua, N. H., 4s,	10,000	10,166 66	10,000 00
of Danbury, Conn, 4s,	14,000	14,186 67	14,000 00
of Grand Rapids, Mich., 4½s,	15,000	15,356 25	15,000 00
of Somerville, Mass., 4½s,	10,000	10,233 33	10,000 00
of Marlborough, Mass., 4s,	15,000	15,150 00	15,000 00
of Waltham, Mass., 4s,	25,000	25,083 33	25,000 00
	$202,000	$203,626 23	$202,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Atlantic Nat'l Bank, Boston,	$1,000	$1,205 00	$1,000 00
60	Atlas National Bank, Boston,	6,000	6,915 00	6,000 00
33	Blackstone N'l Bank, Boston,	3,300	2,978 25	3,300 00
100	Boston Nat'l Bank, Boston,	10,000	9,300 00	10,000 00
8	Boylston Nat'l Bank, Boston,	800	1,000 00	800 00
80	National City Bank, Boston,	8,000	6,880 00	8,000 00
82	Columbian N'l Bank, Boston,	8,200	8,200 00	8,200 00
18	N'l Bank of Commerce, Boston,	1,800	2,124 00	1,800 00
100	National Bank of the Commonwealth, Boston,	10,000	12,825 00	10,000 00
42	Continental N'l Bank, Boston,	4,200	4,819 50	4,200 00
74	National Eagle B'k, Boston,	7,400	6,660 00	7,400 00
33	Eliot National Bank, Boston,	3,300	3,811 50	3,300 00
50	Everett Nat'l Bank, Boston,	5,000	4,500 00	5,000 00
5	Nat'l Exchange Bank, Boston,	500	590 00	500 00
50	Globe National Bank, Boston,	5,000	4,606 25	5,000 00
10	Hamilton Nat'l Bank, Boston,	1,000	1,140 00	1,000 00
25	N'l Hide & Leather B'k, Boston,	2,500	2,650 00	2,500 00
15	Howard Nat'l Bank, Boston,	1,500	1,485 00	1,500 00
76	Market Nat'l Bank, Boston,	7,600	6,992 00	7,600 00
10	New England N'l B'k, Boston,	1,000	1,572 25	1,000 00
10	N'l B'k of No. America, Boston,	1,000	1,052 50	1,000 00
23	N'l B'k of the Republic, Boston,	2,300	3,358 00	2,300 00
37	Nat'l Revere Bank, Boston,	3,700	3,700 00	3,700 00
10	Shawmut Nat'l Bank, Boston,	1,000	1,120 00	1,000 00
12	Suffolk Nat'l Bank, Boston,	1,200	1,200 00	1,200 00

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Federal Reserve Bank of St. Louis

Newburyport Five Cents Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
158	Third National Bank, Boston, .	$15,800	$13,746 00	$15,800 00
50	Tremont Nat'l Bank, Boston, .	5,000	4,750 00	5,000 00
24	Nat'l Union Bank, Boston, .	2,400	3,096 00	2,400 00
56	Nat'l Webster Bank, Boston, .	5,600	5,096 00	5,600 00
56	First N'l Bank, Newburyport,	5,600	7,000 00	5,600 00
100	Mechanicks' Nat'l Bank, Newburyport, ...	10,000	12,000 00	10,000 00
60	Ocean N'l B'k, Newburyport,	3,000	3,600 00	3,000 00
70	Shoe & Leather N'l B'k, Boston,	7,000	6,300 00	7,000 00
		$151,700	$156,272 25	$151,700 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . .	$30,000	$29,800 00	$30,000 00
Concord & Montreal R.R. 4s, . .	25,000	25,166 00	25,000 00
Fitchburg R.R. 4½s, ...	25,000	25,187 50	25,000 00
Fitchburg R.R. 5s, ...	15,000	15,575 00	15,000 00
	$95,000	$95,728 50	$95,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$34,494 55	2 per cent.	$18,000 00	5¼ per cent.	$25,000 00	6½ per cent.
25,000 00	4¾ "	125,550 00	5½ "	3,975 00	7 "
167,250 00	5 "	254,950 00	6 "	25,000 00	8 "

Amount invested in real estate for banking purposes, ...		$30,000 00
Estimated value of the same, ...		35,000 00
Assessed value of the same, ...		33,000 00
Net income received from same during year ending Oct. 31, 1893, . .		992 69
Value, by books, of other real estate held or owned by foreclosure or otherwise, ...		3,500 00
Assessed value of the same, ...		7,000 00
Number of loans which are of an amount not exceeding $3,000 each, .	249	
Aggregate amount of the same, ...		253,825 00
Total number of loans upon real estate, ...	274	

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Newburyport Five Cents Savings Bank — Concluded.

Amount of investments from which no income is received,		$3,500 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		57,005 15
Times for the dividends fixed by the by-laws: first Monday in May and November.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2½ per cent.,	23,057 58
	2 per cent.,	19,262 90
Number of accounts opened during the year ending Oct. 31, 1893,	281	
Number of accounts closed during the year ending Oct. 31, 1893,	199	
Total number of open accounts Oct. 31, 1893,	3,199	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		2,722 93
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		156,004 29
Number of same,	1,369	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		142,233 85
Number of same,	1,405	
Date of examination by commissioner: June 23.		

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Federal Reserve Bank of St. Louis

NEWTON SAVINGS BANK—NEWTON.

Incorporated June 17, 1831. Present number of corporators, 16.

JAMES F. C. HYDE, *President.* ADOLPHUS J. BLANCHARD, *Treasurer.*
CHAS. A. MINER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:
J. F. C. HYDE, SAMUEL M. JACKSON,
FRANCIS MURDOCK.

Open for business every business day, except Saturday, 9 A.M. to 12 M., 2 to 4 P.M.; Saturday, 9 A.M. to 1 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$126,000 00	Deposits,	$2,235,000 13
Loan on public funds,	200 00	Guaranty fund,	56,370 00
Bank stock as per schedule,	37,925 00	Interest account,	27,986 29
Loans on bank stock,	3,000 00	Profit and loss account,	67,240 51
Railroad bonds as per schedule,	112,000 00		
Loan on railroad stock,	1,500 00		
Loans on real estate,	1,504,337 41		
Loans on personal security,	507,079 62		
Loans to counties, cities or towns (notes),	27,000 00		
Deposits in banks, on interest,	62,803 26		
Deposits in banks, not on interest,	2,500 00		
Expense account,	1,433 52		
Cash on hand,	818 12		
	$2,386,596 93		$2,386,596 93

Cash on Deposit in Banks, amount in each: —

Newton National Bank, Newton,	$16,885 97
National Bank of Redemption, Boston,	48,417 29

Loan on Public Funds: —

On $200 United States 4s,	$200 00

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Newton Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

On 5 shares Mechanics' National Bank, Boston,	$500 00
On 30 shares Manufacturers' National Bank, Lynn,	2,500 00

Loan on Railroad Stock: —

On 11 shares Boston & Albany R.R.,	$1,500 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	$6,000	$6,170 00	$6,000 00
of Cleveland, Ohio, 5s,	20,000	20,075 00	20,000 00
of Cleveland, Ohio, 6s,	10,000	10,300 00	10,000 00
of Lewiston, Me., 6s,	2,000	2,200 00	2,000 00
of Newton, Mass., 5s,	50,000	55,000 00	50,000 00
of Worcester, Mass., 5s,	5,000	5,450 00	5,000 00
Town of Franklin, N. H., 4s,	5,000	4,950 00	5,000 00
of Needham, Mass., 4s,	15,000	15,000 00	15,000 00
City of Cleveland, Ohio, 4s,	3,000	2,970 00	3,000 00
of Pittsfield, Mass., 4s,	10,000	10,000 00	10,000 00
	$126,000	$132,115 00	$126,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Commercial Nat'l B'k, Boston,	$5,000	$5,900 00	$5,000 00
60	National Bank of the Commonwealth, Boston,	6,000	7,695 00	6,000 00
25	Globe National Bank, Boston,	2,500	2,303 13	2,500 00
116	Lincoln Nat'l Bank, Boston,	11,600	10,440 00	11,600 00
30	Nat'l Revere Bank, Boston,	3,000	3,000 00	3,000 00
6	State National Bank, Boston,	600	614 25	600 00
15	Winthrop Nat'l Bank, Boston,	1,500	1,740 00	1,500 00
10	First Nat'l Bank, Cambridge,	1,000	1,800 00	1,000 00
25	Wachusett N'l B'k, Fitchburg,	2,500	5,000 00	2,500 00
25	Natick Nat'l Bank, Natick,	2,500	3,125 00	2,500 00
15	Newton Nat'l Bank, Newton,	1,500	1,200 00	1,500 00
3	Waltham N'l Bank, Waltham,	225	315 00	225 00
		$37,925	$43,132 38	$37,925 00

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Federal Reserve Bank of St. Louis

Newton Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	$21,000	$20,790 00	$21,000 00
Boston & Lowell R.R. 5s,	4,000	4,120 00	4,000 00
Fitchburg R.R. 5s,	27,000	28,310 00	27,000 00
Fitchburg R.R. 7s,	1,000	1,005 00	1,000 00
Leeds & Farmington R.R. 6s,	1,500	1,545 00	1,500 00
Lowell & Lawrence R.R. 6s,	10,000	10,500 00	10,000 00
Maine Central R.R. 6s,	9,000	9,720 00	9,000 00
Maine Central R.R. 7s,	7,000	9,100 00	7,000 00
Old Colony R R. 7s,	4,000	4,020 00	4,000 00
Portland & Kennebec R.R. 6s,	7,500	7,575 00	7,500 00
Portland & Ogdensburg R.R. 6s,	20,000	21,600 00	20,000 00
	$112,000	$118,285 00	$112,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$14,385 97	2 per cent.	$1,221,529 57	5 per cent.	$2,500 00	6½ per cent.
20,000 00	2½ "	103,865 17	5¼ "	64,700 00	7 "
28,417 29	3 "	533,397 29	5½ "	5,000 00	7 3/10 "
20,000 00	4 "	92,125 00	6 "		

Number of loans which are of an amount not exceeding $3,000 each,	275	
Aggregate amount of the same,		$470,137 20
Total number of loans upon real estate,	378	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		116,694 43
Times for the dividends fixed by the by-laws: January 10 and July 10.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent., 2 per cent.,	42,467 30 42,406 72
Number of accounts opened during the year ending Oct. 31, 1893,	989	
Number of accounts closed during the year ending Oct. 31, 1893,	637	
Total number of open accounts Oct. 31, 1893,	8,485	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		8,033 20
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		476,196 69
Number of same,	7,790	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		469,007 55
Number of the same,	5,601	
Date of examination by commissioner: April 14.		

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NORTH ADAMS SAVINGS BANK — NORTH ADAMS.

Incorporated April 26, 1848. Present number of corporators, 26.

A. C. HOUGHTON, *President.* V. A. WHITAKER, *Treasurer.*
V. A. WHITAKER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:
A. B. WRIGHT, GEORGE L. RICE,
W. H. GAYLORD.

Open for business every business day, except Saturday, 9 A.M. to 4 P.M.; Saturday, 9 A.M. to 6 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$192,200 00	Deposits,	$2,178,959 71
Bank stock as per schedule,	59,400 00	Guaranty fund,	82,500 00
Loans on bank stock,	4,050 00	Undivided earnings account,	15,000 00
Railroad bonds as per schedule,	20,000 00	State tax account,	3,000 00
Real estate (for banking purposes),	16,357 87		
Real estate by foreclosure,	20,189 71		
Loans on real estate,	1,260,906 24		
Loans on personal security,	445,536 44		
Loans to counties, cities or towns (notes),	217,500 00		
Loans on depositors' books,	1,700 00		
Deposit in bank, on interest,	5,397 72		
Deposits in banks, not on interest,	6,350 62		
Expense account,	716 16		
Interest account,	26,763 12		
Insurance account,	210 00		
Cash on hand,	2,181 83		
	$2,279,459 71		$2,279,459 71

Cash on Deposit in Banks, amount in each:—

National Bank of the Commonwealth, Boston,	$5,397 72
Adams National Bank, North Adams,	3,596 84
Berkshire National Bank, North Adams,	2,753 78

Loans on Bank Stock, amount on each:—

On 85 shares Adams National Bank, North Adams,	$3,600 00
On 5 shares Pittsfield National Bank, Pittsfield,	450 00

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Federal Reserve Bank of St. Louis

North Adams Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Plymouth, Mass , 4s, .	$31,200	$31,200 00	$31,200 00
City of Bangor, Me., 6s, . .	5,000	5,200 00	5,000 00
of Cleveland, Ohio, 7s, .	25,000	25,370 00	25,000 00
of Dayton, Ohio, 4s, .	20,000	20,000 00	20,000 00*
of Fall River, Mass., 6s, .	11,000	12,900 00	11,000 00
of Lowell, Mass., 4s, .	10,000	10,000 00	10,000 00
of Lynn, Mass., 6s, . .	1,000	1,010 00	1,000 00
of New Bedford, Mass., 6s,	1,000	1,050 00	1,000 00
of Norwich, Conn., 4s, .	25,000	25,000 00	25,000 00
of Portland, Me., 6s, .	5,000	6,035 00	5,000 00
of Providence, R. I., 5s, .	18,000	19,000 00	18,000 00
of Terre Haute, Ind., 5s, .	10,000	10,300 00	10,000 00
of Woonsocket, R. I., 4s, .	30,000	30,000 00	30,000 00
	$192,200	$197,065 00	$192,200 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
14	Lee National Bank, Lee, .	$1,400	$1,890 00	$1,400 00
250	Adams N'l Bank, No. Adams, .	25,000	31,250 00	25,000 00
280	Berkshire N'l B'k, No. Adams,	28,000	28,000 00	28,000 00
50	Pittsfield N'l Bank, Pittsfield, .	5,000	8,000 00	5,000 00
		$59,400	$69,140 00	$59,400 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s, ...	$20,000	$19,600 00	$20,000 00

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North Adams Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$5,397 72	2½ per cent.	$125,000 00	4½ per cent.	$260,405 84	6 per cent.
193,500 00	4 "	1,350,786 84	5 "		

Amount invested in real estate for banking purposes,		$16,357 87
Estimated value of the same,		35,000 00
Assessed value of the same,		29,000 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,		20,187 91
Assessed value of the same,		21,700 00
Number of loans which are of an amount not exceeding $3,000 each,	401	
Aggregate amount of the same,		446,598 34
Total number of loans upon real estate,	407	
Amount of investments from which no income is received,		28,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		110,871 83
Times for the dividends fixed by the by-laws: April 1 and October 1.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent., 2 per cent.,	42,299 28 42,533 61
Number of accounts opened during the year ending Oct. 31, 1893,	1,119	
Number of accounts closed during the year ending Oct. 31, 1893,	1,255	
Total number of open accounts Oct. 31, 1893,	6,042	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		8,342 68
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		477,271 80
Number of same,	6,665	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		540,550 27
Number of same,	5,735	
Date of examination by commissioner: July 6.		

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Federal Reserve Bank of St. Louis

NORTHAMPTON INSTITUTION FOR SAVINGS — NORTHAMPTON.

Incorporated March 1, 1842. Present number of corporators, 15.

H. G. KNIGHT, *President.* L. MALTBY, *Treasurer.*
T. G. SPAULDING, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:
L. MALTBY, OSCAR EDWARDS,
J. S. LATHROP.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$460,000 00	Deposits,	$2,703,628 82
Bank stock as per schedule,	56,500 00	Guaranty fund,	140,000 00
Loans on bank stock,	21,995 00	Profit and loss account,	36,723 46
Railroad bonds as per schedule,	470,000 00		
Loan on railroad stock,	1,100 00		
Real estate (for banking purposes),	18,000 00		
Real estate by foreclosure,	5,150 00		
Loans on real estate,	1,397,376 12		
Loans on personal security,	352,059 00		
Loans to counties, cities or towns (notes),	20,500 00		
Loans on depositors' books,	1,390 00		
Deposits in banks, on interest,	67,043 27		
Cash on hand,	9,238 89		
	$2,880,352 28		$2,880,352 28

Cash on Deposit in Banks, amount in each: —

Northampton National Bank, Northampton,	$50,337 45
Globe National Bank, Boston,	16,705 82

Loans on Bank Stock, amount on each: —

On 10 shares First National Bank, Easthampton,	$370 00
On 10 shares First National Bank, Easthampton,	1,000 00
On 10 shares First National Bank, Easthampton,	1,000 00
On 100 shares First National Bank, Easthampton,	10,000 00
On 12 shares First National Bank, Easthampton,	250 00
On 14 shares First National Bank, Northampton,	350 00

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Northampton Institution for Savings — Continued.

On 9 shares First National Bank, Northampton,	$575 00
On 24 shares First National Bank, Northampton,	100 00
On 37 shares First National Bank, Northampton,	3,700 00
On 5 shares First National Bank, Northampton,	300 00
On 5 shares First National Bank, Northampton, } On 10 shares Hampshire County National Bank, Northampton,	650 00
On 4 shares Northampton National Bank, Northampton,	400 00
On 10 shares Northampton National Bank, Northampton,	300 00
On 10 shares First National Bank, Greenfield,	200 00
On 18 shares Palmer National Bank, Palmer,	1,800 00
On 10 shares Ware National Bank, Ware,	1,000 00

Loan on Railroad Stock: —

On 9 shares Boston & Albany R.R.,	$1,100 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	$200,000	$205,000 00	$200,000 00
of Akron, Ohio, 5s,	20,000	20,000 00	20,000 00
of Cleveland, Ohio, 6s,	33,000	34,285 00	33,000 00
of Cleveland, Ohio, 4½s,	28,000	28,280 00	28,000 00
of Dayton, Ohio, 5s,	24,000	24,960 00	24,000 00*
of Dayton, Ohio. 6s,	31,000	32,395 00	31,000 00*
of Springfield, Ohio, 5s,	7,000	7,210 00	7,000 00
of Milwaukee, Wis., 7s,	7,000	7,420 00	7,000 00
of Providence, R. I., 4s,	50,000	51,000 00	50,000 00
Town of Meriden, Conn., 4½s,	40,000	40,800 00	40,000 00
of Meriden, Conn., 6s,	20,000	20,100 00	20,000 00
	$460,000	$471,450 00	$460,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
29	Atlantic Nat'l Bank, Boston,	$2,900	$3,480 00	$2,900 00
53	Boston National Bank, Boston,	5,300	4,929 00	5,300 00
15	Nat'l B'k of Commerce, Boston,	1,500	1,440 00	1,500 00
10	Nat'l Exchange Bank, Boston,	1,000	1,000 00	1,000 00
105	First National Bank, Boston,	10,500	24,885 00	10,500 00
20	Merchants' Nat'l B'k, Boston,	2,000	2,860 00	2,000 00
27	N'l B'k of No. America, Boston,	2,700	2,835 00	2,700 00
50	Second Nat'l Bank, Boston,	5,000	9,050 00	5,000 00

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Federal Reserve Bank of St. Louis

Northampton Institution for Savings — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
26	Shawmut Nat'l Bank, Boston,	$2,600	$2,912 00	$2,600 00
17	State National Bank, Boston, .	1,700	1,751 00	1,700 00
17	Traders' Nat'l Bank, Boston, .	1,700	1,530 00	1,700 00
20	Washington Nat'l B'k, Boston,	2,000	2,000 00	2,000 00
20	Nat'l Webster Bank, Boston, .	2,000	1,820 00	2,000 00
100	Northampton National Bank, Northampton, . . .	10,000	16,000 00	10,000 00
16	First N'l Bank, Northampton,	1,600	1,920 00	1,600 00
40	City National Bank, Worcester,	4,000	6,400 00	4,000 00
		$56,500	$84,812 00	$56,500 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 5s, . .	$50,000	$52,750 00	$50,000 00
Boston & Albany R.R. 6s, . .	70,000	71,750 00	70,000 00
Boston, Clinton & Fitchburg R.R. 5s,	40,000	43,200 00	40,000 00
Boston & Lowell R.R. 7s, . .	40,000	41,200 00	40,000 00
Boston & Maine R.R. 7s, . . .	70,000	70,000 00	70,000 00
Fitchburg R.R. 5s, ...	100,000	105,250 00	100,000 00
Old Colony R.R. 4s, . . .	50,000	50,000 00	50,000 00
Maine Central R.R. 4½s, . . .	50,000	51,000 00	50,000 00
	$470,000	$485,150 00	$470,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$16,705 82	2½ per cent.	$57,000 00	4½ per cent.	$25,000 00	5¼ per cent.
50,337 45	3 "	30,000 00	4¾ "	30,000 00	5½ "
2,550 00	4 "	1,487,965 12	5 "	161,905 00	6 "

Amount invested in real estate for banking purposes, ...	$18,000 00
Estimated value of the same, ...	25,000 00
Assessed value of the same, ...	21,500 00
Net income received from same during year ending Oct. 31, 1893, . .	230 00
Value, by books, of other real estate held or owned by foreclosure or otherwise, ...	5,150 00
Assessed value of the same, ...	4,900 00

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Northampton Institution for Savings — Concluded.

Net income received from same during year ending Oct. 31, 1893,		$242 20
Number of loans which are of an amount not exceeding $3,000 each,	385	
Aggregate amount of the same,		375,827 12
Total number of loans upon real estate,	370	
Amount of investments from which no income is received,		200 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		139,680 64
Times for the dividends fixed by the by-laws: first Wednesday in April and October.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent.,	52,471 12
	2 per cent.,	52,665 44
Number of accounts opened during the year ending Oct. 31, 1893,	998	
Number of accounts closed during the year ending Oct. 31, 1893,	966	
Total number of open accounts Oct. 31, 1893,	6,869	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		7,236 25
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		400,975 31
Number of same,	6,512	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		490,530 41
Number of same,	5,319	

Date of examination by commissioner: April 7.

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Federal Reserve Bank of St. Louis

NORTH AVENUE SAVINGS BANK — CAMBRIDGE.

Incorporated March 7, 1872. Present number of corporators, 34.

SAMUEL F. WOODRIDGE, *President.* MILTON L. WALTON, *Treasurer.*
GEORGE W. PARKE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

SAMUEL F. WOODBRIDGE, RUSSELL S. EDWARDS,
CHARLES F. STRATTON, JOHN J. HENDERSON,
WARREN L. HOOPER.

Open for business, Monday, Wednesday and Saturday, 9 A.M. to 1 P.M.; Tuesday, Thursday and Friday, 8 A.M. to 10 A.M.; also Saturday, 6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$10,400 00	Deposits,	$372,552 03
Loan on public funds,	1,000 00	Guaranty fund,	7,500 00
Bank stock as per schedule,	5,850 00	Profit and loss account,	14,809 95
Loan on bank stock,	5,000 00		
Railroad bonds as per schedule,	20,000 00		
Loans on real estate,	202,130 00		
Loans on personal security,	114,215 00		
Deposits in banks, on interest,	34,654 25		
Suspense account,	381 63		
Cash on hand,	1,231 10		
	$394,861 98		$394,861 98

Cash on Deposit in Banks, amount in each:—

Howard National Bank, Boston,	$17,694 24
Faneuil Hall National Bank, Boston,	16,960 01

Loan on Public Funds:—

On $1,000 City of Newton, Mass., 4s,	$1,000 00

Loan on Bank Stock:—

On 63 shares Traders' National Bank, Boston,	$5,000 00

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North Avenue Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, . . .	$5,000	$5,625 00	$5,000 00
Town of Belmont, Mass., 4s, . .	5,400	5,400 00	5,400 00
	$10,400	$11,025 00	$10,400 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	Blackstone Nat'l Bank, Boston,	$2,000	$1,805 00	$2,000 00
15	Faneuil Hall Nat'l B'k, Boston,	1,500	1,800 00	1,500 00
5	Nat'l Exchange Bank, Boston,	500	590 00	500 00
5	Third National Bank, Boston, .	500	435 00	500 00
15	First N'l Bank, Marlborough,	1,500	1,620 00	1,350 00
		$6,000	$6,250 00	$5,850 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Concord & Montreal R.R. 4s, . .	$5,000	$5,000 00	$5,000 00
Fitchburg R.R. 5s, ...	2,000	2,100 00	2,000 00
Old Colony R.R. 4s, ...	3,000	3,000 00	3,000 00
Upper Coos R.R. 4s, . . .	5,000	4,750 00	5,000 00
Upper Coos R.R. 4½s, . . .	5,000	5,000 00	5,000 00
	$20,000	$19,850 00	$20,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$34,654 25	3 per cent.	$112,930 00	5½ per cent.	$100 00	7 per cent.
5,000 00	4½ "	145,115 00	6 "	1,000 00	8 "
57,100 00	5 "	1,100 00	6½ "		

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Federal Reserve Bank of St. Louis

North Avenue Savings Bank — Concluded.

Number of loans which are of an amount not exceeding $3,000 each,	115	
Aggregate amount of the same,		$154,145 00
Total number of loans upon real estate,	114	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		19,984 00
Times for the dividends fixed by the by-laws: January 10 and July 10.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent.,	6,172 27
	2 per cent.,	6,577 41
Number of accounts opened during the year ending Oct. 31, 1893,	374	
Number of accounts closed during the year ending Oct. 31, 1893,	222	
Total number of open accounts Oct. 31, 1893,	1,928	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		2,051 03
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		115,161 53
Number of same,	2,624	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		91,808 33
Number of same,	1,476	
Date of examination by commissioner: April 4.		

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NORTH BROOKFIELD SAVINGS BANK—NORTH BROOKFIELD.

Incorporated Feb. 28, 1854. Present number of corporators, 35.

WILLIAM H. MONTAGUE, *President.* CHARLES E. BATCHELLER, *Treasurer.*
CHARLES E. BATCHELLER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WM. H. MONTAGUE, LUTHER P. DELAND,
GEORGE R. HAMANT, FRANK A. SMITH.

Open for business every business day, except Saturdays, 9 A.M. to 1 P.M., 2 to 4 P.M.; Saturdays, from 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$129,500 00	Deposits,	$636,957 21
Bank stock as per schedule,	1,400 00	Guaranty fund,	36,575 00
Railroad bonds as per schedule,	148,000 00	Interest account,	2,703 57
Loan on railroad stock,	800 00	Profit and loss account,	2,973 27
Real estate (for banking purposes),	10,000 00		
Real estate by foreclosure,	26,131 10		
Loans on real estate,	344,206 40		
Loans to counties, cities or towns (notes),	12,000 00		
Deposits in banks, on interest,	2,465 72		
Deposit in bank, not on interest,	2,000 00		
Expense account,	56 79		
Safe and furniture,	2,000 00		
Cash on hand,	649 04		
	$679,209 05		$679,209 05

Cash on Deposit in Banks, amount in each:—

First National Bank, Worcester,	$32 71
Third National Bank, Boston,	2,433 01
Maverick National Bank, Boston,	2,000 00

Loan on Railroad Stock:—

On 16 shares Boston & Albany R.R.,	$800 00

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Federal Reserve Bank of St. Louis

North Brookfield Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 6s,	$13,000	$13,600 00	$13,000 00
of Cleveland, Ohio, 5s,	1,000	1,080 00	1,000 00
of Cleveland, Ohio, 6s,	7,000	7,320 00	7,000 00
of Cleveland, Ohio, 7s,	3,000	3,135 00	3,000 00
of Dayton, Ohio, 5s,	35,000	36,500 00	35,000 00*
of Fort Wayne, Ind., 6s,	16,000	17,120 00	16,000 00
of Grand Rapids, Mich., 5s,	5,000	5,025 00	5,000 00
of Milwaukee, Wis., 7s,	1,000	1,030 00	1,000 00
of Portsmouth, N. H., 6s,	5,000	5,200 00	5,000 00
of Providence, R. I., 5s,	7,000	7,600 00	7,000 00
of Salem, Mass., 5s,	2,000	2,340 00	2,000 00
of South Norwalk, Conn., 6s,	5,000	5,100 00	5,000 00
of Springfield, Ohio, 5s,	11,000	11,320 00	11,000 00
County of Aroostook, Me., 4½s,	7,000	7,140 00	7,000 00
State of New Hampshire 6s,	1,500	1,655 00	1,500 00
City of Canton, Ohio, 5s,	10,000	10,500 00	10,000 00
	$129,500	$135,665 00	$129,500 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
4	Ware National Bank, Ware,	$400	$424 00	$400 00
10	Eliot National Bank, Boston,	1,000	1,155 00	1,000 00
		$1,400	$1,579 00	$1,400 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 6s,	$7,000	$7,105 00	$7,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	5,000	5,400 00	5,000 00
Boston & Maine R.R. 7s,	14,000	14,000 00	14,000 00
Boston, Winthrop & Shore R.R. 5s,	5,000	5,200 00	5,000 00
Eastern R.R. 6s,	27,000	31,590 00	27,000 00
Maine Central R.R. 6s,	6,500	7,020 00	6,500 00
Maine Central R.R. 7s,	18,000	22,800 00	18,000 00

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North Brookfield Savings Bank — Concluded.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
New Bedford R.R. 7s,	$5,000	$5,000 00	$5,000 00
Old Colony R.R. 6s,	8,000	8,260 00	8,000 00
Old Colony R.R. 7s,	2,000	2,010 00	2,000 00
Portland & Ogdensburg R.R. 6s,	25,500	27,540 00	25,500 00
Portsmouth, Great Falls & Conway R.R. 4½s,	10,000	10,400 00	10,000 00
Concord & Montreal R.R. 4s,	15,000	14,700 00	15,000 00
	$148,000	$161,025 00	$148,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$2,433 01	2½ per cent.	$12,000 00	4 per cent.	$800 00	6 per cent.
32 71	3 "	344,206 40	5½ "		

Amount invested in real estate for banking purposes,		$10,000 00
Estimated value of the same,		10,000 00
Assessed value of the same,		8,000 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,		26,131 10
Assessed value of the same,		34,800 00
Net income received from same during year ending Oct. 31, 1893,		283 17
Number of loans which are of an amount not exceeding $3,000 each,	246	
Aggregate amount of the same,		242,823 40
Total number of loans upon real estate,	269	
Amount of investments from which no income is received,		20,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		36,897 56
Times for the dividends fixed by the by-laws: January 1 and July 1.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent., 2 per cent.,	11,997 24 12,511 48
Number of accounts opened during the year ending Oct. 31, 1893,	264	
Number of accounts closed during the year ending Oct. 31, 1893,	210	
Total number of open accounts Oct. 31, 1893,	2,217	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		1,373 52
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		96,950 37
Number of same,	1,555	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		113,205 93
Number of same,	1,335	
Date of examination by commissioner: May 12.		

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Federal Reserve Bank of St. Louis

NORTH EASTON SAVINGS BANK — EASTON.

Incorporated Feb. 8, 1864. Present number of corporators, 26.

OAKES A. AMES, *President.* C. R. FIELD, *Treasurer.*
C. R. FIELD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

OAKES A. AMES, LEAVITT L. BERRY,
CYRUS LOTHROP, W. K. GOWARD.

Open for business every business day, 9 A.M. to 12 M.; 1.30 to 3 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$108,185 00	Deposits,	$806,447 28
Bank stock as per schedule,	105,909 26	Guaranty fund,	35,632 87
Loan on bank stock,	10,000 00	Profit and loss account,	14,675 47
Railroad bonds as per schedule,	71,621 67		
Loans on real estate,	334,280 06		
Loans on personal security,	198,052 25		
Loans to counties, cities or towns (notes),	6,000 00		
Deposit in bank, on interest,	11,162 35		
Deposit in bank, not on interest,	9,276 75		
Expense account,	100 00		
Cash on hand,	2,168 28		
	$856,755 62		$856,755 62

Cash on Deposit in Banks, amount in each: —

National Bank of the Commonwealth, Boston,	$11,162 35
First National Bank, North Easton,	9,276 75

Loan on Bank Stock:—

On 36 shares Merchants' National Bank, New Bedford, and On 75 shares First National Bank, North Easton,	$10,000 00

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North Easton Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	$8,000	$8,000 00	$6,960 00
of Columbus, Ohio, 4s,	6,000	5,940 00	6,000 00*
of Dayton, Ohio, 4s,	6,000	6,000 00	6,000 00*
Town of Beverly, Mass., 4s,	15,000	15,000 00	15,000 00
of Greenfield, Mass., 4s,	10,000	10,000 00	10,000 00
of Marlborough, Mass., 4s,	1,000	965 00	1,000 00
of Montague, Mass., 4s,	10,000	10,000 00	10,000 00
of North Easton (Village District), Mass., 4s,	30,000	30,000 00	30,225 00
of Randolph, Mass., 4s,	15,000	15,000 00	15,000 00
of Stoughton, Mass., 4s,	8,000	8,000 00	8,000 00
	$109,000	$108,905 00	$108,185 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Shoe & Leather N'l B'k, Boston,	$2,500	$2,250 00	$2,375 00
25	Tremont Nat'l Bank, Boston,	2,500	2,350 00	2,700 00
25	Market Nat'l Bank, Boston,	2,500	2,306 25	2,300 00
20	National Eagle Bank, Boston,	2,000	1,900 00	2,180 00
25	New England N'l B'k, Boston,	2,500	3,931 25	3,325 00
57	Nat'l Revere Bank, Boston,	5,700	5,671 50	6,726 00
78	Everett Nat'l Bank, Boston,	7,800	7,156 50	8,658 00
50	Shawmut N'l B'k, Boston,	5,000	6,300 00	5,800 00
25	Hamilton Nat'l Bank, Boston,	2,500	2,850 00	2,950 00
90	North National Bank, Boston,	9,000	9,945 00	10,485 00
25	Atlas National Bank, Boston,	2,500	2,925 00	2,878 13
25	Atlantic Nat'l Bank, Boston,	2,500	3,200 00	3,750 00
25	State National Bank, Boston,	2,500	2,625 00	2,693 75
25	National City Bank, Boston,	2,500	2,156 25	2,765 63
25	Manufacturers' N'l B'k, Boston,	2,500	2,500 00	2,375 00
50	N'l Hide & Leather B'k, Boston,	5,000	5,987 50	5,500 00
38	N'l B'k of Redemption, Boston,	3,800	4,769 00	4,789 00
75	Neponset N'l B'k, Canton,	7,500	9,075 00	8,100 00
100	First Nat'l Bank, Easton,	10,000	14,000 00	10,500 00
66	National City Bank, Lynn,	6,600	9,240 00	9,578 25
38	Bristol County National B'k, Taunton,	3,800	5,244 00	4,560 00
7	Taunton Nat'l Bank, Taunton,	700	875 00	920 50
		$91,900	$107,257 25	$105,909 26

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Federal Reserve Bank of St. Louis

North Easton Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	$31,000	$30,752 50	$31,000 00
Concord & Montreal R.R. 4s,	20,000	20,000 00	20,029 45
Fitchburg R.R. 4s,	10,000	9,800 00	9,592 22
Fitchburg R.R. 5s,	5,000	5,400 00	5,000 00
Old Colony R.R. 4s,	5,000	4,850 00	5,000 00
Old Colony R.R. 4½s,	1,000	1,030 00	1,000 00
	$72,000	$71,832 50	$71,621 67

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$500 00	0 per cent.	$104,188 46	5½ per cent.	$25,200 00	6½ per cent.
11,162 35	2½ "	165,863 85	6 "	20,000 00	7 "
232,580 00	5 "				

Number of loans which are of an amount not exceeding $3,000 each,	187	
Aggregate amount of the same,		$191,780 06
Total number of loans upon real estate,	212	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		39,851 29
Times for the dividends fixed by the by-laws: April 15 and October 15.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent., 2 per cent.,	15,288 72 15,320 91
Number of accounts opened during the year ending Oct. 31, 1893,	290	
Number of accounts closed during the year ending Oct. 31, 1893,	240	
Total number of open accounts Oct. 31, 1893,	2,254	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		1,304 16
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		134,980 25
Number of same,	1,532	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		148,876 63
Number of same,	1,091	

Date of examination by commissioner: January 26.

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NORTH END SAVINGS BANK—BOSTON.

Incorporated Feb. 17, 1870. Present number of corporators, 27.

THOMAS L. JENKS, *President.* HERBERT C. WELLS, *Treasurer.*
WM. C. WILLIAMSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

THOMAS L. JENKS, CLINTON VILES,
INCREASE E. NOYES, NATHANIEL J. RUST,
WILLIAM ROBINSON, WM. G. SHILLABER,
L. FOSTER MORSE.

Open for business every business day, 9 A.M. to 2 P.M.; and Saturday, for deposits only, until 8 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$71,900 00	Deposits,	$1,424,572 21
Bank stock as per schedule,	140,057 00	Guaranty fund,	40,650 00
Loans on bank stock,	11,450 00	Interest account,	30,550 91
Railroad bonds as per schedule,	141,906 25		
Real estate by foreclosure,	6,905 26		
Loans on real estate,	789,198 00		
Loans on personal security,	234,100 00		
Loans to counties, cities or towns (notes),	17,100 00		
Loans on depositors' books,	200 00		
Deposits in banks, on interest,	76,600 00		
Expense account,	2,309 28		
Cash on hand,	4,047 33		
	$1,495,773 12		$1,495,773 12

Cash on Deposit in Banks, amount in each:—

Lincoln National Bank, Boston,	$30,000 00
Metropolitan National Bank, Boston,	35,000 00
Mechanics' National Bank, Boston,	1,000 00
National Security Bank, Boston,	10,600 00

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Federal Reserve Bank of St. Louis

North End Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

On 10 shares Windham County National Bank, Brooklyn, Conn.,	$500 00
On 100 shares Methuen National Bank, Methuen,	8,000 00
On 10 shares Hamilton National Bank, Boston,	750 00
On 30 shares Market National Bank, Boston,	2,200 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Mansfield, Mass., 4s,	$10,000	$10,000 00	$10,000 00
City of Boston, Mass., 4s,	25,000	25,000 00	25,000 00
of Des Moines, Iowa, 5s,	5,000	5,000 00	5,000 00
of Gardiner, Me., 4s,	2,000	2,000 00	2,000 00
of Rockford, Ill., 4½s,	29,900	29,900 00	29,900 00
	$71,900	$71,900 00	$71,900 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
54	Atlas National Bank, Boston,	$5,400	$6,223 50	$6,287 50
24	Boston Nat'l Bank, Boston,	2,400	2,232 00	2,892 50
66	National City Bank, Boston,	6,600	5,692 50	7,394 62
25	Nat'l B'k of Commerce, Boston,	2,500	2,950 00	3,111 87
110	National Bank of the Commonwealth, Boston,	11,000	13,777 50	15,010 00
85	National Eagle Bank, Boston,	8,500	8,075 00	9,577 25
38	Eliot National Bank, Boston,	3,800	4,389 00	4,504 37
20	Everett Nat'l Bank, Boston,	2,000	1,835 00	2,000 00
2	Faneuil Hall N'l Bank, Boston,	200	240 00	270 50
20	First National Bank, Boston,	2,000	4,750 00	3,970 00
44	Freeman's Nat'l B'k, Boston,	4,400	4,664 00	4,411 00
25	Globe National Bank, Boston,	2,500	2,306 25	2,502 25
10	N'l Hide & Leather B'k, Boston,	1,000	1,055 00	1,197 50
24	Howard Nat'l Bank, Boston,	2,400	2,376 00	2,775 00
88	Market Nat'l Bank, Boston,	8,800	8,096 00	8,994 24
20	Massachusetts N'l B'k, Boston,	2,000	1,900 00	2,011 25
14	Merchants' Nat'l B'k, Boston,	1,400	2,047 50	2,040 50
75	Metropolitan N'l B'k, Boston,	7,500	7,312 50	8,210 00
11	New England N'l B'k, Boston,	1,100	1,743 50	1,614 25
52	North National Bank, Boston,	5,200	5,668 00	7,030 50
2	Old Boston Nat'l Bank, Boston,	200	198 00	243 62
4	N'l B'k of Redemption, Boston,	400	502 00	501 00
34	Nat'l Revere Bank, Boston,	3,400	3,400 00	4,390 12
25	Second National Bank, Boston,	2,500	4,525 00	4,005 50

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North End Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
37	Shawmut Nat'l B'k, Boston, .	$3,700	$4,144 00	$4,517 50
46	Shoe & Leather N'l B'k, Boston,	4,600	4,140 00	5,805 00
10	State National Bank, Boston, .	1,000	1,032 50	1,237 50
18	Suffolk Nat'l Bank, Boston, .	1,800	1,665 00	2,137 25
100	Third National Bank, Boston,	10,000	8,700 00	10,121 99
26	Tremont Nat'l Bank, Boston, .	2,600	2,444 00	3,360 25
6	National Union Bank, Boston,	600	778 50	847 50
3	Nat'l Webster Bank, Boston, .	300	274 50	317 25
50	First National Bank, Chelsea,	5,000	5,012 50	5,767 42
10	State Street Safe Deposit and Trust Company, Boston, .	1,000	1,040 00	1,000 00
		$117,800	$125,189 25	$140,057 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 7s, . . .	$10,000	$10,000 00	$10,000 00
Concord & Montreal R.R. 4s, . .	12,000	12,000 00	12,000 00
Fitchburg R.R. 4s, ...	25,000	25,000 00	24,156 25
Fitchburg R.R. 4½s, ...	21,000	21,000 00	21,000 00
Fitchburg R.R. 5s, ...	20,000	20,000 00	20,000 00
Penobscot Shore Line R.R. 4s, .	30,000	30,000 00	30,000 00
Upper Coos R.R. 4s, . . .	25,000	25,000 00	24,750 00
	$143,000	$143,000 00	$141,906 25

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$76,600 00	3 per cent.	$606,050 00	5 per cent.	$5,500 00	7 per cent.
1,500 00	3 9/10 "	22,000 00	5¼ "	750 00	7 3/10 "
12,500 00	4½ "	149,850 00	5½ "	5,500 00	8 "
7,000 00	4¾ "	241,398 00	6 "		

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Federal Reserve Bank of St. Louis

North End Savings Bank — Concluded.

Value, by books, of real estate held or owned by foreclosure or otherwise,		$6,905 26
Assessed value of the same,		8,050 00
Number of loans which are of an amount not exceeding $3,000 each,	224	
Aggregate amount of the same,		338,848 00
Total number of loans upon real estate,	272	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		72,147 26
Times for the dividends fixed by the by-laws: January 1 and July 1.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent., 2 per cent.,	25,660 19 26,692 30
Number of accounts opened during the year ending Oct. 31, 1893,	834	
Number of accounts closed during the year ending Oct. 31, 1893,	683	
Total number of open accounts Oct. 31, 1893,	4,471	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		7,219 53
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		529,928 07
Number of same,	4,967	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		542,722 35
Number of same,	4,056	

Date of examination by commissioner: January 23.

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NORTH MIDDLESEX SAVINGS BANK — AYER.

Incorporated March 11, 1885. Present number of corporators, 25.

BENJ. H. HARTWELL, *President.* SARAH T. TUTEN, *Treasurer.*
DANIEL W. FLETCHER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

BENJ. H. HARTWELL, L. J. SPAULDING,
EDWIN L. WHITE, OLIVER K. PIERCE,
PETER TARBELL.

Open for business every business day, 9 to 11 A.M.; 12.30 to 3 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$1,000 00	Deposits,	$312,504 50
Bank stock as per schedule,	18,729 75	Guaranty fund,	3,800 00
Loans on bank stock,	775 00	Interest account,	2,716 95
Railroad bonds as per schedule,	31,000 00	Undivided earnings,	4,039 67
Loans on real estate,	193,827 40	Uncompleted loans,	3,300 00
Loans on personal security,	57,670 84		
Loans to counties, cities or towns (notes),	12,400 00		
Deposit in bank, on interest,	5,000 00		
Deposit in bank, not on interest,	870 06		
Expense account,	269 30		
Local tax,	3 04		
Premium account,	1,037 50		
Suspense account,	1,500 00		
Cash on hand,	2,278 23		
	$326,361 12		$326,361 12

Cash on Deposit in Bank: —

First National Bank, Ayer, ... $5,870 06

Loans on Bank Stock, amount on each: —

On 5 shares First National Bank, Ayer, ... $400 00
On 11 shares Newbury National Bank, Wells River, Vt., ... 375 00

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Federal Reserve Bank of St. Louis

North Middlesex Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 6s, . .	$1,000	$1,000 00	$1,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
30	First National Bank, Ayer, .	$3,000	$3,150 00	$3,147 25
10	Blackstone N'l Bank, Boston, .	1,000	900 00	1,130 00
15	Continental Nat'l B'k, Boston,	1,500	1,710 00	1,911 25
10	Commercial Nat'l B'k, Boston,	1,000	900 00	970 00
10	Eliot National Bank, Boston, .	1,000	1,180 00	1,355 00
15	Howard Nat'l Bank, Boston, .	1,500	1,500 00	1,680 00
20	N'l Hide & Leather B'k, Boston,	2,000	2,200 00	2,540 00
5	People's Nat'l Bank, Boston, .	500	800 00	840 00
10	State National Bank, Boston, .	1,000	1,050 00	1,262 50
7	N'l B'k of No. America, Boston,	700	728 00	883 75
20	Prescott Nat'l Bank, Lowell, .	2,000	3,000 00	3,010 00
		$15,200	$17,118 00	$18,729 75

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s. . .	$5,000	$5,000 00	$5,000 00
Fitchburg R.R. 4½s, ...	3,000	3,052 50	3,000 00
Fitchburg R.R. 5s, ...	13,000	13,580 00	13,000 00
Fitchburg R.R. 7s, ...	5,000	5,062 50	5,000 00
Old Colony R.R. 7s, ...	5,000	5,050 00	5,000 00
	$31,000	$31,745 00	$31,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$5,000 00	2 per cent.	$76,525 00	5 per cent.	$151,188 24	6 per cent.
5,000 00	4 "	27,960 00	5½ "	2,600 00	7 "
1,400 00	4½ "				

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North Middlesex Savings Bank — Concluded.

Number of loans which are of an amount not exceeding $3,000 each,	175	
Aggregate amount of the same,		$189,823 24
Total number of loans upon real estate,	156	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		14,040 42
Times for the dividends fixed by the by-laws: January 5 and July 5.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent.,	4,376 88
	2 per cent.,	5,213 15
Number of accounts opened during the year ending Oct. 31, 1893,	466	
Number of accounts closed during the year ending Oct. 31, 1893,	255	
Total number of open accounts Oct. 31, 1893,	1,602	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		1,011 34
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		143,913 94
Number of same,	1,854	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		85,149 93
Number of same,	992	

Date of examination by commissioner: February 17.

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Federal Reserve Bank of St. Louis

ORANGE SAVINGS BANK — ORANGE.

Incorporated March 30, 1871. Present number of corporators, 24.

JOHN W. WHEELER, *President.* WARREN M. KING, *Treasurer.*
WARREN M. KING, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:
F. L. WATERS, C. A. TOWNE,
W. M. KING.

Open for business every business day, 9 A.M. to 4 P.M.:

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$33,000 00	Deposits,	$760,707 92
Bank stock as per schedule,	37,900 00	Guaranty fund,	20,000 00
Loans on bank stock,	1,000 00	Interest account,	1,401 19
Railroad bonds as per schedule,	28,000 00	Profit and loss account,	19,819 01
Loans on real estate,	569,105 50		
Loans on personal security,	56,450 00		
Loans to counties, cities or towns (notes),	32,975 00		
Deposits in banks, on interest,	42,718 51		
Expense account,	457 76		
Cash on hand,	321 35		
	$801,928 12		$801,928 12

Cash on Deposit in Banks, amount in each: —

Orange National Bank, Orange,	$33,075 00
Merchants' National Bank, Boston,	9,643 51

Loans on Bank Stock, amount on each: —

On 4 shares Orange National Bank, Orange,	$200 00
On 12 shares Orange National Bank, Orange,	800 00

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Orange Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Gardiner, Me., 4s,	$6,000	$6,000 00	$6,000 00
of Manchester, N. H., 4s,	15,000	15,000 00	15,000 00
Town of Orange, Mass., 4s,	12,000	12,000 00	12,000 00
	$33,000	$33,000 00	$33,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
15	Atlas National Bank, Boston,	$1,500	$1,800 00	$1,500 00
5	Boylston Nat'l Bank, Boston,	500	625 00	500 00
3	Central Nat'l Bank, Boston,	300	450 00	300 00
65	Eliot National Bank, Boston,	6,500	7,800 00	6,500 00
4	Everett Nat'l Bank, Boston,	400	360 00	400 00
20	First Ward Nat'l B'k, Boston,	2,000	2,540 00	2,000 00
20	Manufacturers' N'l B'k, Boston,	2,000	2,000 00	2,000 00
5	N'l Hide & Leather B'k, Boston,	500	600 00	500 00
11	N'l B'k of No. America, Boston,	1,100	1,210 00	1,100 00
25	Nat'l Webster Bank, Boston,	2,500	2,300 00	2,500 00
10	North National Bank, Boston,	1,000	1,100 00	1,000 00
30	Tremont Nat'l Bank, Boston,	3,000	2,850 00	3,000 00
10	First National Bank, Chelsea,	1,000	1,100 00	1,000 00
33	Franklin Co. N'l B'k, Greenfield,	3,300	3,630 00	3,300 00
100	Orange Nat'l Bank, Orange,	10,000	15,000 00	10,000 00
10	First Nat'l Bank, Springfield,	1,000	1,300 00	1,000 00
10	Third Nat'l Bank, Springfield,	1,000	1,800 00	1,000 00
3	Union Market National Bank, Watertown,	300	360 00	300 00
		$37,900	$46,825 00	$37,900 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 6s,	$10,000	$10,200 00	$10,000 00
Fitchburg R.R. 5s,	18,000	18,720 00	18,000 00
	$28,000	$28,920 00	$28,000 00

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Federal Reserve Bank of St. Louis

Orange Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$33,075 00	2 per cent.	$540,038 50	5 per cent.	$50,492 00	6 per cent.
9,643 51	2½ "	10,000 00	5¼ "	5,000 00	6½ "
20,975 00	4 "	33,025 00	5½ "		

Number of loans which are of an amount not exceeding $3,000 each, . 286
Aggregate amount of the same, ... $278,259 10
Total number of loans upon real estate, ... 283
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, ... 38,849 83
Times for the dividends fixed by the by-laws: February 1 and August 1.
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893, ... { 2 per cent., 14,080 15 / 2 per cent., 14,555 26
Number of accounts opened during the year ending Oct. 31, 1893, . 505
Number of accounts closed during the year ending Oct. 31, 1893, . 416
Total number of open accounts Oct. 31, 1893, ... 3,133
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), ... 2,452 35
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, ... 165,707 58
Number of same, ... 2,533
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, ... 175,005 06
Number of same, ... 2,184
Date of examination by commissioner: March 7.

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Federal Reserve Bank of St. Louis

PALMER SAVINGS BANK — PALMER.

Incorporated March 4, 1870. Present number of corporators, 54.

JAMES B. SHAW, *President.* H. W. MCGREGORY, *Treasurer.*
WM. W. LEACH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ENOS CALKINS, HENRY G. LOOMIS,
JAMES B. SHAW, GEORGE MOOERS,
T. D. POTTER, C. E. GETCHELL,
E. G. HASTINGS.

Open for business every business day, 9 A.M. to 12 M.; 1 to 4 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$85,000 00	Deposits,	$919,512 43
Bank stock as per schedule,	39,500 00	Guaranty fund,	34,000 00
Loans on bank stock,	4,688 00	Interest account,	5,119 47
Railroad bonds as per schedule,	75,000 00	Profit and loss account,	7,648 30
Real estate (for banking purposes),	17,000 00		
Real estate by foreclosure,	2,628 32		
Loans on real estate,	564,600 11		
Loans on personal security,	125,085 20		
Loans to counties, cities or towns (notes),	23,300 00		
Loans on depositors' books,	635 00		
Deposits in banks, on interest,	25,976 99		
Expense account,	814 13		
Cash on hand,	2,052 45		
	$966,280 20		$966,280 20

Cash on Deposit in Banks, amount in each: —

Palmer National Bank, Palmer,	$6,000 00
City National Bank, Springfield,	11,071 22
Second National Bank, Springfield,	5,000 00
Springfield Safe Deposit and Trust Company, Springfield,	3,905 77

Loans on Bank Stock, amount on each: —

On 43 shares Palmer National Bank, Palmer,	$4,288 00
On 5 shares Chapin National Bank, Springfield,	400 00

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Federal Reserve Bank of St. Louis

Palmer Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	$20,000	$20,500 00	$20,000 00
of Bridgeport, Conn., 3½s,	10,000	9,500 00	10,000 00
of Lynn, Mass., 3½s,	10,000	9,500 00	10,000 00
of Malden, Mass., 4s,	10,000	10,100 00	10,000 00
of Providence, R. I., 4s,	15,000	15,375 00	15,000 00
of Canton, Ohio, 5s,	5,000	5,070 00	5,000 00
of Worcester, Mass., 4s,	15,000	15,375 00	15,000 00
	$85,000	$85,420 00	$85,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
23	N'l B'k of Commerce, Boston,	$2,300	$2,714 00	$2,300 00
50	Eliot National Bank, Boston,	5,000	5,850 00	5,000 00
10	N'l B'k of No. America, Boston,	1,000	1,052 00	1,000 00
25	State National Bank, Boston,	2,500	2,575 00	2,500 00
20	Suffolk National Bank, Boston,	2,000	2,000 00	2,000 00
10	Brockton N'l Bank, Brockton,	1,000	1,120 00	1,000 00
33	Monson Nat'l Bank, Monson,	3,300	4,950 00	3,300 00
116	Palmer National B'k, Palmer,	11,600	17,400 00	11,600 00
51	Agawam N'l B'k, Springfield,	5,100	5,100 00	5,100 00
50	Chapin N'l Bank, Springfield,	5,000	7,000 00	5,000 00
7	Ware National Bank, Ware,	700	770 00	700 00
		$39,500	$50,531 00	$39,500 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s,	$20,000	$20,000 00	$20,000 00
Concord & Montreal R.R. 4s,	10,000	10,000 00	10,000 00
Eastern R.R. 6s,	10,000	11,700 00	10,000 00
Fitchburg R.R. 4s,	20,000	20,000 00	20,000 00
Fitchburg R.R. 5s,	10,000	10,525 00	10,000 00
Upper Coos R.R. 4½s,	5,000	5,200 00	5,000 00
	$75,000	$77,425 00	$75,000 00

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Palmer Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$2,000 00	2 per cent.	$333,787 54	5 per cent.	$306,873 44	6 per cent.
14,976 99	4 "	63,697 33	5½ "	450 00	6½ "
22,500 00	4½ "				

Amount invested in real estate for banking purposes,		$17,000 00
Estimated value of the same,		17,000 00
Assessed value of the same,		10,400 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,		2,628 32
Assessed value of the same,		2,400 00
Number of loans which are of an amount not exceeding $3,000 each,	358	
Aggregate amount of the same,		379,236 25
Total number of loans upon real estate,	330	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		50,750 97
Times for the dividends fixed by the by-laws: January 1 and July 1.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent.,	18,459 28
	2 per cent.,	18,417 55
Number of accounts opened during the year ending Oct. 31, 1893,	475	
Number of accounts closed during the year ending Oct. 31, 1893,	601	
Total number of open accounts Oct. 31, 1893,	2,779	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		2,479 06
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		186,109 85
Number of same,	2,050	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		256,742 29
Number of same,	1,942	
Date of examination by commissioner: May 11.		

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PENTUCKET SAVINGS BANK — HAVERHILL.

Incorporated March 17, 1891. Present number of corporators, 20.

GEO. H. CARLETON, *President.* CHAS. S. TITCOMB, *Treasurer.*
CHAS. S. TITCOMB, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

GEO. H. CARLETON, J. W. VITTUM,
JOHN A. GALE, OLIVER TAYLOR,
W. M. NICHOLS.

Open for business every business day, except Saturdays, 9 A.M. to 12.30 P.M.; 2 to 3.30 P.M.; Saturdays, 9 A.M. to 12.30 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$3,000 00	Deposits,	$128,658 70
Loan on public funds,	6,000 00	Guaranty fund,	421 00
Bank stock as per schedule,	3,000 00	Interest account,	764 59
Loans on bank stock,	4,000 00	Profit and loss account,	114 23
Railroad bonds as per schedule,	5,925 00		
Loans on real estate,	72,253 43		
Loans on personal security,	22,000 00		
Deposit in bank, on interest,	10,230 65		
Deposit in bank, not on interest,	2,806 23		
Expense account,	78 00		
Premium account,	473 71		
Furniture and fixtures,	191 50		
	$129,958 52		$129,958 52

Cash on Deposit in Banks, amount in each: —

Second National Bank, Haverhill,	$2,806 23
Beacon Trust Company, Boston,	10,230 65*

Loan on Public Funds: —

On $6,000 City of Providence, R. I., 4s,	$6,000 00
On $500 City of Chicago, Ill., 4s,	

Loans on Bank Stock, amount on each: —

On 15 shares Amesbury National Bank, Amesbury,	$1,500 00
On 25 shares Second National Bank, Haverhill,	2,500 00

* This amount has been reduced within the legal limit.

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Pentucket Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Akron, Ohio, 5s,	$1,500	$1,510 00	$1,500 00
of Sioux City, Iowa, 6s,	500	535 00	500 00
of Taunton, Mass., 4s,	1,000	1,000 00	1,000 00
	$3,000	$3,045 00	$3,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Everett Nat'l Bank, Boston,	$1,000	$920 00	$1,000 00
10	State National Bank, Boston,	1,000	1,070 00	1,000 00
10	First National Bank, Chelsea,	1,000	1,100 00	1,000 00
		$3,000	$3,090 00	$3,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s,	$2,000	$2,200 00	$2,000 00
Upper Coos R.R. 4s,	3,000	2,970 00	2,925 00
Boston & Maine R.R. 7s,	1,000	1,000 00	1,000 00
	$6,000	$6,170 00	$5,925 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$10,230 65	4 per cent.	$10,400 00	5½ per cent.	$5,000 00	7 per cent.
63,650 00	5 "	25,203 43	6 "		

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Pentucket Savings Bank — Concluded.

Number of loans which are of an amount not exceeding $3,000 each,	41	
Aggregate amount of the same,		$60,753 43
Total number of loans upon real estate,	43	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		5,365 44
Times for the dividends fixed by the by-laws: first Wednesday in February and August.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent.,	1,571 38
	2 per cent.,	2,103 57
Number of accounts opened during the year ending Oct. 31, 1893,	309	
Number of accounts closed during the year ending Oct. 31, 1893,	188	
Total number of open accounts Oct. 31, 1893,	466	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		293 38
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		79,860 33
Number of same,	995	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		44,012 88
Number of same,	693	

Date of examination by commissioner: May 23.

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PEOPLE'S SAVINGS BANK — HOLYOKE.

Incorporated March 19, 1885. Present number of corporators, 49.

WILLIAM SKINNER, *President.* F. H. CHAMBERLIN, *Treasurer.*
A. L. GREEN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WILLIAM SKINNER, JAMES H. NEWTON,
E. P. CLARK, JOHN TILLEY,
F. F. PARTRIDGE.

Open for business every business day, 9 A.M. to 4 P.M.; also Saturday, 7 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	$5,000 00	Deposits,	$388,474 24
Loans on bank stock,	12,140 00	Guaranty fund,	8,972 76
Loans on real estate,	280,534 00	Interest account,	5,378 38
Loans on personal security,	98,428 50		
Deposit in bank, on interest,	5,276 59		
Furniture and fixtures,	900 00		
Cash on hand,	546 29		
	$402,825 38		$402,825 38

Cash on Deposit in Bank: —

Home National Bank, Holyoke,	$5,276 59

Loans on Bank Stock, amount on each: —

On 10 shares Home National Bank, Holyoke,	$900 00
On 11 shares Home National Bank, Holyoke,	800 00
On 20 shares Quinsigamond National Bank, Worcester,	840 00
On 10 shares First National Bank, Springfield,	300 00
On 3 shares Agawam National Bank, Springfield,	
On 5 shares Holyoke National Bank, Holyoke,	500 00
On 77 shares Franklin County National Bank, Greenfield,	6,800 00
On 24 shares Franklin County National Bank, Greenfield,	2,000 00

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People's Savings Bank, Holyoke — Concluded.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Home Nat'l Bank, Holyoke, .	$5,000	$5,850 00	$5,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$5,276 59 342,307 50	4 per cent. 5 "	$48,195 00	5½ per cent.	$600 00	6 per cent.

Number of loans which are of an amount not exceeding $3,000 each,	88	
Aggregate amount of the same,		$139,191 00
Total number of loans upon real estate,	93	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		19,595 90
Times for the dividends fixed by the by-laws: May 1 and November 1.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent., 2 per cent.,	6,800 89 7,196 82
Number of accounts opened during the year ending Oct. 31, 1893,	356	
Number of accounts closed during the year ending Oct. 31, 1893,	318	
Total number of open accounts Oct. 31, 1893,	1,184	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		1,772 70
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		136,458 73
Number of same,	2,245	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		141,050 54
Number of same,	1,392	
Date of examination by commissioner: April 8.		

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PEOPLE'S SAVINGS BANK — WORCESTER.

Incorporated May 13, 1864. Present number of corporators, 204.

SAMUEL R. HEYWOOD, *President.* CHARLES M. BENT, *Treasurer.*
FREDERICK J. BARNARD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:
SAMUEL R. HEYWOOD, WARREN WILLIAMS,
AUGUSTUS N. CURRIER, CALVIN FOSTER,
THOMAS M. ROGERS, SAMUEL D. NYE,
EDWIN T. MARBLE.

Open for business every business day, 9 A.M. to 4 P.M.; also Saturdays, 6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$694,349 00	Deposits,	$6,474,003 06
Bank stock as per schedule,	854,375 00	Guaranty fund,	209,048 26
Loans on bank stock,	55,135 00	Interest account,	83,489 12
Railroad bonds as per schedule,	821,183 00	Profit and loss account,	2,927 42
Loans on railroad stock,	26,200 00	Suspense account,	810 40
Real estate (for banking purposes),	87,500 00		
Real estate by foreclosure,	15,162 71		
Loans on real estate,	3,406,276 81		
Loans on personal security,	611,591 63		
Loans to counties, cities or towns (notes),	30,350 00		
Loans on depositors' books,	1,190 00		
Deposits in banks, on interest,	151,009 58		
Deposit in bank, not on interest,	5,000 00		
Expense account,	3,245 82		
Rent account,	263 52		
Cash on hand,	7,446 19		
	$6,770,278 26		$6,770,278 26

Cash on Deposit in Banks, amount in each: —

National Bank of the Republic, Boston,	$59,255 95
Central National Bank, Worcester,	91,753 63
Citizens' National Bank, Worcester,	5,000 00

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People's Savings Bank, Worcester — Continued.

Loans on Bank Stock, amount on each: —

On 5 shares Chicopee National Bank, Springfield, On 5 shares Hadley Falls National Bank, Holyoke, On 10 shares Crocker National Bank, Turner's Falls,	$1,000 00
On 7 shares First National Bank, Northampton,	650 00
On 11 shares Hadley Falls National Bank, Holyoke,	1,000 00
On 10 shares Crocker National Bank, Turner's Falls,	585 00
On 5 shares Chicopee National Bank, Springfield,	500 00
On 20 shares Central National Bank, Boston,	2,000 00
On 400 shares First National Bank, Worcester,	10,000 00
On 40 shares First National Bank, Westborough,	3,000 00
On 21 shares Boston National Bank, Boston, On 34 shares Haverhill National Bank, Haverhill,	5,000 00
On 10 shares Shawmut National Bank, Boston, On 5 shares National Revere Bank, Boston,	1,300 00

Loans on Railroad Stock, amount on each: —

On 10 shares Boston & Maine R.R.,	$1,200 00
On 250 shares Boston & Maine R.R.,	25,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Attleborough, Mass., 4s,	$13,000 00	$13,000 00	$13,000 00
of Beverly, Mass., 4s,	10,000 00	10,000 00	10,000 00
of Dalton, Mass. (Fire District), 4s,	20,000 00	20,350 00	20,325 00
of Holbrook, Mass., 4s,	30,000 00	30,450 00	30,420 00
of Westborough, Mass., 5s,	2,000 00	2,220 00	2,000 00
City of Boston, Mass., 4s,	100,000 00	101,375 00	101,300 00
of Cleveland, Ohio, 6s,	16,000 00	16,632 50	16,500 00
of Columbus, Ohio, 4s,	35,000 00	33,950 00	35,000 00*
of Dayton, Ohio, 6s,	21,000 00	22,887 50	22,687 00*
of Keene, N. H., 4s,	10,000 00	10,000 00	10,000 00
of Lynn, Mass., 4s,	26,000 00	26,390 00	26,630 00
of Milwaukee, Wis., 4s,	81,000 00	81,000 00	81,000 00
of Nashua, N. H., 4s,	10,000 00	10,000 00	10,000 00
of Norwich, Conn., 5s,	19,000 00	21,562 50	21,408 00
of Peoria, Ill., 4s,	12,000 00	11,700 00	12,000 00
of Providence, R. I., 5s,	9,000 00	9,652 50	9,615 00
of Scranton, Pa., 5s,	5,000 00	5,287 50	5,000 00
of Scranton, Pa., 6s,	6,000 00	6,300 00	6,000 00
of Springfield, Ohio, 5s,	6,000 00	6,282 50	6,282 00
of Springfield, Ohio, 6s,	10,332 80	10,513 62	10,432 00
of Worcester, Mass., 4s,	200,000 00	204,750 00	204,470 00
of Worcester, Mass., 5s,	2,000 00	2,070 00	2,000 00
of Holyoke, Mass., 4s,	25,000 00	25,375 00	25,280 00
of Waltham, Mass., 4s,	13,000 00	13,195 00	13,000 00
	$681,332 80	$694,943 62	$694,349 00

* Legal investments when made.

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People's Savings Bank, Worcester — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
105	Atlas National Bank, Boston, .	$10,500	$12,101 25	$12,100 00
128	Atlantic Nat'l Bank, Boston, .	12,800	15,424 00	17,006 00
159	Blackstone Nat'l B'k, Boston, .	15,900	14,349 75	15,900 00
125	Boston Nat'l Bank, Boston, .	12,500	11,625 00	14,366 00
109	N'l B'k of Commerce, Boston,	10,900	12,862 00	12,965 00
201	Columbian Nat'l Bank, Boston,	20,100	20,100 00	22,817 00
50	Continental N'l Bank, Boston,	5,000	5,737 50	5,812 00
130	National Eagle Bank, Boston,	13,000	12,350 00	13,000 00
216	Eliot National Bank, Boston, .	21,600	24,948 00	26,766 00
44	Everett Nat'l Bank, Boston, .	4,400	4,037 00	4,400 00
239	National City Bank, Boston, .	23,900	20,613 75	23,900 00
162	Nat'l Exchange Bank, Boston,	16,200	19,116 00	20,217 00
238	Freeman's Nat'l Bank, Boston,	23,800	25,228 00	25,400 00
217	Globe National Bank, Boston, .	21,700	20,018 25	21,700 00
151	Hamilton Nat'l Bank, Boston,	15,100	17,214 00	18,129 00
311	N'l Hide & Leather B'k, Boston,	31,100	32,810 50	37,432 00
149	Manufacturers' National Bank, Boston, ...	14,900	14,900 00	14,900 00
237	Market National Bank, Boston,	23,700	21,804 00	23,700 00
110	Merchants' Nat'l Bank, Boston,	11,000	16,087 50	14,943 00
10	Mechanics' N'l Bank, Boston, .	1,000	1,250 00	1,250 00
141	N'l B'k of No. America, Boston,	14,100	14,840 25	15,840 00
65	New England N'l B'k, Boston,	6,500	10,302 50	9,586 00
205	Old Boston N'l Bank, Boston,	20,500	20,295 00	23,935 00
149	N'l B'k of Redemption, Boston,	14,900	18,699 50	19,419 00
401	N'l B'k of the Republic, Boston,	40,100	59,147 50	56,084 00
78	National Revere B'k, Boston, .	7,800	7,800 00	8,140 00
56	Second National Bank, Boston,	5,600	10,136 00	8,600 00
59	Shawmut Nat'l Bank, Boston,	5,900	6,608 00	7,075 00
301	Shoe & Leather N'l B'k, Boston,	30,100	27,090 00	30,100 00
68	State National Bank, Boston, .	6,800	7,021 00	8,050 00
200	Suffolk Nat'l Bank, Boston, .	20,000	18,400 00	21,853 00
193	Tremont Nat'l Bank, Boston, .	19,300	18,286 75	20,500 00
91	National Union Bank, Boston, .	9,100	11,807 25	12,387 00
145	Washington Nat'l B'k, Boston,	14,500	14,536 25	17,305 00
70	Nat'l Webster Bank, Boston, .	7,000	6,440 00	7,000 00
31	Faneuil Hall Nat'l B'k, Boston,	3,100	3,720 00	4,150 00
115	Nat'l Bank of the Commonwealth, Boston, . . .	11,500	14,403 75	15,450 00
53	Boylston Nat'l Bank, Boston, .	5,300	6,525 00	6,625 00
69	North National Bank, Boston,	6,900	7,521 00	9,000 00
243	Central N'l Bank, Worcester,	24,300	35,245 00	34,620 00
111	Citizens' N'l Bank, Worcester,	11,100	14,430 00	13,629 00
260	City Nat'l Bank, Worcester, .	26,000	36,400 00	32,500 00
182	Mechanics' N'l B'k, Worcester,	18,200	18,200 00	21,720 00
300	Quinsigamond National Bank, Worcester, ...	30,000	37,500 00	35,984 00
524	Worcester N'l B'k, Worcester,	52,400	75,980 00	68,120 00
		$720,100	$823,911 25	$854,375 00

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People's Savings Bank, Worcester — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 5s,	$150,000	$160,875 00	$162,840 00
Boston & Albany R.R. 6s,	35,000	35,875 00	35,630 00
Boston, Barre & Gardner R.R. 6s,	2,000	2,085 00	2,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	20,000	23,200 00	22,288 00
Boston & Lowell R.R. 4s,	4,000	4,000 00	4,000 00
Boston & Lowell R.R. 4½s,	25,000	26,000 00	25,994 00
Boston & Lowell R.R. 6s,	27,000	28,080 00	28,711 00
Boston & Lowell R.R. 7s,	1,000	1,000 00	1,000 00
Boston & Maine R.R. 7s,	53,000	53,265 00	53,000 00
Cheshire R.R. 6s,	29,500	30,942 50	30,700 00
Eastern R.R. 6s,	23,000	27,485 00	27,078 00
Fitchburg R.R. 4s,	25,000	25,000 00	23,500 00
Fitchburg R.R. 4½s,	25,000	25,312 50	25,000 00
Fitchburg R.R. 5s,	40,000	42,337 50	42,854 00
Fitchburg R.R. 7s,	10,000	10,125 00	10,000 00
Leeds & Farmington R.R. 6s,	27,100	28,319 50	28,972 00
Lowell & Lawrence R.R. 6s,	4,000	4,235 00	4,225 00
Maine Central R.R. 7s,	24,700	27,725 75	27,717 00
Nashua & Rochester R.R. 5s,	27,000	27,000 00	27,000 00
New Bedford R.R. 7s,	10,000	10,125 00	10,000 00
N. Y., Providence & Boston R.R. 7s,	12,000	14,310 00	13,580 00
Old Colony R.R. 4s,	70,000	70,000 00	70,000 00
Old Colony R.R. 6s,	6,000	6,375 00	6,350 00
Old Colony R.R. 7s,	10,000	10,100 00	10,000 00
Portland & Kennebec R.R. 6s,	24,000	24,660 00	24,693 00
Portland & Ogdensburg R.R. 6s,	5,000	5,562 50	5,466 00
Providence & Worcester R.R. 6s,	11,000	11,797 50	11,655 00
Vermont & Massachusetts R.R. 5s,	50,000	53,875 00	53,792 00
Vermont Valley R.R. 5s,	10,000	11,200 00	11,138 00
Worcester & Nashua R.R. 5s,	2,000	2,000 00	2,000 00
Worcester, Nashua & Roch. R.R. 4s,	20,000	20,000 00	20,000 00
	$782,300	$822,867 75	$821,183 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$59,255 95	2½ per cent.	$40,200 00	4½ per cent.	$61,500 00	5½ per cent.
86,753 63	3 "	98,000 00	4¾ "	96,635 00	6 "
5,000 00	4 "	3,600,858 44	5 "	1,600 00	6½ "
5,000 00	4¼ "	226,650 00	5¼ "	300 00	7 "

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People's Savings Bank, Worcester — Concluded.

Amount invested in real estate for banking purposes,		$87,500 00
Estimated value of the same,		95,000 00
Assessed value of the same,		69,800 00
Net income received from same during year ending Oct. 31, 1893,		1,928 67
Value, by books, of other real estate held or owned by foreclosure or otherwise,		15,162 71
Assessed value of the same,		8,200 00
Net income received from same during year ending Oct. 31, 1893,		190 00
Number of loans which are of an amount not exceeding $3,000 each,	1,064	
Aggregate amount of the same,		1,447,210 15
Total number of loans upon real estate,	1,345	
Amount of investments from which no income is received,		6,418 63
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		311,571 71
Times for the dividends fixed by the by-laws: February 15 and August 15.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent.,	119,842 14
	2 per cent.,	122,271 49
Number of accounts opened during the year ending Oct. 31, 1893,	2,190	
Number of accounts closed during the year ending Oct. 31, 1893,	2,115	
Total number of open accounts Oct. 31, 1893,	14,879	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		14,417 03
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		1,006,045 10
Number of same,	13,843	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		1,052,535 64
Number of same,	13,057	

Date of examination by commissioner: October 5.

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PLYMOUTH SAVINGS BANK — PLYMOUTH.

Incorporated June 11, 1828. Present number of corporators, 40.

WILLIAM S. DANFORTH, *President.* JOHN J. RUSSELL, *Treasurer.*
JAMES D. THURBER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

CHARLES S. DAVIS, WILLIAM S. DANFORTH,
CHARLES B. STODDARD, GEORGE E. MORTON,
JAMES MILLAR.

Open for business every business day, 9 A.M. to 1 P.M.; 2 to 3 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$252,000 00	Deposits,	$2,273,499 58
Bank stock as per schedule,	420,353 00	Guaranty fund,	115,000 00
Loans on bank stock,	9,800 00	Interest account,	45,319 06
Railroad bonds as per schedule,	250,000 00	Profit and loss account,	15,874 55
Railroad notes,	120,000 00	Suspense account,	231 00
Real estate (for banking purposes),	37,401 24		
Real estate by foreclosure,	8,931 10		
Loans on real estate,	612,911 00		
Loans on personal security,	577,150 00		
Loans to counties, cities or towns (notes),	122,850 00		
Deposits in banks, on interest,	34,020 31		
Cash on hand,	4,507 54		
	$2,449,924 19		$2,449,924 19

Cash on Deposit in Banks, amount in each: —

National Bank of the Commonwealth, Boston,	$7,221 01
Old Colony National Bank, Plymouth,	13,329 79
Plymouth National Bank, Plymouth,	13,469 51

Loans on Bank Stock, amount on each: —

On 15 shares Old Colony National Bank, Plymouth,	$1,000 00
On 63 shares Traders' National Bank, Boston,	5,000 00
On 9 shares Old Colony National Bank, Plymouth,	900 00
On 13 shares Plymouth National Bank, Plymouth,	1,300 00
On 13 shares Plymouth National Bank, Plymouth,	1,600 00
On 3 shares Old Colony National Bank, Plymouth,	

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Plymouth Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s, . . .	$6,000	$7,020 00	$6,000 00
of Brockton, Mass., 4s, . .	16,000	16,000 00	16,000 00
of Fall River, Mass., 6s, . .	10,000	11,100 00	10,000 00
of Holyoke, Mass , 6s, . .	50,000	55,500 00	50,000 00
of Lynn, Mass., 6s, . . .	13,000	13,260 00	13,000 00
of New London, Conn., 7s, .	50,000	57,500 00	50,000 00
of New Bedford, Mass., 7s, .	10,000	12,300 00	10,000 00
of Rockford, Ill., 4½s, . .	10,000	10,000 00	10,000 00
Town of Belmont, Mass., 4½s, . .	28,000	28,560 00	28,000 00
of West Springfield, Mass , 5s,	25,000	25,750 00	25,000 00
City of Canton, Ohio, 5s, . . .	20,000	20,000 00	20,000 00
of Springfield, Ohio, 6s, . .	14,000	14,280 00	14,000 00
	$252,000	$271,270 00	$252,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
7	Abington Nat'l B'k, Abington,	$700	$700 00	$687 00
41	Atlantic Nat'l Bank, Boston, .	4,100	4,920 00	4,100 00
234	Atlas National Bank, Boston, .	23,400	26,910 00	23,400 00
48	Blackstone Nat'l Bank, Boston,	4,800	4,320 00	3,712 00
139	Boston National Bank, Boston,	13,900	12,927 00	12,788 00
70	Boylston Nat'l Bank, Boston, .	7,000	8,750 00	7,000 00
42	Columbian Nat'l B'k, Boston, .	4,200	4,200 00	4,200 00
108	N'l B'k of Commerce, Boston,	10,800	12,744 00	9,180 00
200	National Bank of the Commonwealth, Boston, . . .	20,000	25,000 00	18,500 00
80	National Eagle Bank, Boston,	8,000	7,600 00	7,000 00
106	Nat'l Exchange Bank, Boston,	10,600	12,508 00	10,600 00
100	First Ward Nat'l Bank, Boston,	10,000	12,700 00	7,000 00
28	Freeman's Nat'l Bank, Boston,	2,800	2,968 00	2,380 00
29	Globe National Bank, Boston,	2,900	2,668 00	2,494 00
53	Hamilton Nat'l Bank, Boston,	5,300	6,042 00	5,300 00
54	Howard Nat'l Bank, Boston, .	5,400	5,346 00	5,022 00
100	Manufacturers' N'l B'k, Boston,	10,000	10,000 00	6,500 00
128	Market Nat'l Bank, Boston, .	12,800	11,776 00	10,240 00
85	Massachusetts N'l B'k, Boston,	8,500	8,075 00	8,000 00
225	Merchants' Nat'l Bank, Boston,	22,500	32,175 00	22,500 00
86	New England N'l B'k, Boston,	8,600	13,502 00	8,600 00
9	North National Bank, Boston,	900	981 00	900 00
120	N'l B'k of No. America, Boston,	12,000	12,600 00	10,800 00
55	Old Boston N'l Bank, Boston,	5,500	5,445 00	5,000 00
188	N'l B'k of the Republic, Boston,	18,800	27,448 00	18,800 00

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Plymouth Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
120	Nat'l Revere Bank, Boston, .	$12,000	$12,000 00	$10,800 00
270	Second National Bank, Boston,	27,000	48,870 00	27,000 00
93	Shawmut Nat'l Bank, Boston,	9,300	10,416 00	8,950 00
130	State National Bank, Boston, .	13,000	13,260 00	13,000 00
62	Suffolk Nat'l Bank, Boston, .	6,200	5,704 00	5,500 00
195	Tremont Nat'l Bank, Boston, .	19,500	18,525 00	17,745 00
100	National Union Bank, Boston,	10,000	12,900 00	10,000 00
112	Nat'l Webster Bank, Boston, .	11,200	10,304 00	10,080 00
60	Brockton N'l Bank, Brockton,	6,000	6,000 00	6,000 00
100	Home Nat'l Bank, Brockton, .	10,000	10,000 00	9,000 00
60	Hingham N'l B'k, Hingham, .	4,200	4,200 00	4,200 00
55	Railroad Nat'l Bank, Lowell, .	5,500	6,875 00	4,675 00
262	Old Colony N'l B'k, Plymouth,	26,200	39,300 00	26,200 00
184	Plymouth N'l Bank, Plymouth,	18,400	22,080 00	18,400 00
100	Third Nat'l Bank, Springfield,	10,000	15,000 00	10,000 00
171	Bristol County National Bank, Taunton, ...	17,100	23,085 00	17,100 00
84	National City Bank, Boston, .	8,400	7,224 00	7,000 00
		$447,500	$538,048 00	$420,353 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . .	$50,000	$49,500 00	$50,000 00
Conn. & Passumpsic Rivers R.R. 4s,	30,000	30,000 00	30,000 00
Fitchburg R.R. 4s, ...	50,000	48,500 00	47,000 00
Fitchburg R.R. 4½s, ...	40,000	40,000 00	40,000 00
Old Colony R.R. 4s, ...	13,000	13,000 00	13,000 00
Old Colony R.R. 6s, ...	20,000	20,800 00	20,000 00
Salem & Lowell R.R. 6s, . . .	25,000	26,750 00	25,000 00
Upper Coos R.R 4½s, . . .	25,000	25,000 00	25,000 00
	$253,000	$253,550 00	$250,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$34,020 31	2½ per cent.	$54,750 00	4¾ per cent.	$221,331 00	6 per cent.
45,250 00	4 "	556,205 00	5 "	2,375 00	6½ "
50 00	4¼ "	220,000 00	5¼ "	58,200 00	7 "
90,600 00	4½ "	166,450 00	5½ "	27,500 00	8 "

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Plymouth Savings Bank — Concluded.

Amount invested in real estate for banking purposes,		$37,401 24
Estimated value of the same,		40,000 00
Assessed value of the same,		40,800 00
Net income received from same during year ending Oct. 31, 1893,		763 62
Value, by books, of other real estate held or owned by foreclosure or otherwise,		8,931 10
Assessed value of the same,		20,950 00
Net income received from same during year ending Oct. 31, 1893,		406 90
Number of loans which are of an amount not exceeding $3,000 each,	204	
Aggregate amount of the same,		243,261 00
Total number of loans upon real estate,	248	
Amount of investments from which no income is received,		50 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		121,859 96
Times for the dividends fixed by the by-laws: Monday preceding the first Tuesday in January and July.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2½ per cent., 2½ per cent.,	54,323 14 55,730 17
Number of accounts opened during the year ending Oct. 31, 1893,	490	
Number of accounts closed during the year ending Oct. 31, 1893,	495	
Total number of open accounts Oct. 31, 1893,	6,180	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		5,749 74
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		241,509 24
Number of same,	2,933	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		317,854 81
Number of same,	3,701	

Date of examination by commissioner: August 28.

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PLYMOUTH FIVE CENTS SAVINGS BANK — PLYMOUTH.

Incorporated July 23, 1855. Present number of corporators, 54.

WILLIAM R. DREW, *President.* WILLIAM W. BREWSTER, *Treasurer.*
WILLIAM W. BREWSTER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WM. W. BREWSTER, EDWARD B. ATWOOD,
EVERETT F. SHERMAN, WALTER L. BOYDEN,
THOMAS N. ELDRIDGE.

Open for business every business day, 9 A.M. to 1 P.M.; 2 to 3 P.M.; also Saturday, 7 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$114,000 00	Deposits,	$987,483 41
Bank stock as per schedule,	57,900 00	Guaranty fund,	40,810 01
Loans on bank stock,	24,800 00	Interest account,	14,071 42
Railroad bonds as per schedule,	67,500 00	Profit and loss account,	5,463 00
Real estate (for banking purposes),	12,682 90		
Loans on real estate,	444,415 00		
Loans on personal security,	186,742 50		
Loans to counties, cities or towns (notes),	86,710 00		
Deposits in banks, on interest,	48,760 90		
Expense account,	1,681 63		
Suspense account,	165 11		
Cash on hand,	2,469 80		
	$1,047,827 84		$1,047,827 84

Cash on Deposit in Banks, amount in each: —

National Bank of the Commonwealth, Boston,	$24,006 33
Old Colony National Bank, Plymouth,	11,759 11
Plymouth National Bank, Plymouth,	12,995 46

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Plymouth Five Cents Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

On 180 shares Mechanics' National Bank, Boston,	$18,000 00
On 40 shares Whitman National Bank, Whitman,	3,000 00
On 15 shares Columbian National Bank, Boston,	1,000 00
On 18 shares Plymouth National Bank, Plymouth,	1,500 00
On 5 shares Old Colony National Bank, Plymouth,	500 00
On 6 shares Old Colony National Bank, Plymouth,	450 00
On 1 share Old Boston National Bank, Boston,	350 00
On 3 shares New England National Bank, Boston,	

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	$9,000	$10,125 00	$9,000 00
of Bay City, Mich., 5s,	5,000	5,300 00	5,000 00
of Belfast, Me., 6s,	2,000	2,130 00	2,000 00*
of Brockton, Mass., 4s,	10,000	10,000 00	10,000 00
of Chicago, Ill., 4s,	5,000	5,000 00	5,000 00
of Cleveland, Ohio, 5s,	5,000	5,250 00	5,000 00
of Grand Rapids, Mich., 5s,	5,000	5,000 00	5,000 00
of Lewiston, Me., 6s,	3,000	3,285 00	3,000 00
of New Bedford, Mass., 7s,	10,000	13,200 00	10,000 00
of New London, Conn., 7s,	12,000	13,800 00	12,000 00
of Providence, R. I., 5s,	1,000	1,065 00	1,000 00
of Springfield, Mass., 6s,	5,000	5,850 00	5,000 00
Town of Methuen, Mass., 6s,	3,000	3,060 00	3,000 00
of Weymouth, Mass., 4s,	15,000	15,000 00	15,000 00
of Whitman, Mass., 4s,	8,000	8,000 00	8,000 00
District of Mansfield, Mass., 4s,	10,000	10,000 00	10,000 00
State of New Hampshire 6s,	1,000	1,061 00	1,000 00
Town of Chicopee, Mass., 4s,	5,000	5,000 00	5,000 00
	$114,000	$122,126 00	$114,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Atlas National Bank, Boston,	$2,500	$2,875 00	$2,500 00
33	Blackstone N'l Bank, Boston,	3,300	2,970 00	3,300 00
15	National City Bank, Boston,	1,500	1,290 00	1,500 00
8	N'l B'k of Commerce, Boston,	800	944 00	800 00
100	National Bank of the Commonwealth, Boston,	10,000	12,500 00	10,000 00
18	Nat'l Exchange Bank, Boston,	1,800	2,124 00	1,800 00
21	First Ward N'l B'k, Boston,	2,100	2,667 00	2,100 00

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Plymouth Five Cents Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	Market Nat'l Bank, Boston, .	$2,000	$1,840 00	$2,000 00
10	Merchants' Nat'l Bank, Boston,	1,000	1,430 00	1,000 00
25	Metropolitan N'l B'k, Boston, .	2,500	2,425 00	2,500 00
6	North National Bank, Boston, .	600	654 00	600 00
15	N'l B'k of the Republic, Boston,	1,500	2,205 00	1,500 00
15	National Revere Bank, Boston,	1,500	1,500 00	1,500 00
5	Shoe & Leather N'l Bk, Boston,	500	450 00	500 00
31	Nat'l Webster Bank, Boston, .	3,100	2,821 00	3,100 00
20	Columbian Nat'l B'k, Boston, .	2,000	2,000 00	2,000 00
14	Freeman's Nat'l Bank, Boston, .	1,400	1,484 00	1,400 00
27	N'l B'k of Redemption, Boston,	2,700	3,375 00	2,700 00
20	State National Bank, Boston, .	2,000	2,060 00	2,000 00
20	Brockton Nat'l B'k, Brockton, .	2,000	2,300 00	2,000 00
45	Plymouth N'l B'k, Plymouth, .	4,500	5,265 00	4,500 00
76	Old Colony N'l B'k, Plymouth,	7,600	12,540 00	7,600 00
10	Third Nat'l Bank, Springfield,	1,000	1,750 00	1,000 00
		$57,900	$69,469 00	$57,900 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . .	$10,000	$9,900 00	$10,000 00
Boston & Maine R.R. 7s, . . .	500	500 00	500 00
Cheshire R.R. 6s, ...	4,000	4,130 00	4,000 00
Concord & Montreal R.R. 4s, . .	10,000	10,000 00	10,000 00
Eastern R.R. 6s, ...	10,000	11,650 00	10,000 00
Old Colony R.R. 4½s, . . .	10,000	10,250 00	10,000 00
Old Colony R.R. 6s, . . .	6,000	6,270 00	6,000 00
Old Colony R.R. 7s, ...	2,000	2,010 00	2,000 00
Maine Central R.R. 7s, . . .	5,000	6,750 00	5,000 00
Upper Coos R.R. 4½s, . . .	10,000	10,000 00	10,000 00
	$67,500	$71,460 00	$67,500 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$48,760 90	2½ per cent.	$30,000 00	4¾ per cent.	$41,047 50	5½ per cent.
68,950 00	4 "	307,090 00	5 "	250,220 00	6 "
5,360 00	4½ "	40,000 00	5¼ "		

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Plymouth Five Cents Savings Bank — Concluded.

Amount invested in real estate for banking purposes,		$12,682 90
Estimated value of the same,		13,000 00
Assessed value of the same,		12,800 00
Number of loans which are of an amount not exceeding $3,000 each,	381	
Aggregate amount of the same,		332,957 50
Total number of loans upon real estate,	369	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		50,555 66
Times for the dividends fixed by the by-laws: second Tuesday in January and July.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent.,	18,141 54
	2 per cent.,	19,045 43
Number of accounts opened during the year ending Oct. 31, 1893,	482	
Number of accounts closed during the year ending Oct. 31, 1893,	376	
Total number of open accounts Oct. 31, 1893,	3,592	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		4,233 76
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		169,435 61
Number of same,	2,571	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		163,376 78
Number of same,	1,810	

Date of examination by commissioner: June 20.

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PROVIDENT INSTITUTION FOR SAVINGS IN THE TOWN OF BOSTON — BOSTON.

Incorporated Dec. 13, 1816. Present number of corporators, 122.

HENRY LEE, *President.* C. J. MORRILL, *Treasurer.*
HENRY PARKMAN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WILLIAM S. DEXTER, AUGUSTUS LOWELL,
I. GOODWIN WHITNEY, CHAS. U. COTTING,
LOUIS CURTIS, C. W. AMORY,
R. H. STEVENSON, HENRY WHITMAN,
HENRY PARKMAN.

Open for business every business day, 9 A.M. to 2 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$7,895,300 00	Deposits,	$33,422,673 62
Loans on public funds,	29,000 00	Guaranty fund,	1,266,000 00
Bank stock as per schedule,	1,286,800 00	Interest account,	53,132 77
Loans on bank stock,	227,500 00	Profit and loss account,	299,298 02
Railroad bonds as per schedule,	3,985,000 00	Suspense account,	734 55
Loan on railroad stock,	25,000 00		
Railroad notes,	100,000 00		
Real estate (for banking purposes),	80,000 00		
Loans on real estate,	10,532,187 00		
Loans on personal security,	9,279,500 00		
Loans to counties, cities or towns (notes),	662,835 00		
Deposits in banks, on interest,	859,763 54		
Expense account,	16,922 61		
Cash on hand,	62,030 81		
	$35,041,838 96		$35,041,838 96

Cash on Deposit in Banks, amount in each: —

Merchants' National Bank, Boston,	$228,540 91
Third National Bank, Boston,	370,779 17
National Exchange Bank, Boston,	57,634 82
National Union Bank, Boston,	102,369 04
Old Boston National Bank, Boston,	99,872 73
National Webster Bank, Boston,	566 87

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Provident Institution for Savings, etc., Boston — Continued

Loans on Public Funds, amount on each: —

On $5,000 United States 4s,	$5,000 00
On $24,000 City of New Bedford bonds,	24,000 00
On 10 shares Boston & Maine R.R.,	

Loans on Bank Stock, amount on each: —

On 25 shares Charles River National Bank, Cambridge,	
On 9 shares Lechmere National Bank, East Cambridge,	$4,500 00
On 11 shares National Exchange Bank, Boston,	
On 150 shares Merchants' National Bank, Boston,	11,000 00
On 189 shares National Bank of North America, Boston,	16,000 00
On 200 shares Merchants' National Bank, Boston,	
On 200 shares Boston & Albany R.R.,	
On 450 shares Old Colony Trust Company, Boston,	100,000 00
On 250 shares Bay State Trust Company, Boston,	
On 300 shares Old Colony Trust Company, Boston,	30,000 00
On 167 shares Fourth National Bank, Boston,	16,000 00
On 450 shares Fourth National Bank, Boston,	50,000 00
On 60 shares Broadway National Bank, Boston,	

Loan on Railroad Stock: —

On 306 shares Maine Central R.R.,	$25,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Beverly, Mass., 4s,	$200,000	$200,000 00	$200,000 00
of Burlington, Vt., 4s,	100,000	98,000 00	100,000 00
of Braintree, Mass., 4s,	24,000	24,000 00	24,000 00
of Cranston, R. I., 4s,	50,000	49,500 00	50,000 00
of Cumberland, R. I., 4s,	90,000	89,100 00	90,000 00
of Everett, Mass., 4s,	50,000	50,000 00	50,000 00
of Foxborough, Mass., 4s,	55,000	55,000 00	55,000 00
of Great Barrington, Mass., 4s,	35,000	35,000 00	35,000 00
of Grafton, Mass., 4s,	64,000	64,000 00	64,000 00
of Lincoln, R. I., 4s,	95,000	93,100 00	95,000 00
of Plymouth, Mass., 4s,	58,800	58,800 00	58,800 00
of St. Albans, Vt., 3½s,	65,000	63,212 50	65,000 00
of Ware, Mass., 4s,	40,000	40,000 00	40,000 00
of Wellesley, Mass., 4s,	100,000	100,000 00	100,000 00
of Westbrook, Me., 3¾s,	14,000	13,720 00	14,000 00
City of Boston, Mass., 4s,	3,448,000	3,498,477 50	3,448,000 00
of Cambridge, Mass., 4s,	100,000	100,500 00	100,000 00
of Chelsea, Mass., 4s,	131,000	132,310 00	131,000 00
of Concord, N. H., 4s,	211,000	211,000 00	211,000 00
of Concord, N. H., 6s,	8,500	8,500 00	8,500 00
of Lowell, Mass., 4s,	495,000	499,950 00	495,000 00

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Provident Institution for Savings, etc., Boston — Continued.

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Manchester, N. H., 4s,	$205,000	$206,025 00	$205,000 00
of Manchester, N. H., 6s,	37,000	37,930 00	37,000 00
of Meriden, Conn., 4s,	50,000	50,000 00	50,000 00
of New Haven, Conn., 3½s,	79,000	77,815 00	79,000 00
of New Haven, Conn., 4s,	275,000	275,000 00	275,000 00
of North Adams, Mass., 3½s,	110,000	106,975 00	110,000 00
of Pawtucket, R. I., 4s,	400,000	392,000 00	400,000 00
of Providence, R. I., 4s,	250,000	256,250 00	250,000 00
of Somerville, Mass , 4s,	108,000	108,000 00	108,000 00
of Woonsocket, R. I., 4s,	300,000	298,500 00	300,000 00
County of Grafton, N. H., 4s,	33,000	32,670 00	33,000 00
of Strafford, N. H., 4s.,	130,000	128,700 00	130,000 00
City of Haverhill, Mass., 4s,	50,000	50,500 00	50,000 00
of Holyoke, Mass., 4s,	25,000	25,000 00	25,000 00
of New York, N. Y., 6s,	50,000	52,625 00	50,000 00
of Rochester, N. Y., 4s,	160,000	160,000 00	160,000 00
of Springfield, Mass., 4s,	100,000	101,000 00	100,000 00
of Somerville, Mass., 4½s,	99,000	100,485 00	99,000 00
	$7,895,300	$7,943,645 00	$7,895,300 00

Detailed Statement of Bank Stocks.

No. of Shares		Par Value.	Estimated Market Value.	Amount Invested.
246	Atlantic Nat'l Bank, Boston,	$24,600	$29,520	$24,600 00
675	Atlas National Bank, Boston,	67,500	77,625	67,500 00
428	Columbian Nat'l Bank, Boston,	42,800	42,800	42,800 00
75	N'l B'k of Commerce, Boston,	7,500	8,850	7,500 00
668	Continental Nat'l B'k, Boston,	66,800	77,154	66,800 00
315	National City Bank, Boston,	31,500	26,775	31,500 00
592	Hamilton Nat'l Bank, Boston,	59,200	67,488	59,200 00
225	N'l Hide & Leather B'k, Boston,	22,500	23,850	22,500 00
225	Massachusetts N'l B'k, Boston,	22,500	21,375	22,500 00
543	Market National Bank, Boston,	54,300	49,956	54,300 00
1000	Merchants' Nat'l Bank, Boston,	100,000	142,000	100,000 00
349	New England N'l B'k, Boston,	34,900	54,095	34,900 00
524	North National Bank, Boston,	52,400	57,116	52,400 00
350	Old Boston N'l Bank, Boston,	35,000	34,650	35,000 00
150	N'l B'k of the Republic, Boston,	15,000	22,125	15,000 00
332	National Revere Bank, Boston,	33,200	33,200	33,200 00
848	Second National Bank, Boston,	84,800	153,488	84,800 00
284	Shawmut Nat'l Bank, Boston,	28,400	32,660	28,400 00
561	State National Bank, Boston,	56,100	58,344	56,100 00
450	Suffolk Nat'l Bank, Boston,	45,000	42,750	45,000 00

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Provident Institution for Savings, etc., Boston — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
500	Shoe & Leather N'l B'k, Boston,	$50,000	$45,000	$50,000 00
1000	Tremont Nat'l Bank, Boston,	100,000	93,000	100,000 00
312	National Union Bank, Boston,	31,200	39,000	31,200 00
1000	Nat'l Webster Bank, Boston, .	100,000	91,500	100,000 00
401	Washington Nat'l B'k, Boston,	40,100	40,100	40,100 00
450	National Eagle Bank, Boston, .	45,000	38,250	45,000 00
50	First National Bank, Boston, .	5,000	11,750	5,000 00
315	Globe National Bank, Boston, .	31,500	28,350	31,500 00
		$1,286,800	$1,442,771	$1,286,800 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 6s, . .	$100,000	$102,500 00	$100,000 00
Boston, Clinton & Fitchburg R.R. 5s,	550,000	605,000 00	550,000 00
Boston & Lowell R.R. 4s, . .	616,000	609,840 00	616,000 00
Boston & Lowell R.R. 4½s, . .	20,000	20,500 00	20,000 00
Boston & Maine R.R. 4s, . . .	1,174,000	1,162,260 00	1,174,000 00
Boston & Providence R.R. 4s, . .	150,000	150,000 00	150,000 00
Eastern R.R. 6s, ...	265,000	308,725 00	265,000 00
Fitchburg R.R. 5s, ...	650,000	673,500 00	650,000 00
Old Colony & Newport R.R. 4½s, .	200,000	202,000 00	200,000 00
Old Colony & Newport R.R. 6s, .	260,000	272,725 00	260,000 00
	$3,985,000	$4,107,050 00	$3,985,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$859,763 54	2½ per cent.	$792,000 00	4¾ per cent.	$402,000 00	5¾ per cent.
210,485 00	3⅜ "	2,915,575 00	5 "	932,700 00	6 "
5,190,162 00	4 "	465,000 00	5¼ "	50,000 00	6½ "
186,000 00	4¼ "	1,116,000 00	5½ "	1,326,000 00	7 "
7,246,100 00	4½ "				

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Provident Institution for Savings, etc., Boston — Concluded.

Amount invested in real estate for banking purposes,		$80,000 00
Estimated value of the same,		460,000 00
Assessed value of the same,		460,000 00
Net income received from same during year ending Oct. 31, 1893,		1,710 00
Number of loans which are of an amount not exceeding $3,000 each,	50	
Aggregate amount of the same,		109,555 00
Total number of loans upon real estate,	338	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		1,481,193 91
Times for the dividends fixed by the by-laws: third Wednesday in January and July.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent., / 2 per cent.,	624,761 92 / 637,546 17
Number of accounts opened during the year ending Oct. 31, 1893,	10,282	
Number of accounts closed during the year ending Oct. 31, 1893,	9,177	
Total number of open accounts Oct. 31, 1893,	88,913	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		51,210 38
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		5,698,478 93
Number of same,	79,619	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		6,609,147 55
Number of same,	71,962	

Date of examination by commissioners: November 1 and 2.

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PROVIDENT INSTITUTION FOR SAVINGS IN THE TOWNS OF SALISBURY AND AMESBURY — AMESBURY.

Incorporated Feb. 28, 1828. Present number of corporators, 34.

AZOR O. WEBSTER, *President.* ALFRED C. WEBSTER, *Treasurer.*
CHARLES L. ALLEN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:
AZOR O. WEBSTER, M. D. F. STEERE,
GEO. F. BAGLEY.

Open for business every business day, except Saturday, 9 A.M. to 12 M.; 2 to 4 P.M.; Saturday, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$471,000 00	Deposits,	$2,272,420 44
Bank stock as per schedule,	149,875 00	Guaranty fund,	105,000 00
Loans on bank stock,	1,800 00	Interest account,	126,476 43
Railroad bonds as per schedule,	112,000 00		
Loan on railroad bonds,	60,000 00		
Real estate (for banking purposes),	5,000 00		
Loans on real estate,	676,700 00		
Loans on personal security,	758,300 00		
Loans to counties, cities or towns (notes),	136,000 00		
Loans on depositors' books,	200 00		
Deposits in banks, on interest,	123,845 71		
Expense account,	2,454 70		
Cash on hand,	6,721 46		
	$2,503,896 87		$2,503,896 87

Cash on Deposit in Banks, amount in each: —

Boston Safe Deposit and Trust Company, Boston,	$53,739 43
Powow River National Bank, Amesbury,	70,106 28

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Provident Institution for Savings, etc., Amesbury — Continued.

Loans on Bank Stock, amount on each: —

On 5 shares Powow River National Bank, Amesbury,	$500 00
On 2 shares Powow River National Bank, Amesbury,	200 00
On 5 shares Powow River National Bank, Amesbury,	500 00
On 6 shares First National Bank, Merrimac,	600 00

Loan on Railroad Bonds: —

On $64,000 Boston & Maine R.R. 4s,	$60,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 6s,	$20,000	$21,600 00	$20,000 00
City of Bangor, Me., 6s,	45,000	50,850 00	45,000 00
of Cambridge, Mass., 6s,	10,000	11,460 00	10,000 00
of Chelsea, Mass., 4s,	50,000	50,000 00	50,000 00
of Chelsea, Mass., 6s,	4,000	4,000 00	4,000 00
of Cleveland, Ohio, 4s,	40,000	40,000 00	40,000 00
of Cambridge, Mass., 4s,	30,000	30,000 00	30,000 00
of Chicago, Ill., 4s,	75,000	75,000 00	75,000 00
of Des Moines, Iowa, 4½s,	19,000	19,000 00	19,000 00
of Fall River, Mass., 5s,	10,000	11,000 00	10,000 00
of Fall River, Mass., 6s,	20,000	22,675 00	20,000 00
of Holyoke, Mass., 6s,	5,000	5,550 00	5,000 00
of Lynn, Mass., 4s,	30,000	30,000 00	30,000 00
of Manchester, N. H., 6s,	10,000	10,900 00	10,000 00
of Marlborough, Mass., 4s,	30,000	30,000 00	30,000 00
of Newton, Mass., 6s,	2,000	2,360 00	2,000 00
of Portland, Me., 6s,	30,000	34,500 00	30,000 00
of Springfield, Mass., 6s,	10,000	11,750 00	10,000 00
of Fall River, Mass., 4s,	20,000	20,000 00	20,000 00
Town of Melrose, Mass., 4s,	11,000	11,000 00	11,000 00
	$471,000	$491,645 00	$471,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
120	Powow River National Bank, Amesbury,	$12,000	$17,400 00	$12,000 00
75	Atlas National Bank, Boston,	7,500	8,625 00	7,500 00
22	Atlantic Nat'l Bank, Boston,	2,200	2,640 00	2,200 00
60	Blackstone Nat'l B'k, Boston,	6,000	5,400 00	6,000 00
35	Boylston Nat'l Bank, Boston,	3,500	4,375 00	3,500 00
10	National City Bank, Boston,	1,000	860 00	1,000 00
35	Columbian Nat'l B'k, Boston,	3,500	3,500 00	3,500 00

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Provident Institution for Savings, etc., Amesbury — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
30	N'l B'k of Commerce, Boston,	$3,000	$3,510 00	$3,000 00
100	National Bank of the Commonwealth, Boston, . . .	10,000	12,500 00	10,000 00
35	National Eagle Bank, Boston,	3,500	3,325 00	3,500 00
42	Eliot National Bank, Boston, .	4,200	4,830 00	4,200 00
50	Nat'l Exchange Bank, Boston,	5,000	5,900 00	5,000 00
26	Faneuil Hall N'l B'k, Boston, .	2,600	3,120 00	2,600 00
15	First National Bank, Boston, .	1,500	3,525 00	1,500 00
50	First Ward N'l Bank, Boston,	5,000	6,350 00	5,000 00
25	Globe National Bank, Boston,	2,500	2,300 00	2,500 00
75	N'l Hide & Leather B'k, Boston,	7,500	7,875 00	7,500 00
40	Howard Nat'l Bank, Boston, .	4,000	4,000 00	4,000 00
35	Merchants' N'l Bank, Boston,	3,500	5,005 00	3,500 00
15	New England N'l B'k, Boston,	1,500	2,355 00	1,500 00
21	Old Boston N'l Bank, Boston,	2,100	2,079 00	2,100 00
50	N'l B'k of Redemption, Boston,	5,000	6,250 00	5,000 00
80	N'l B'k of the Republic, Boston,	8,000	11,680 00	8,000 00
75	National Revere Bank, Boston,	7,500	7,500 00	7,500 00
18	Second Nat'l Bank, Boston, .	1,800	3,240 00	1,800 00
49	Shawmut Nat'l Bank, Boston, .	4,900	5,488 00	4,900 00
25	Shoe and Leather Nat'l Bank, Boston, ...	2,500	2,250 00	2,500 00
35	State National Bank, Boston, .	3,500	3,570 00	3,500 00
57	Suffolk National Bank, Boston,	5,700	5,244 00	5,700 00
49	Tremont Nat'l Bank, Boston, .	4,900	4,606 00	4,900 00
25	National Union Bank, Boston,	2,500	3,225 00	2,500 00
40	Nat'l Webster Bank, Boston, .	4,000	3,680 00	4,000 00
25	Georgetown National Bank, Georgetown, . . .	2,500	2,500 00	2,500 00
45	Bay State N'l Bank, Lawrence,	3,375	4,387 00	3,375 00
21	Railroad Nat'l Bank, Lowell, .	2,100	2,709 00	2,100 00
		$149,875	$175,803 00	$149,875 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . .	$30,000	$30,000 00	$30,000 00
Boston & Maine R.R. 4s, . . .	15,000	15,000 00	15,000 00
Eastern R.R. 6s, ...	42,000	48,300 00	42,000 00
Fitchburg R.R. 4s, ...	25,000	25,000 00	25,000 00
	$112,000	$118,300 00	$112,000 00

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Provident Institution for Savings, etc., Amesbury — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$53,739 43	2½ per cent.	$418,500 00	5 per cent.	$77,500 00	6½ per cent.
20,106 28	3½ "	100,000 00	5¼ "	101,900 00	7 "
96,000 00	4 "	242,800 00	5½ "	500 00	7½ "
133,500 00	4½ "	30,000 00	5⅝ "	20,000 00	8 "
24,000 00	4¾ "	438,300 00	6 "		

Amount invested in real estate for banking purposes,		$5,000 00
Estimated value of the same,		8,000 00
Assessed value of the same,		5,000 00
Net income received from same during year ending Oct. 31, 1893,		120 00
Number of loans which are of an amount not exceeding $3,000 each,	407	
Aggregate amount of the same,		353,200 00
Total number of loans upon real estate,	394	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		121,951 15
Times for the dividends fixed by the by-laws: third Wednesday in April and October.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent., 2 per cent.,	42,790 81 43,906 20
Number of accounts opened during the year ending Oct. 31, 1893,	497	
Number of accounts closed during the year ending Oct. 31, 1893,	372	
Total number of open accounts Oct. 31, 1893,	6,342	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		4,690 54
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		280,373 00
Number of same,	3,807	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		294,938 22
Number of same,	4,025	

Date of examination by commissioner: July 27.

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QUINCY SAVINGS BANK — QUINCY.

Incorporated March 18, 1845. Present number of corporators, 45.

RUPERT F. CLAFLIN, *President.* GEORGE L. GILL, *Treasurer.*
GEORGE L. GILL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

RUPERT F. CLAFLIN, JOHN Q. A. FIELD,
EDWIN W. MARSH, ELIAS A. PERKINS.

Open for business every business day, 8.30 A.M. to 12 M.; 2 to 4 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$112,000 00	Deposits,	$1,763,990 31
Bank stock as per schedule,	131,920 99	Guaranty fund,	63,000 00
Loans on bank stock,	21,000 00	Interest account,	29,565 71
Railroad bonds as per schedule,	129,000 00		
Real estate (for banking purposes),	18,000 00		
Real estate by foreclosure,	18,636 44		
Loans on real estate,	868,716 60		
Loans on personal security,	512,150 00		
Loans to counties, cities or towns (notes),	4,000 00		
Deposit in bank, on interest,	29,969 30		
Expense account,	444 90		
Real Estate and Building Company stock,*	6,907 50		
Cash on hand,	3,810 29		
	$1,856,556 02		$1,856,556 02

* Taken to secure indebtedness.

Cash on Deposit in Bank: —

National Granite Bank, Quincy, ... $29,969 30

Loans on Bank Stock, amount on each: —

On 57 shares National Mount Wollaston Bank, Quincy, ... $5,700 00
On 3 shares National Granite Bank, Quincy, ... 300 00
On 150 shares Mechanics' National Bank, Boston, ... 15,000 00

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Quincy Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Pawtucket, R. I., 5s, . .	$5,000	$5,250 00	$5,000 00
of Weymouth, Mass., 4s, .	20,000	20,000 00	20,000 00
City of Providence, R. I., 5s, . .	5,000	5,300 00	5,000 00
of Somerville, Mass., 5s, . .	12,000	12,000 00	12,000 00
of Waltham, Mass., 4s, . .	30,000	30,000 00	30,000 00
Town of Randolph, Mass., 4s, . .	10,000	10,000 00	10,000 00
of Orange, Mass., 4s, . .	8,000	8,000 00	8,000 00
of Needham, Mass., 4s, . .	22,000	22,000 00	22,000 00
	$112,000	$112,550 00	$112,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value	Amount Invested.
8	Washington Nat'l B'k, Boston,	$800	$800 00	$844 00
18	N'l Hide & Leather B'k, Boston,	1,800	1,890 00	1,839 00
17	Eliot National Bank, Boston, .	1,700	2,055 00	1,706 20
20	Nat'l Exchange Bank, Boston,	2,000	2,360 00	2,475 33
20	Nat'l Webster Bank, Boston, .	2,000	1,840 00	2,000 00
33	Boston National Bank, Boston,	3,300	3,069 00	3,338 08
62	Atlas National Bank, Boston,	6,200	7,130 00	6,909 25
25	Merchants' Nat'l B'k, Boston, .	2,500	3,080 00	2,657 50
26	State National Bank, Boston, .	2,600	2,652 00	2,800 00
30	North Nat'l Bank, Boston, .	3,000	3,270 00	3,450 00
67	N'l B'k of No. America, Boston,	6,700	7,035 00	6,925 00
75	N'l B'k of the Republic, Boston,	7,500	10,950 00	9,600 00
250	Manufacturers' N'l B'k, Boston,	25,000	25,000 00	25,655 00
18	National Revere Bank, Boston,	1,800	1,800 00	1,991 75
19	National City Bank, Boston, .	1,900	1,634 00	2,244 00
74	Tremont Nat'l Bank, Boston,	7,400	7,030 00	8,468 50
34	Shoe & Leather N'l B'k, Boston,	3,400	3,060 00	3,587 00
50	New England N'l B'k, Boston,	5,000	7,850 00	6,525 00
200	Nat'l Granite Bank, Quincy, .	20,000	27,000 00	23,795 38
133	N'l Mt. Wollaston B'k, Quincy,	13,300	16,625 00	15,110 00
		$117,900	$136,130 00	$131,920 99

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Quincy Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	$25,000	$24,750 00	$25,000 00
Fitchburg R.R. 5s,	5,000	5,150 00	5,000 00
Old Colony R.R. 4s,	10,000	9,800 00	10,000 00
Vermont & Massachusetts R.R. 5s,	25,000	26,250 00	25,000 00
Fitchburg R.R. 4s,	44,000	42,680 00	44,000 00
Boston & Maine R.R. 4s,	20,000	19,600 00	20,000 00
	$129,000	$128,230 00	$129,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$29,969 30	2½ per cent.	$33,500 00	5¼ per cent.	$41,995 00	7 per cent.
220,000 00	4½ "	25,000 00	5⅜ "	1,000 00	7⅜ "
115,000 00	4¾ "	95,425 00	5½ "	1,600 00	7½ "
459,725 00	5 "	412,621 60	6 "		

Amount invested in real estate for banking purposes,	$18,000 00
Estimated value of the same,	18,000 00
Assessed value of the same,	11,000 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,	18,636 44
Assessed value of the same,	32,900 00
Net income received from same during year ending Oct. 31, 1893,	863 69
Number of loans which are of an amount not exceeding $3,000 each, 320	
Aggregate amount of the same,	403,046 00
Total number of loans upon real estate, 353	
Amount of investments from which no income is received,	6,907 50
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,	87,856 79
Times for the dividends fixed by the by-laws: first Tuesday in April and October.	
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893, 2 per cent., 2 per cent.,	33,126 02 33,146 08
Number of accounts opened during the year ending Oct. 31, 1893, 803	
Number of accounts closed during the year ending Oct. 31, 1893, 617	
Total number of open accounts Oct. 31, 1893, 6,899	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),	4,689 73
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,	398,448 25
Number of same, 6,212	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,	426,472 87
Number of same, 4,889	
Date of examination by commissioners: February 2.	

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RANDOLPH SAVINGS BANK—RANDOLPH.

Incorporated April 14, 1851. Present number of corporators, 32.

J. WHITE BELCHER, *President.* HIRAM C. ALDEN, *Treasurer.*

HIRAM C. ALDEN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

CHARLES H. HOWARD, CHAS. G. HATHAWAY,
GEORGE B. BRYANT, J. WINSOR PRATT,
HIRAM C. ALDEN.

Open for business every business day, 9 A.M. to 1 P M.; 2 to 3 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$177,500 00	Deposits,	$1,114,208 08
Bank stock as per schedule,	200,700 00	Guaranty fund,	54,978 10
Loans on bank stock,	950 00	Interest account,	14,179 43
Railroad bonds as per schedule,	173,000 00		
Loans on real estate,	252,211 00		
Loans on personal security,	299,115 59		
Loans to counties, cities or towns (notes),	40,701 39		
Deposit in bank, not on interest,	37,299 56		
Expense account,	9 00		
Cash on hand,	1,879 07		
	$1,183,365 61		$1,183,365 61

Cash on Deposit in Bank:—

Randolph National Bank, Randolph, ... $37,299 56

Loan on Bank Stock:—

On 6 shares Randolph National Bank, Randolph, ... $950 00*

* The bank was notified that this loan exceeded the legal limit, and it has since been corrected.

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Randolph Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Abington, Mass., 4s,	$7,000	$7,000 00	$7,000 00
of Fort Fairfield, Me, 6s,	10,000	10,000 00	10,000 00
of Randolph, Mass., 4s,	30,000	30,000 00	30,000 00
of Rockland, Mass, 4s,	12,000	12,000 00	12,000 00
of Rockingham, Vt., 4s,	1,000	980 00	1,000 00
of South Abington, Mass., 4s,	5,000	5,000 00	5,000 00
of Winchester, Mass., 4s,	5,000	5,000 00	5,000 00
City of Brockton, Mass., 4s and 5s.	25,000	26,000 00	25,000 00
of Cleveland, Ohio, 4s,	18,000	18,000 00	18,000 00
of Dayton, Ohio, 4s,	25,000	24,500 00	25,000 00*
of Lawrence, Mass., 6s,	14,500	14,862 00	14,500 00
of Pawtucket, R. I., 4s,	10,000	9,900 00	10,000 00
of Springfield, Mass., 7s,	15,000	16,895 00	15,000 00
	$177,500	$180,137 00	$177,500 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
97	Atlantic Nat'l Bank, Boston,	$9,700	$11,689 00	$9,700 00
50	Atlas National Bank, Boston,	5,000	5,750 00	5,000 00
97	Blackstone Nat'l Bank, Boston,	9,700	8,755 00	9,700 00
52	Central Nat'l Bank, Boston,	5,200	8,008 00	5,200 00
66	N'l B'k of Commerce, Boston,	6,600	7,788 00	6,600 00
50	National City Bank, Boston,	5,000	4,300 00	5,000 00
126	National Bank of the Commonwealth, Boston,	12,600	15,782 00	12,600 00
50	Boston National Bank, Boston,	5,000	4,650 00	5,000 00
50	Continental Nat'l B'k, Boston,	5,000	5,750 00	5,000 00
50	National Eagle Bank, Boston,	5,000	4,750 00	5,000 00
20	Eliot National Bank, Boston,	2,000	2,320 00	2,000 00
50	Everett Nat'l Bank, Boston,	5,000	4,600 00	5,000 00
27	Nat'l Exchange Bank, Boston,	2,700	3,186 00	2,700 00
25	Freeman's Nat'l Bank, Boston,	2,500	2,650 00	2,500 00
50	Hamilton Nat'l B'k, Boston,	5,000	5,700 00	5,000 00
100	N'l Hide & Leather B'k, Boston,	10,000	10,600 00	10,000 00
46	Howard Nat'l Bank, Boston,	4,600	4,600 00	4,600 00
25	Manufacturers' N'l B'k, Boston,	2,500	2,500 00	2,500 00
50	Market Nat'l Bank, Boston,	5,000	4,600 00	5,000 00
150	Merchants' N'l Bank, Boston,	15,000	18,900 00	15,000 00
8	Metropolitan N'l B'k, Boston,	800	784 00	800 00
50	New England N'l B'k, Boston,	5,000	7,850 00	5,000 00
70	North National Bank, Boston,	7,000	7,630 00	7,000 00

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Randolph Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	N'l B'k of No. America, Boston,	$5,000	$5,250 00	$5,000 00
150	N'l B'k of Redemption, Boston,	15,000	18,900 00	15,000 00
30	Shawmut Nat'l Bank, Boston,	3,000	3,360 00	3,000 00
37	National Revere Bank, Boston,	3,700	3,700 00	3,700 00
46	State National Bank, Boston, .	4,600	4,738 00	4,600 00
25	Third National Bank, Boston,	2,500	2,250 00	2,500 00
25	Tremont Nat'l Bank, Boston, .	2,500	2,375 00	2,500 00
25	National Union Bank, Boston,	2,500	3,250 00	2,500 00
10	Nat'l Webster Bank, Boston, .	1,000	920 00	1,000 00
14	Winthrop Nat'l Bank, Boston,	1,400	1,624 00	1,400 00
50	Home Nat'l Bank, Brockton, .	5,000	9,500 00	5,000 00
97	Central National Bank, Lynn,	9,700	15,720 00	9,700 00
35	National City Bank, Lynn, .	3,500	6,650 00	3,500 00
16	Blue Hill Nat'l Bank, Milton,	1,600	1,696 00	1,600 00
25	Taunton Nat'l Bank, Taunton,	2,500	3,650 00	2,500 00
13	Union Nat'l Bank, Weymouth,	1,300	1,495 00	1,300 00
		$200,700	$238,220 00	$200,700 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . .	$5,000	$4,850 00	$5,000 00
Boston & Maine R.R. 4s, . . .	48,000	46,840 00	48,000 00
Boston & Maine R.R. 7s, . . .	10,000	10,000 00	10,000 00
Concord & Montreal R.R. 4s, . .	10,000	9,800 00	10,000 00
Fitchburg R.R. 4s, ...	10,000	9,800 00	10,000 00
Old Colony R R. 4s,.	20,000	20,000 00	20,000 00
Old Colony R.R. 6s,.	60,000	62,400 00	60,000 00
Maine Central R.R. 7s, ...	10,000	11,300 00	10,000 00
	$173,000	$174,990 00	$173,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$29,450 00	4 per cent.	$243,787 39	5 per cent.	$52,840 59	6 per cent.
55,000 00	4¾ "	65,000 00	5¼ "	2,000 00	6½ "
20,000 00	4⅞ "	89,500 00	5½ "	35,400 00	7 "

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Randolph Savings Bank — Concluded.

Number of loans which are of an amount not exceeding $3,000 each,	84	
Aggregate amount of the same,		$80,326 59
Total number of loans upon real estate,	102	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		56,553 66
Times for the dividends fixed by the by-laws: Friday preceding the first Saturday in April and October.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent.,	21,257 27
	2 per cent.,	21,388 66
Number of accounts opened during the year ending Oct. 31, 1893,	298	
Number of accounts closed during the year ending Oct. 31, 1893,	262	
Total number of open accounts Oct. 31, 1893,	2,838	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		1,933 56
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		134,891 38
Number of same,	1,398	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		153,757 96
Number of same,	1,664	

Date of examination by commissioner: April 11.

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ROCKLAND SAVINGS BANK—ROCKLAND.

Incorporated March 30, 1868. Present number of corporators, 43.

ELISHA T. HARVELL, *President.* E. R. STUDLEY, *Treasurer.*
E. R. STUDLEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

E. T. HARVELL, J. A. TORREY,
W. B. STUDLEY, S. M. HOWES,
CHAS. W. TORREY.

Open for business every business day, except Monday, 9 A.M. to 12 M.; 1 to 4 P.M.; also Saturday, 6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$67,000 00	Deposits,	$818,274 78
Bank stock as per schedule,	48,700 00	Guaranty fund,	30,500 00
Loan on bank stock,	700 00	Interest account,	22,080 15
Railroad bonds as per schedule,	70,000 00	Suspense account,	61 53
Real estate (for banking purposes),	75,087 03		
Real estate by foreclosure,	1,600 00		
Loans on real estate,	406,210 00		
Loans on personal security,	176,257 00		
Loans to counties, cities or towns (notes),	19,000 00		
Loans on depositors' books,	1,200 00		
Deposits in banks, on interest,	4,432 52		
Expense account,	493 88		
Tax account,	60 83		
Cash on hand,	175 20		
	$870,916 46		$870,916 46

Cash on Deposit in Banks, amount in each:—

First National Bank, Rockland,	$4,407 89
Boston Safe Deposit and Trust Company, Boston,	24 63

Loan on Bank Stock:—

On 10 shares National Granite Bank, Quincy,	$700 00

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Rockland Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	$7,000	$7,890 00	$7,000 00
of Boston, Mass., 3½s,	10,000	9,500 00	10,000 00
of Chicago, Ill., 4s,	12,000	11,640 00	12,000 00
of Chicago, Ill., 7s,	2,000	2,240 00	2,000 00
of Cleveland, Ohio, 3.65s,	5,000	4,800 00	5,000 00
of Fall River, Mass., 6s,	4,000	4,720 00	4,000 00
of Middletown, Conn., 3.65s,	1,000	960 00	1,000 00
of Newburyport, Mass., 4s,	5,000	5,060 00	5,000 00
of New London, Conn., 4s,	4,000	4,000 00	4,000 00
Town of Framingham, Mass., 4s,	5,000	5,000 00	5,000 00
of Orange, Mass., 4s,	4,000	4,000 00	4,000 00
of Rockland, Mass., 4s,	2,000	2,000 00	2,000 00
of Weymouth, Mass., 4s,	5,000	5,000 00	5,000 00
City of Springfield, Ohio, 4½s,	1,000	1,000 00	1,000 00
	$67,000	$67,750 00	$67,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
12	Abington Nat'l B'k, Abington,	$1,200	$1,600 00	$1,200 00
42	Continental N'l Bank, Boston,	4,200	4,809 00	4,200 00
10	Eliot National Bank, Boston,	1,000	1,150 00	1,000 00
15	Everett Nat'l Bank, Boston,	1,500	1,320 00	1,500 00
25	Freeman's Nat'l Bank, Boston,	2,500	2,375 00	2,500 00
45	N'l Hide & Leather B'k, Boston,	4,500	4,725 00	4,500 00
67	Howard Nat'l Bank, Boston,	6,700	6,633 00	6,700 00
35	Manufacturers' N'l B'k, Boston,	3,500	3,500 00	3,500 00
25	Metropolitan N'l Bank, Boston,	2,500	2,375 00	2,500 00
73	National Revere Bank, Boston,	7,300	7,300 00	7,300 00
20	Nat'l Webster Bank, Boston,	2,000	1,800 00	2,000 00
20	Winthrop Nat'l Bank, Boston,	2,000	2,300 00	2,000 00
21	Nat'l Granite Bank, Quincy,	2,100	2,835 00	2,100 00
62	First National Bank, Rockland,	6,200	6,400 00	6,200 00
15	Union Nat'l Bank, Weymouth,	1,500	1,725 00	1,500 00
		$48,700	$50,847 00	$48,700 00

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Rockland Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . .	$17,000	$16,950 00	$17,000 00
Boston & Maine R.R. 4s, . . .	5,000	4,900 00	5,000 00
Boston, Revere Beach & Lynn R.R. 6s,	18,000	18,900 00	18,000 00
Fitchburg R.R. 4s, ...	5,000	4,850 00	5,000 00
Fitchburg R.R. 5s, ...	5,000	5,150 00	5,000 00
Newport & Richford R.R. 5s, . .	5,000	5,150 00	5,000 00*
Upper Coos R.R. 4½s, . . .	15,000	15,000 00	15,000 00
	$70,000	$70,900 00	$70,000 00

* A legal investment when made.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$4,432 52	2½ per cent.	$63,850 00	5½ per cent.	$15,200 00	7 per cent.
4,000 00	4½ "	388,292 00	6 "	2,000 00	8 "
120,025 00	5 "	10,000 00	6½ "		

Amount invested in real estate for banking purposes, ...	$75,087 03
Estimated value of the same, ...	70,000 00
Assessed value of the same, ...	56,200 00
Net income received from same during year ending Oct. 31, 1893, . .	175 81
Value, by books, of other real estate held or owned by foreclosure or otherwise, ...	1,600 00
Assessed value of the same, ...	2,275 00
Net income received from same during year ending Oct. 31, 1893, . .	10 00
Number of loans which are of an amount not exceeding $3,000 each, 626	
Aggregate amount of the same, ...	385,437 00
Total number of loans upon real estate, ... 550	
Amount of investments from which no income is received, ...	100 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, ...	44,010 50
Times for the dividends fixed by the by-laws: first Tuesday in January and July.	

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Rockland Savings Bank — Concluded.

Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent.,	$15,240 30
	2 per cent.,	15,996 62
Number of accounts opened during the year ending Oct. 31, 1893,	634	
Number of accounts closed during the year ending Oct. 31, 1893,	420	
Total number of open accounts Oct. 31, 1893,	3,181	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		3,075 70
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		178,720 48
Number of same,	3,310	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		191,691 44
Number of same,	2,571	

Date of examination by commissioner: June 16.

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SALEM SAVINGS BANK—SALEM.

Incorporated Jan. 29, 1818. Present number of corporators, 161.

WILLIAM NORTHEY, *President.* CLARENCE MURPHY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WILLIAM NORTHEY, GEORGE R. HARRIS,
DAVID PINGREE, CHAS. S. REA,
WILLIAM G. WEBB, GEORGE R. JEWETT.

Open for business every business day, 8.45 A.M. to 1.15 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$2,622,100 00	Deposits,	$7,627,275 28
Bank stock as per schedule,	561,450 00	Guaranty fund,	370,000 00
Loans on bank stock,	31,800 00	Profit and loss account,	31,556 41
Railroad bonds as per schedule,	640,200 00		
Loan on railroad bonds,	800 00		
Railroad notes,	250,000 00		
Real estate (for banking purposes),	60,000 00		
Loans on real estate,	1,294,970 00		
Loans on personal security,	1,891,000 00		
Loans to counties, cities or towns (notes),	342,533 33		
Deposits in banks, on interest,	290,560 93		
Cash on hand,	43,417 43		
	$8,028,831 69		$8,028,831 69

Cash on Deposit in Banks, amount in each:—

First National Bank, Boston,	$136,968 13
National Exchange Bank, Salem,	32,194 20
Asiatic National Bank, Salem,	85,398 60
Mercantile National Bank, Salem,	16,000 00
Salem National Bank, Salem,	20,000 00

Loans on Bank Stock, amount on each:—

On 200 shares First National Bank, Chelsea,	$17,000 00
On 75 shares Metacomet National Bank, Fall River,	5,000 00
On 25 shares Metacomet National Bank, Fall River,	
On 25 shares Fall River National Bank, Fall River,	5,000 00
On 20 shares High Street Bank, Providence, R. I.,	

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Salem Savings Bank — Continued.

On 10 shares Rockport National Bank, Rockport, ...	$1,200 00
On 6 shares National Exchange Bank, Salem, ...	
On 5 shares National Security Bank, Lynn, ...	3,000 00
On 14 shares Naumkeag National Bank, Salem, ...	
On 23 shares Merchants' National Bank, Salem, ...	
On 6 shares Naumkeag National Bank, Salem, ...	600 00

Loan on Railroad Bonds: —

On $1,000 Providence & Worcester R.R. 6s, ...	$800 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s, . . .	$24,000	$28,080 00	$24,000 00
of Bath, Me., 6s, . . .	6,000	6,060 00	6,000 00*
of Boston, Mass., 4s, . .	50,000	50,250 00	50,000 00
of Boston, Mass., 5s, . .	142,000	157,355 00	142,000 00
of Boston, Mass., 6s, . .	56,000	56,165 00	56,000 00
of Chicago, Ill., 6s, . . .	10,000	10,350 00	10,000 00
of Chicago, Ill., 7s, . . .	78,000	81,875 00	78,000 00
of Chelsea, Mass., 6s, .	8,000	8,040 00	8,000 00
of Cleveland, Ohio, 3.65s, .	34,000	32,640 00	34,000 00
of Cleveland, Ohio, 5s, .	1,000	1,017 50	1,000 00
of Cleveland, Ohio, 6s, .	8,000	8,330 00	8,000 00
of Cleveland, Ohio, 7s, .	43,000	43,692 50	43,000 00
of Columbus, Ohio, 4s, .	100,000	96,800 00	100,000 00*
of Dayton, Ohio, 4s, . .	100,000	97,500 00	100,000 00*
of Dayton, Ohio, 6s, . .	45,000	46,350 00	45,000 00*
of Des Moines, Iowa, 4½s, .	100,000	100,000 00	100,000 00
of Detroit, Mich., 7s, . .	13,000	16,445 00	13,000 00
of East Saginaw, Mich., 4s, .	14,000	13,860 00	14,000 00
of East Saginaw, Mich., 5s, .	10,000	10,090 00	10,000 00
of Fall River, Mass., 5s, .	10,000	10,050 00	10,000 00
of Fall River, Mass., 6s, .	54,000	63,150 00	54,000 00
of Fitchburg, Mass., 4s, .	149,000	149,500 00	149,000 00
of Grand Rapids, Mich., 4½s, .	101,000	104,535 00	101,000 00
of Holyoke, Mass., 6s, .	65,000	71,500 00	65,000 00
of Hyde Park, Ill., 7s, .	22,000	22,580 00	22,000 00
of Indianapolis, Ind., 7 3/10s, .	4,000	4,065 00	4,000 00
of Lynn, Mass., 6s, . . .	10,000	10,125 00	10,000 00
of Lawrence, Mass., 4s, .	10,000	10,000 00	10,000 00
of Lawrence, Mass., 6s, .	68,000	70,002 50	68,000 00
of Manchester, N. H., 6s, .	100,000	109,375 00	100,000 00
of Middletown, Conn., 3.65s, .	5,000	4,675 00	5,000 00
of Middletown, Conn., 4s, .	25,000	25,000 00	25,000 00
of Pawtucket, R. I., 4s, .	46,000	45,080 00	46,000 00
of Pawtucket, R. I., 5s, .	10,000	10,250 00	10,000 00

* Legal investments when made.

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Salem Savings Bank — Continued.

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested
City of Peoria, Ill., 7s,	$5,000	$5,550 00	$5,000 00
of Providence, R. I., 5s,	235,000	249,100 00	235,000 00
of Portsmouth, N. H., 4s,	50,000	50,125 00	50,000 00
of Salem, Mass., 4s,	150,000	150,180 00	150,000 00
of Salem, Mass., 5s,	15,000	16,125 00	15,000 00
of Saginaw, Mich., 4s,	10,000	9,900 00	10,000 00
of Somerville, Mass., 4s,	61,000	61,000 00	61,000 00
of Springfield, Ohio, 5s,	8,000	8,365 00	8,000 00
of Springfield, Ohio, 6s,	5,000	5,025 00	5,000 00
of Terre Haute, Ind., 4½s,	28,000	28,140 00	28,000 00
of Waterville, Me., 4s,	50,000	49,500 00	50,000 00
of Woburn, Mass., 4s,	18,900	18,900 00	18,900 00
of Worcester, Mass., 4s,	50,000	51,000 00	50,000 00
of Worcester, Mass., 4½s,	50,000	52,250 00	50,000 00
Town of Beverly, Mass., 4s,	10,000	10,000 00	10,000 00
of Chatham, Mass., 4½s,	4,000	4,120 00	4,000 00
of Marblehead, Mass., 4s,	39,000	39,000 00	39,000 00
of Marblehead, Mass., 6s,	22,000	22,715 00	22,000 00
of Milford, Mass., 6s,	7,500	7,893 75	7,500 00
of Marlborough, Mass., 4s.,	42,000	42,185 00	42,000 00
of Norwood, Mass., 4s,	15,000	15,000 00	15,000 00
of South Norwalk, Conn., 4s,	52,000	52,000 00	52,000 00
of Weymouth, Mass., 4s,	10,000	10,025 00	10,000 00
of Wellesley, Mass., 4s,	6,000	6,000 00	6,000 00
of Winchester, Mass., 4s,	11,000	11,000 00	11,000 00
of Winchester, Mass., 6s,	35,000	36,050 00	35,000 00
City of Akron, Ohio, 5s,	38,500	38,500 00	38,500 00
of Haverhill, Mass., 4s,	10,000	10,000 00	10,000 00
of Pawtucket, R. I., 7s,	50,000	51,500 00	50,000 00
of Youngstown, Ohio, 6s,	23,200	24,708 00	23,200 00
	$2,622,100	$2,700,644 25	$2,622,100 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Atlantic National B'k, Boston,	$10,000	$12,050 00	$10,000 00
10	Atlas National Bank, Boston,	1,000	1,150 00	1,000 00
73	Blackstone Nat'l B'k, Boston,	7,300	6,570 00	7,300 00
25	Boylston Nat'l Bank, Boston,	2,500	3,125 00	2,500 00
205	National City Bank, Boston,	20,500	17,630 00	20,500 00
280	Columbian Nat'l Bank, Boston,	28,000	28,000 00	28,000 00
502	N'l B'k of Commerce, Boston,	50,200	59,236 00	50,200 00

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Salem Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	National Bank of the Commonwealth, Boston, . . .	$10,000	$12,500 00	$10,000 00
114	Freeman's Nat'l Bank, Boston,	11,400	12,084 00	11,400 00
120	Hamilton Nat'l Bank, Boston,	12,000	13,680 00	12,000 00
78	N'l Hide & Leather B'k, Boston,	7,800	8,229 00	7,800 00
66	Lincoln Nat'l Bank, Boston, .	6,600	6,534 00	6,600 00
583	Merchants' N'l Bank, Boston, .	58,300	83,369 00	58,300 00
300	North National Bank, Boston,	30,000	32,700 00	30,000 00
125	N'l B'k of Redemption, Boston,	12,500	15,687 00	12,500 00
165	N'l B'k of the Republic, Boston,	16,500	24,337 00	16,500 00
500	National Revere Bank, Boston,	50,000	50,000 00	50,000 00
223	Second National Bank, Boston,	22,300	40,363 00	22,300 00
75	Shawmut Nat'l Bank, Boston,	7,500	8,400 00	7,500 00
50	State National Bank, Boston, .	5,000	5,150 00	5,000 00
100	Suffolk National Bank, Boston,	10,000	9,250 00	10,000 00
200	Tremont Nat'l Bank, Boston, .	20,000	18,800 00	20,000 00
74	Winthrop N'l Bank, Boston, .	7,400	8,584 00	7,400 00
100	Home Nat'l Bank, Brockton, .	10,000	15,000 00	10,000 00
20	Beverly Nat'l Bank, Beverly, .	2,000	2,940 00	2,000 00
150	First National Bank, Chelsea,	15,000	15,038 00	15,000 00
20	Marblehead National Bank, Marblehead, . . .	2,000	2,300 00	2,000 00
45	National Grand Bank, Marblehead, ...	4,500	5,175 00	4,500 00
625	Asiatic National Bank, Salem,	18,750	19,375 00	18,750 00
134	First National Bank, Salem, .	13,400	15,410 00	13,400 00
50	Mercantile N'l Bank, Salem, .	5,000	5,750 00	5,000 00
950	Merchants' Nat'l Bank, Salem,	47,500	61,750 00	47,500 00
100	Naumkeag Nat'l Bank, Salem,	10,000	12,500 00	10,000 00
100	Salem National Bank, Salem,	10,000	12,000 00	10,000 00
85	National Exchange B'k, Salem,	8,500	9,010 00	8,500 00
80	National Union Bank, Boston,	8,000	10,400 00	8,000 00
		$561,450	$664,076 00	$561,450 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s, ...	$25,000	$27,125 00	$25,000 00
Boston & Maine R.R. 4s, . . .	50,000	48,700 00	50,000 00
Boston & Providence R.R. 4s, . .	50,000	50,000 00	50,000 00
Boston, Winthrop & Shore R.R. 5s,	30,000	30,600 00	30,000 00
Concord & Montreal R.R. 4s, . .	75,000	73,500 00	75,000 00

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Salem Savings Bank — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s,	$25,000	$24,000 00	$25,000 00
Fitchburg R.R. 5s,	96,000	98,690 00	96,000 00
Fitchburg R.R. 7s,	9,000	9,090 00	9,000 00
Old Colony R.R. 4s,	50,000	49,500 00	50,000 00
Old Colony R.R. 4½s,	20,000	20,200 00	20,000 00
Portland & Kennebec R.R. 6s,	52,200	53,244 00	52,200 00
Portland & Ogdensburg R.R. 6s,	67,000	73,700 00	67,000 00
Providence & Worcester R.R. 6s,	26,000	27,560 00	26,000 00
Worcester, Nashua & Rochester R.R. 4s,	25,000	24,250 00	25,000 00
Maine Central R.R. 5s,	5,000	5,350 00	5,000 00
New Bedford R.R. 7s,	35,000	35,350 00	35,000 00
	$640,200	$650,859 00	$640,200 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$254,560 93	2½ per cent.	$7,000 00	4¼ per cent.	$209,150 00	5½ per cent.
50,000 00	3⅜ "	381,700 00	4½ "	360,870 00	6 "
60,000 00	3½ "	175,000 00	4⅝ "	45,000 00	6½ "
544,233 33	4 "	1,680,150 00	5 "	173,000 00	7 "
6,000 00	4⅛ "	155,000 00	5¼ "		

Amount invested in real estate for banking purposes,		$60,000 00
Estimated value of the same,		75,000 00
Assessed value of the same,		60,000 00
Net income received from same during year ending Oct. 31, 1893,		3,703 38
Number of loans which are of an amount not exceeding $3,000 each,	212	
Aggregate amount of the same,		283,520 00
Total number of loans upon real estate,	288	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		386,703 81

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

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Salem Savings Bank — Concluded.

Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent.,	$150,158 43
	2 per cent.,	149,569 46
Number of accounts opened during the year ending Oct. 31, 1893,	1,457	
Number of accounts closed during the year ending Oct. 31, 1893,	1,583	
Total number of open accounts Oct. 31, 1893,	17,341	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		14,131 15
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		792,815 01
Number of same,	9,587	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		1,170,440 64
Number of same,	11,408	

Date of examination by commissioner: August 22.

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SALEM FIVE CENTS SAVINGS BANK — SALEM.

Incorporated March 9, 1855. Present number of corporators, 177.

WILLIAM H. JELLEY, *President.* JOHN S. WILLIAMS, *Treasurer.*
JOHN S. WILLIAMS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WILLIAM H. JELLEY, MATTHEW ROBSON,
JOHN P. PEABODY, HENRY A. HALE,
WILLIAM R. COLBY.

Open for business every business day, 8.45 A.M. to 1.15 P.M.; Saturdays, for deposits only, from 7 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$809,000 00	Deposits,	$4,103,379 58
Loans on public funds,	47,400 00	Guaranty fund,	212,000 00
Bank stock as per schedule,	565,500 00	Profit and loss account,	92,492 3
Loans on bank stock,	30,900 00		
Railroad bonds as per schedule,	378,700 00		
Loans on railroad stock,	62,500 00		
Railroad notes,	50,000 00		
Real estate by foreclosure,	5,400 00		
Loans on real estate,	1,104,455 00		
Loans on personal security,	1,183,000 00		
Loans to counties, cities or towns (notes),	90,870 90		
Deposits in banks, on interest,	59,502 32		
Furniture and fixtures,	7,500 00		
Cash on hand,	13,143 67		
	$4,407,871 89		$4,407,871 89

Cash on Deposit in Banks, amount in each: —

Mercantile National Bank, Salem,	$10,000 00
Asiatic National Bank, Salem,	10,000 00
Merchants' National Bank, Salem,	24,502 32
Salem National Bank, Salem,	15,000 00

Loans on Public Funds, amount on each: —

On $1,000 City of Cambridge, Mass., 4s,	$900 00
On $500 United States 4s,	500 00
On $40,000 City of Dayton, Ohio, 5s,	40,000 00*
On $6,000 City of Boston, Mass., 4s,	6,000 00

* A legal loan when made.

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Salem Five Cents Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

On 150 shares Traders' National Bank, Boston,	$10,000 00
On 5 shares North National Bank, Boston,	5,500 00
On 5 shares National Exchange Bank, Boston,	
On 6 shares Atlas National Bank, Boston,	
On 10 shares National Revere Bank, Boston,	
On 10 shares Third National Bank, Boston,	
On 10 shares Winthrop National Bank, Boston,	
On 5 shares Home National Bank, Brockton,	
On 14 shares First National Bank, Salem,	
On 150 shares Mechanics' National Bank, Boston,	15,000 00
On 4 shares First National Bank, Lynn,	400 00

Loans on Railroad Stock, amount on each: —

On 250 shares Boston & Maine R.R.,	$25,000 00
On 215 shares Boston & Maine R.R.,	22,500 00
On 100 shares Boston & Albany R.R.,	15,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	$5,000	$5,240 00	$5,000 00
of Chelsea, Mass., 6s,	6,000	6,040 00	6,000 00
of Chicago, Ill., 7s,	28,000	29,510 00	28,000 00
of Cleveland, Ohio, 4s,	90,000	128,250 00	90,000 00
of Cleveland, Ohio, 5s,	29,000		29,000 00
of Cleveland, Ohio, 6s,	1,000		1,000 00
of Cleveland, Ohio, 7s,	7,000		7,000 00
of Dayton, Ohio, 4s,	10,000	79,890 00	10,000 00*
of Dayton, Ohio, 5s,	30,000		30,000 00*
of Dayton, Ohio, 6s,	37,000		37,000 00*
of Fall River, Mass., 5s,	10,000	44,160 00	10,000 00
of Fall River, Mass., 6s,	31,000		31,000 00
of Grand Rapids, Mich., 4½s,	50,000	51,000 00	50,000 00
of Gardiner, Me., 5s,	10,000	10,250 00	10,000 00
of Holyoke, Mass., 4s,	75,000	75,000 00	75,000 00
of Indianapolis, Ind., 7 3/10s,	26,000	26,760 00	26,000 00
of Lewiston, Me., 5s,	11,000	29,035 00	11,000 00
of Lewiston, Me., 6s,	16,000		16,000 00
of Lynn, Mass., 6s,	20,000	20,800 00	20,000 00
of Lawrence, Mass., 6s,	39,000	39,390 00	39,000 00
of Malden, Mass., 4s,	16,400	16,400 00	16,400 00
of Pawtucket, R. I., 5s,	6,000	12,240 00	6,000 00
of Pawtucket, R. I., 6s,	6,000		6,000 00
of Somerville, Mass., 4s,	35,000	45,100 00	35,000 00
of Somerville, Mass., 5s,	10,000		10,000 00
of Springfield, Mass., 7s,	41,000	48,375 00	41,000 00
of Springfield, Ohio, 5s,	20,000	20,200 00	20,000 00
of Waterbury, Conn., 7s,	20,000	21,600 00	20,000 00

* Legal investments when made.

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Salem Five Cents Savings Bank — Continued.

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested
City of Akron, Ohio, 5s,	$11,000	$11,020 00	$11,000 00
of Bay City, Mich., 8s,	1,000	1,280 00	1,000 00
of Brockton, Mass., 5s,	5,000	5,450 00	5,000 00
Town of Brookline, Mass., 7s,	500	560 00	500 00
City of Canton, Ohio, 5s,	25,000	25,500 00	25,000 00
Town of Chicopee, Mass., 4½s,	6,000	6,060 00	6,000 00
City of Dover, N. H., 4s,	20,000	20,000 00	20,000 00
of New York, N. Y., 7s,	5,000	8,236 00	5,000 00
of New York, N. Y., 6s,	2,100		2,100 00
of Salem, Mass., 6s,	3,000	33,225 00	3,000 00
of Salem, Mass., 4s,	30,000		30,000 00
of Woburn, Mass., 4s,	10,000	10,000 00	10,000 00
of Youngstown, Ohio, 5s,	5,000	5,000 00	5,000 00
	$809,000	$835,571 00	$809,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Atlantic Nat'l Bank, Boston,	$10,000	$12,000 00	$10,000 00
100	Atlas National Bank, Boston,	10,000	11,500 00	10,000 00
150	Blackstone N'l Bank, Boston,	15,000	13,500 00	15,000 00
80	Boston National Bank, Boston,	8,000	7,440 00	8,000 00
200	Boylston Nat'l Bank, Boston,	20,000	25,000 00	20,000 00
83	National City Bank, Boston,	8,300	7,138 00	8,300 00
150	Columbian N'l Bank, Boston,	15,000	15,000 00	15,000 00
165	N'l B'k of Commerce, Boston,	16,500	19,470 00	16,500 00
170	National Bank of the Commonwealth, Boston,	17,000	21,250 00	17,000 00
114	Continental N'l Bank, Boston,	11,400	12,996 00	11,400 00
100	National Eagle Bank, Boston,	10,000	9,500 00	10,000 00
133	Eliot National Bank, Boston,	13,300	15,295 00	13,300 00
73	Everett National Bank, Boston,	7,300	6,643 00	7,300 00
50	Faneuil Hall N'l Bank, Boston,	5,000	6,000 00	5,000 00
25	First National Bank, Boston,	2,500	5,925 00	2,500 00
91	Freeman's Nat'l Bank, Boston,	9,100	9,646 00	9,100 00
200	Globe National Bank, Boston,	20,000	18,400 00	20,000 00
70	Hamilton Nat'l Bank, Boston,	7,000	7,980 00	7,000 00
85	N'l Hide & Leather B'k, Boston,	8,500	8,925 00	8,500 00
97	Howard Nat'l Bank, Boston,	9,700	9,603 00	9,700 00
100	Manufacturers' N'l B'k, Boston,	10,000	10,000 00	10,000 00
22	Market Nat'l Bank, Boston,	2,200	2,024 00	2,200 00
135	Massachusetts N'l B'k, Boston,	13,500	12,825 00	13,500 00
333	Merchants' Nat'l Bank, Boston,	33,300	48,618 00	33,300 00
50	Mt. Vernon Nat'l B'k, Boston,	5,000	6,600 00	5,000 00

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Salem Five Cents Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
91	New England N'l B'k, Boston,	$9,100	$14,378 00	$9,100 00
200	North National Bank, Boston,	20,000	21,800 00	20,000 00
117	N'l B'k of No. America, Boston,	11,700	12,285 00	11,700 00
64	Old Boston Nat'l B'k, Boston,	6,400	6,336 00	6,400 00
20	N'l B'k of Redemption, Boston,	2,000	2,500 00	2,000 00
204	National Revere Bank, Boston,	20,400	20,400 00	20,400 00
75	Second Nat'l Bank, Boston, .	7,500	13,575 00	7,500 00
57	Shawmut Nat'l Bank, Boston,	5,700	6,384 00	5,700 00
95	Shoe & Leather N'l B'k, Boston,	9,500	8,550 00	9,500 00
50	State National Bank, Boston, .	5,000	5,150 00	5,000 00
75	Suffolk Nat'l Bank, Boston, .	7,500	6,900 00	7,500 00
300	Third National Bank, Boston,	30,000	26,100 00	30,000 00
100	Tremont Nat'l Bank, Boston, .	10,000	9,400 00	10,000 00
69	National Union Bank, Boston,	6,900	8,901 00	6,900 00
50	Nat'l Webster Bank, Boston, .	5,000	4,550 00	5,000 00
36	Winthrop Nat'l Bank, Boston,	3,600	4,176 00	3,600 00
40	Lincoln Nat'l Bank, Boston, .	4,000	3,960 00	4,000 00
60	First National Bank, Chelsea, .	6,000	6,015 00	6,000 00
460	Asiatic National Bank, Salem,	13,800	14,260 00	13,800 00
100	Nat'l Exchange Bank, Salem,	10,000	10,600 00	10,000 00
25	First National Bank, Salem, .	2,500	2,875 00	2,500 00
194	Mercantile Nat'l Bank, Salem,	19,400	22,310 00	19,400 00
218	Merchants' Nat'l Bank, Salem,	10,900	14,170 00	10,900 00
250	Naumkeag Nat'l Bank, Salem,	25,000	31,250 00	25,000 00
260	Salem National Bank, Salem, .	26,000	31,200 00	26,000 00
		$565,500	$631,303 00	$565,500 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . .	$80,000	$80,000 00	$80,000 00
Concord & Montreal R.R. 4s, . .	10,000	10,000 00	10,000 00
Eastern R.R. 6s, ...	10,700	12,519 00	10,700 00
Fitchburg R.R. 4s, ...	25,000	24,250 00	25,000 00
Fitchburg R.R. 4½s, ...	100,000	100,000 00	100,000 00
Leeds & Farmington R.R. 6s, . .	25,000	25,750 00	25,000 00
New Bedford R.R. 7s, . . .	11,000	11,110 00	11,000 00
Old Colony R.R. 4½s, . . .	25,000	25,500 00	25,000 00
Old Colony R.R. 6s, ...	39,000	40,940 00	39,000 00
Old Colony R.R. 7s, ...	3,000	3,015 00	3,000 00
Providence & Worcester R.R. 6s, .	50,000	53,000 00	50,000 00
	$378,700	$386,084 00	$378,700 00

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Salem Five Cents Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$34,502 32	3 per cent.	$1,045,400 00	5 per cent.	$19,600 00	6½ per cent.
1,000 00	3¾ "	185,900 00	5¼ "	107,750 00	7 "
133,500 00	4 "	235,020 90	5⅝ "	37,530 00	7 3/10 "
237,000 00	4½ "	45,000 00	5¾ "	55,000 00	8 "
260,000 00	4¾ "	231,425 00	6 "		

Value, by books, of real estate held or owned by foreclosure or otherwise,		$5,400 00
Assessed value of the same,		3,450 00
Net income received from same during year ending Oct. 31, 1893,		266 27
Number of loans which are of an amount not exceeding $3,000 each,	226	
Aggregate amount of the same,		304,480 00
Total number of loans upon real estate,	290	
Amount of investments from which no income is received,		500 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		213,695 87
Times for the dividends fixed by the by-laws: February 1 and August 1.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent., 2 per cent.,	75,098 34 78,501 92
Number of accounts opened during the year ending Oct. 31, 1893,	2,258	
Number of accounts closed during the year ending Oct. 31, 1893,	1,461	
Total number of open accounts Oct. 31, 1893,	12,053	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		10,250 55
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		824,206 03
Number of same,	11,213	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		779,979 81
Number of same,	8,015	
Date of examination by commissioner: June 12.		

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SEAMEN'S SAVINGS BANK — PROVINCETOWN.

Incorporated April 14, 1851. Present number of corporators, 149.

LYSANDER N. PAINE, *President.* LEWIS NICKERSON, *Treasurer.*
LEWIS NICKERSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

LYSANDER N. PAINE, LAUREN YOUNG,
ATKINS NICKERSON, A. L. PUTNAM,
JAMES A. SMALL.

Open for business every business day, 9 A.M. to 12 M.; 1 to 3 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$47,500 00	Deposits,	$432,744 11
Loan on public funds,	500 00	Guaranty fund,	15,834 98
Bank stock as per schedule,	94,240 84	Profit and loss account,	7,598 63
Loans on bank stock,	1,560 00	Surplus account,	1,625 76
Railroad bonds as per schedule,	25,787 50		
Real estate (for banking purposes),	11,421 66		
Real estate by foreclosure,	29,725 00		
Loans on real estate,	175,946 44		
Loans on personal security,	41,165 65		
Loans to counties, cities or towns (notes),	12,000 00		
Loans on depositors' books,	605 00		
Deposits in banks, on interest,	13,736 11		
Safe and furniture,	1,975 00		
Cash on hand,	1,640 28		
	$457,803 48		$457,803 48

Cash on Deposit in Banks, amount in each: —

National Revere Bank, Boston,	$3,621 17
First National Bank, Provincetown,	10,114 94

Loan on Public Funds: —

On $500 United States 4s,	$500 00

Loans on Bank Stock, amount on each: —

On 5 shares Middleborough National Bank, Middleborough,	$400 00
On 4 shares First National Bank, Provincetown,	360 00
On 8 shares First Ward National Bank, Boston,	800 00

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Seamen's Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	$2,000	$2,160 00	$2,000 00
of Chicago, Ill., 7s,	1,000	1,110 00	1,000 00
of Cleveland, Ohio, 4½s,	5,000	5,050 00	5,000 00
of Cleveland, Ohio, 5s,	5,000	5,150 00	5,000 00
of Dayton, Ohio, 5s,	3,000	3,060 00	3,000 00*
of Dubuque, Iowa, 5s,	3,000	3,135 00	3,000 00
of Fall River, Mass., 6s,	2,000	2,060 00	2,000 00
of Fort Wayne, Ind., 6s,	3,000	3,180 00	3,000 00
of Grand Rapids, Mich., 5s,	5,000	5,000 00	5,000 00
of Lewiston, Me., 5s,	1,000	1,030 00	1,000 00
of Lewiston, Me., 6s,	2,000	2,200 00	2,000 00
of Saginaw, Mich., 5s,	6,000	6,135 00	6,000 00
of Sioux City, Iowa, 4½s,	3,000	3,000 00	3,000 00
of Akron, Ohio, 5s,	6,500	6,602 50	6,500 00
	$47,500	$48,872 50	$47,500 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Atlas National Bank, Boston,	$2,500	$2,887 50	$3,175 00
20	Blackstone N'l Bank, Boston,	2,000	1,805 00	2,500 00
76	Boston Nat'l Bank, Boston,	7,600	7,068 00	7,600 00
50	Central Nat'l Bank, Boston,	5,000	7,687 50	7,882 50
15	Continental N'l Bank, Boston,	1,500	1,721 25	1,878 75
50	Eliot National Bank, Boston,	5,000	5,775 00	6,000 00
50	Everett Nat'l Bank, Boston,	5,000	4,587 50	6,575 00
45	Freeman's Nat'l Bank, Boston,	4,500	4,770 00	4,500 00
25	Globe National Bank, Boston,	2,500	2,300 00	3,562 50
15	Howard Nat'l Bank, Boston,	1,500	1,485 00	1,500 00
50	Mt. Vernon N'l Bank, Boston,	5,000	6,606 25	6,250 00
25	Manufacturers' N'l B'k, Boston,	2,500	2,500 00	2,871 88
10	Market Nat'l Bank, Boston,	1,000	970 00	1,190 00
50	N'l B'k of the Republic, Boston,	5,000	7,375 00	5,541 67
69	Nat'l Revere Bank, Boston,	6,900	6,900 00	7,592 62
20	Old Boston N'l Bank, Boston,	2,000	1,980 00	3,300 00
17	Second Nat'l Bank, Boston,	1,700	3,077 00	1,700 00
26	State National Bank, Boston,	2,600	2,684 50	2,600 00
30	Suffolk Nat'l Bank, Boston,	3,000	2,775 00	4,187 50
45	Tremont Nat'l Bank, Boston,	4,500	4,230 00	5,473 42
5	Home Nat'l Bank, Brockton,	500	750 00	540 00
10	Blue Hill Nat'l Bank, Milton,	1,000	1,057 50	1,000 00
54	First N'l Bank, Provincetown,	5,400	7,560 00	6,820 00
		$78,200	$88,552 00	$94,240 84

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Seamen's Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Revere Beach & Lynn R.R. 6s,	$1,000	$1,050 00	$1,000 00
Fitchburg R.R. 4s,	5,000	4,850 00	4,787 50
Fitchburg R.R. 5s,	10,000	10,300 00	10,000 00
Maine Central R.R. 4½s,	2,000	2,040 00	2,000 00
Maine Central R.R. 5s,	2,000	2,100 00	2,000 00
Vermont and Massachusetts R.R. 5s,	6,000	6,300 00	6,000 00
	$26,000	$26,640 00	$25,787 50

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$13,736 11	2½ per cent.	$4,000 00	5¼ per cent.	$5,530 00	6½ per cent.
3,500 00	4½ "	32,900 00	5½ "	390 00	7 "
83,000 00	5 "	102,457 09	6 "		

Amount invested in real estate for banking purposes,		$11,421 66
Estimated value of the same,		11,421 66
Assessed value of the same,		8,450 00
Net income received from same during year ending Oct. 31, 1893,		326 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,		29,725 00
Assessed value of the same,		21,598 00
Net income received from same during year ending Oct. 31, 1893,		1,156 77
Number of loans which are of an amount not exceeding $3,000 each,	184	
Aggregate amount of the same,		127,979 58
Total number of loans upon real estate,	126	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		23,064 93
Times for the dividends fixed by the by-laws: Friday preceding third Monday in January and July.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent., 2 per cent.,	7,522 93 7,973 24
Number of accounts opened during the year ending Oct. 31, 1893,	270	
Number of accounts closed during the year ending Oct. 31, 1893,	207	
Total number of open accounts Oct. 31, 1893,	1,909	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		2,830 76
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		111,104 12
Number of same,	1,353	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		101,229 95
Number of same,	1,396	

Date of examination by commissioner: July 7.

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SECURITY SAVINGS BANK — WEST BOYLSTON.

Incorporated March 6, 1888. Present number of corporators, 51.

L. M. HARRIS, *President.* GEORGE L. HYDE, *Treasurer.*
LOUIS CUTTING, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

L. M. HARRIS, A. N. WHITING,
HENRY O. SAWYER, WILLIAM R. WALKER,
JOHN C. HASTINGS.

Open for business every business day, except Saturday, 8 to 11 A.M.; 2 to 4 P.M.; Saturday, 8 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	$2,438 00	Deposits,	$29,946 62
Loans on real estate,	13,475 00	Guaranty fund,	176 59
Loans on personal security,	7,973 00	Profit and loss account,	515 89
Loans to counties, cities or towns (notes),	2,000 00		
Deposits in banks, on interest,	4,719 17		
Expense account,	1 50		
Cash on hand,	32 43		
	$30,639 10		$30,639 10

Cash on Deposit in Banks, amount in each: —

Citizens' National Bank, Worcester,	$3,719 17
Safety Fund National Bank, Fitchburg,	1,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
5	State National Bank, Boston,	$500	$515 00	$627 50
5	N'l B'k of Commerce, Boston,	500	590 00	647 50
2	N'l B'k of Redemption, Boston,	200	250 00	260 50
10	National City Bank, Boston,	1,000	860 00	902 50
		$2,200	$2,215 00	$2,438 00

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Security Savings Bank, West Boylston — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$3,719 17	3 per cent.	$7,600 00	5 per cent.	$12,598 00	6 per cent.
1,000 00	4½ "	3,050 00	5½ "	200 00	8 "

Number of loans which are of an amount not exceeding $3,000 each,	25	
Aggregate amount of the same,		$19,948 00
Total number of loans upon real estate,	13	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		1,302 05
Times for the dividends fixed by the by-laws: January 1 and July 1.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent., 2 per cent.,	428 02 518 52
Number of accounts opened during the year ending Oct. 31, 1893,	44	
Number of accounts closed during the year ending Oct. 31, 1893,	24	
Total number of open accounts Oct. 31, 1893,	164	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		75 65
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		11,878 29
Number of same,	197	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		6,802 22
Number of same,	91	
Date of examination by commissioner: May 15.		

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SHELBURNE FALLS SAVINGS BANK — SHELBURNE FALLS.

Incorporated March 28, 1855. Present number of corporators, 31.

F. A. Ball, *President.* A. K. Hawks, *Treasurer.*
Herbert Newell, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:
A. W. Ward, A. K. Hawks,
F. R. Pratt.

Open for business every business day, 9 A.M. to 12 M.; 1 to 4 P.M.

Balance Sheet October 31, 1893.

Assets.		Liabilities.	
Public funds as per schedule,	$304,000 00	Deposits,	$882,470 14
Bank stock as per schedule,	33,400 00	Guaranty fund,	45,000 00
Loans on bank stock,	8,285 00	Profit and loss account,	14,969 57
Railroad bonds as per schedule,	145,000 00		
Loan on railroad stock,	1,000 00		
Loans on real estate,	353,070 00		
Loans on personal security,	85,170 00		
Loans on depositors' books,	500 00		
Deposits in banks, on interest,	12,008 98		
Cash on hand,	5 73		
	$942,439 71		$942,439 71

Cash on Deposit in Banks, amount in each: —

Conway National Bank, Conway,	$2,008 98
Pynchon National Bank, Springfield,	5,000 00
Holyoke National Bank, Holyoke,	5,000 00

Loans on Bank Stock, amount on each: —

On 10 shares Shelburne Falls National Bank, Shelburne Falls,	$785 00
On 4 shares Shelburne Falls National Bank, Shelburne Falls,	400 00
On 7 shares Shelburne Falls National Bank, Shelburne Falls,	700 00
On 5 shares Shelburne Falls National Bank, Shelburne Falls,	500 00
On 20 shares Shelburne Falls National Bank, Shelburne Falls,	2,000 00

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Shelburne Falls Savings Bank — Continued.

On 25 shares Home National Bank, Holyoke,		$2,000 00
On 10 shares Berkshire National Bank, North Adams,		
On 5 shares Holyoke National Bank, Holyoke,		1,900 00
On 4 shares Ware National Bank, Ware,		
On 1 share South End National Bank, Boston,		

Loan on Railroad Stock: —

On 17 shares Vermont & Massachusetts R.R.,*	$1,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 5s,	$48,000	$53,100 00	$48,000 00
of Fall River, Mass., 6s,	10,000	11,700 00	10,000 00
of Fitchburg, Mass., 4s,	20,000	20,000 00	20,000 00
of Lynn, Mass., 5s,	10,000	10,900 00	10,000 00
of Lynn, Mass., 4s,	10,000	10,000 00	10,000 00
of Milwaukee, Wis., 7s,	10,000	10,300 00	10,000 00
of New Bedford, Mass., 4s,	15,000	15,000 00	15,000 00
of Providence, R. I., 4s,	10,000	10,200 00	10,000 00
of Providence, R. I., 5s,	69,000	75,500 00	69,000 00
of Springfield, Ohio, 5s,	12,000	12,300 00	12,000 00
of Taunton, Mass., 4s,	20,000	20,000 00	20,000 00
of Woonsocket, R. I., 4s,	10,000	10,000 00	10,000 00
of Worcester, Mass., 4s,	20,000	20,200 00	20,000 00
of Pittsfield, Mass., 4s,	30,000	30,000 00	30,000 00
of Youngstown, Ohio, 5s,	10,000	10,200 00	10,000 00
	$304,000	$319,400 00	$304,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	South End Nat'l Bank, Boston,	$5,000	$4,250 00	$5,000 00
46	Conway Nat'l Bank, Conway,	4,600	5,300 00	4,600 00
50	Adams N'l B'k, North Adams,	5,000	6,000 00	5,000 00
50	First N'l Bank, Northampton,	5,000	5,750 00	5,000 00
138	Shelburne Falls Nat'l Bank, Shelburne Falls,	13,800	17,000 00	13,800 00
		$33,400	$38,300 00	$33,400 00

* The treasurer was notified that this was an illegal loan, and it has since been corrected.

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Shelburne Falls Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	$20,000	$19,800 00	$20,000 00
Fitchburg R.R. 4s,	10,000	9,600 00	10,000 00
Fitchburg R.R. 5s,	40,000	41,000 00	40,000 00
Maine Central R.R. 7s,	15,000	19,500 00	15,000 00
N. Y. & N. E. R.R. (terminal) 4s,	10,000	10,000 00	10,000 00
Vermont & Massachusetts R.R. 5s,	20,000	21,000 00	20,000 00
Boston & Maine R.R. 4s,	20,000	19,600 00	20,000 00
Old Colony R.R. 4s,	10,000	10,000 00	10,000 00
	$145,000	$150,500 00	$145,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$2,008 98	4 per cent.	$420,025 00	5 per cent.	$5,000 00	6 per cent.
23,000 00	4½ "	10,000 00	5½ "		

Number of loans which are of an amount not exceeding $3,000 each,	309	
Aggregate amount of the same,		$236,375 00
Total number of loans upon real estate,	387	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		47,693 33
Times for the dividends fixed by the by-laws: April 10 and October 10.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent., 2 per cent.,	16,822 50 17,056 66
Number of accounts opened during the year ending Oct. 31, 1893,	423	
Number of accounts closed during the year ending Oct. 31, 1893,	247	
Total number of open accounts Oct. 31, 1893,	3,613	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		1,993 26
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		148,196 92
Number of same,	2,338	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		159,361 23
Number of same,	1,738	
Date of examination by commissioner: March 13.		

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SOMERVILLE SAVINGS BANK — SOMERVILLE.

Incorporated Feb. 24, 1885. Present number of corporators, 23.

ALBION A. PERRY, *President.* FREDERIC W. STONE, *Treasurer.*
FREDERIC W. STONE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

SILAS H. HOLLAND, ALBION A. PERRY,
J. WALTER SANBORN, PHILIP EBERLE,
WILLIAM VEAZIE.

Open for business every business day, 10 A.M. to 1 P.M.; also Monday, 7.30 to 8.30 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$46,000 00	Deposits,	$345,006 59
Loans on public funds,	20,000 00	Guaranty fund,	3,200 00
Bank stock as per schedule,	3,000 00	Interest account,	6,473 66
Loan on bank stock,	5,000 00	Profit and loss account,	253 07
Railroad bonds as per schedule,	9,992 50		
Loans on real estate,	224,250 00		
Loans on personal security,	8,100 00		
Loans to counties, cities or towns (notes),	10,000 00		
Deposits in banks, on interest,	23,538 35		
Expense account,	817 04		
Premium account,	3,042 42		
Furniture and fixtures,	410 00		
Cash on hand,	783 01		
	$354,933 32		$354,933 32

Cash on Deposit in Banks, amount in each: —

Market National Bank, Boston,	$6,892 64
Somerville National Bank, Somerville,	9,560 37
National Security Bank, Boston,	7,085 34

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Somerville Savings Bank — Continued.

Loans on Public Funds, amount on each: —

On $3,000 City of Cambridge, Mass., 6s,	$5,000 00
On $2,000 United States 4s,	
On $8,000 City of Boston, Mass., 4s,	8,000 00
On $7,000 City of Boston, Mass., 4s,	7,000 00
On $1,000 Boston & Providence R.R. 4s,	

Loan on Bank Stock: —

On 50 shares Fourth National Bank, Boston,	$5,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	$2,000	$2,000 00	$2,000 00
of Boston, Mass., 4s,	5,000	5,100 00	5,000 00
of Cambridge, Mass., 4s,	1,000	1,005 00	1,000 00
of Chicago, Ill., 7s,	1,000	1,020 00	1,000 00
of Cleveland, Ohio, 6s,	1,000	1,065 00	1,000 00
of Cleveland, Ohio, 7s,	2,000	2,040 00	2,000 00
of Dayton, Ohio, 5s,	3,000	3,120 00	3,000 00*
of Fall River, Mass., 6s,	1,000	1,160 00	1,000 00
of Newburyport, Mass., 4s,	2,000	2,000 00	2,000 00
of New London, Conn., 4s,	2,000	2,000 00	2,000 00
of Newton, Mass., 4s,	2,000	2,020 00	2,000 00
of Sioux City, Iowa, 4½s,	3,000	3,000 00	3,000 00
of Sioux City, Iowa, 6s,	2,000	2,000 00	2,000 00
of Somerville, Mass., 4s,	5,000	5,000 00	5,000 00
of Somerville, Mass., 5s,	3,000	3,080 00	3,000 00
Town of Bedford, Mass., 4s,	2,000	2,000 00	2,000 00
of Everett, Mass., 4s,	2,000	2,000 00	2,000 00
of North Easton, Mass. (Village District), 4s,	2,000	2,000 00	2,000 00
of Wellesley, Mass., 5s,	1,000	1,000 00	1,000 00
County of Aroostook, Me., 4½s,	3,000	3,030 00	3,000 00
Town of Mansfield, Mass., 4s,	1,000	1,000 00	1,000 00
	$46,000	$46,640 00	$46,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	Market Nat'l Bank, Boston,	$2,000	$1,840 00	$2,000 00
10	Merchants' N'l Bank, Boston,	1,000	1,430 00	1,000 00
		$3,000	$3,270 00	$3,000 00

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Somerville Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	$1,000	$1,080 00	$1,000 00
Concord & Montreal R.R. 4s,	1,000	980 00	1,000 00
Maine Central R.R. 7s,	4,000	4,800 00	4,000 00
Vermont & Massachusetts R.R. 5s,	1,000	1,050 00	1,000 00
Fitchburg R.R. 4s,	3,000	2,910 00	2,992 50
	$10,000	$10,820 00	$9,992 50

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$16,453 01	2½ per cent.	$192,285 00	5 per cent.	$36,350 00	6 per cent.
7,085 34	3 "	38,715 00	5½ "		

Number of loans which are of an amount not exceeding $3,000 each, 104
Aggregate amount of the same, ... $168,150 00
Total number of loans upon real estate, ... 116
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, ... 14,681 85
Times for the dividends fixed by the by-laws: June 1 and December 1.
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893, ... 2 per cent., 4,730 26; 2 per cent., 5,477 53
Number of accounts opened during the year ending Oct. 31, 1893, . 889
Number of accounts closed during the year ending Oct. 31, 1893, . 459
Total number of open accounts Oct. 31, 1893, ... 2,060
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), ... 1,324 62
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, ... 176,814 45
Number of same, ... 4,266
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, ... 119,844 02
Number of same, ... 2,157
Date of examination by commissioner: January 3.

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SOUTH ADAMS SAVINGS BANK — ADAMS.

Incorporated May 1, 1869. Present number of corporators, 33.

J. C. CHALMERS, *President.* H. H. WELLINGTON, *Treasurer.*
WILLIAM S. JENKS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

DANIEL BURT, A. J. BUCKLIN,
H. H. WELLINGTON, N. H. BIXBY,
GEO. H. HOLDEN.

Open for business every business day, 9 A.M., to 12.30 P.M.; 1.30 to 3 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$142,000 00	Deposits,	$653,429 84
Loan on public funds,	30,000 00	Guaranty fund,	34,000 00
Bank stock as per schedule,	65,200 00	Interest account,	4,748 85
Railroad bonds as per schedule,	101,000 00	Profit and loss account,	8,891 39
Loans on real estate,	257,870 00		
Loans on personal security,	50,575 00		
Loans to counties, cities or towns (notes),	11,300 00		
Deposits in banks, on interest,	34,192 82		
Deposits in banks, not on interest,	95 33		
Expense account,	590 81		
Insurance account,	206 00		
Premium account,	3,018 00		
Interest account,	3,691 40		
Cash on hand,	1,330 72		
	$701,070 08		$701,070 08

Cash on Deposit in Banks, amount in each: —

First National Bank, Adams,	$29,192 82
First National Bank, Easthampton,	5,000 00
First National Bank, Boston,	42 78
Third National Bank, Boston,	52 55

Loan on Public Funds: —

On $30,000 Town of Adams bonds,	$30,000 00

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South Adams Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Cambridge, Mass., 6s,	$3,000	$3,098 20	$3,000 00
of Cleveland, Ohio, 5s,	2,000	2,090 00	2,000 00
of Cleveland, Ohio, 6s,	3,000	3,360 00	3,000 00
of Dayton, Ohio, 5s,	5,000	5,727 00	5,000 00*
of Dayton, Ohio, 6s,	3,000	3,042 25	3,000 00*
of East Saginaw, Mich., 5s,	1,000	1,075 00	1,000 00
of Fall River, Mass., 5s,	4,000	4,270 00	4,000 00
of Fall River, Mass., 6s,	6,000	6,709 00	6,000 00
of Lewiston, Me., 5s,	2,000	2,070 00	2,000 00
of Pawtucket, R. I., 4s,	5,000	5,055 00	5,000 00
of Providence, R. I., 5s,	7,000	7,892 50	7,000 00
of Springfield, Mass., 6s,	1,000	1,200 00	1,000 00
of Springfield, Ohio, 4½s,	2,000	2,150 00	2,000 00
of Springfield, Ohio, 5s,	8,000	8,682 50	8,000 00
of Somerville, Mass., 5s,	5,000	5,100 00	5,000 00
of Salem, Mass., 5s,	1,000	1,100 00	1,000 00
of Taunton, Mass., 6s,	1,000	1,060 00	1,000 00
of Worcester, Mass., 4s,	2,000	2,040 00	2,000 00
of Worcester, Mass., 5s,	5,000	5,536 00	5,000 00
Town of Natick, Mass., 4s,	3,000	3,000 00	3,000 00
of Brookline, Mass., 7s,	500	570 40	500 00
District of Columbia 5s,	25,000	26,500 00	25,000 00
of Columbia 6s,	2,500	2,900 00	2,500 00
Town of Adams, Mass., 5s,	15,000	17,253 00	15,000 00
City of Boston, Mass., 4s,	20,000	20,416 00	20,000 00
of Boston, Mass., 5s,	3,000	3,342 00	3,000 00
of Boston, Mass., 6s,	2,000	2,350 00	2,000 00
of Cleveland, Ohio, 4½s,	5,000	5,187 50	5,000 00
	$142,000	$152,776 35	$142,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
190	First National Bank, Adams,	$19,000	$28,500 00	$19,000 00
83	Lincoln Nat'l Bank, Boston,	8,300	8,750 00	8,300 00
20	Conway Nat'l Bank, Conway,	2,000	2,400 00	2,000 00
50	First Nat'l Bank, Easthampton,	5,000	7,000 00	5,000 00
16	Franklin County Nat'l Bank, Greenfield,	1,600	1,600 00	1,600 00
25	Lee National Bank, Lee,	2,500	3,500 00	2,500 00
10	Lenox National Bank, Lenox,	1,000	1,200 00	1,000 00
35	Adams Nat'l B'k, North Adams,	3,500	4,500 00	3,500 00
13	First Nat'l Bank, Newburyport,	1,300	1,585 00	1,300 00

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South Adams Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
110	Berkshire N'l B'k, No. Adams,	$11,000	$11,000 00	$11,000 00
5	Third Nat'l Bank, Pittsfield, .	500	1,000 00	500 00
40	First Nat'l Bank, Worcester, .	4,000	7,500 00	4,000 00
25	First Nat'l Bank, Woburn, .	2,500	3,125 00	2,500 00
25	Third National Bank, Boston, .	2,500	2,400 00	2,500 00
5	Williamstown National Bank, Williamstown, ...	500	560 00	500 00
		$65,200	$84,620 00	$65,200 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s, ...	$7,000	$7,857 50	$7,000 00
Boston & Lowell R.R. 4s, . .	8,000	8,000 00	8,000 00
Boston & Lowell R.R. 5s, . .	11,000	11,583 00	11,000 00
Boston & Lowell R.R. 6s, . .	1,000	1,056 00	1,000 00
Boston & Maine R.R. 4s, . . .	10,000	10,000 00	10,000 00
Fitchburg R.R. 4s, ...	5,000	5,000 00	5,000 00
Fitchburg R.R. 5s, ...	6,000	6,346 10	6,000 00
Leeds & Farmington R.R. 6s, . .	5,000	5,280 00	5,000 00
Maine Central R.R. 4½s, . . .	5,000	5,330 50	5,000 00
Maine Central R.R. 5s, . . .	2,000	2,264 40	2,000 00
Nashua & Rochester R.R. 5s, . .	5,000	5,500 00	5,000 00
Old Colony R.R. 4½s, ...	1,000	1,044 00	1,000 00
Old Colony R.R. 6s, ...	9,000	9,628 00	9,000 00
Penobscot Shore Line R.R. 4s, .	5,000	5,000 00	5,000 00
Portland & Kennebec R.R. 6s, .	6,000	6,228 00	6,000 00
Vermont & Massachusetts R.R. 5s, .	10,000	10,818 00	10,000 00
Portsmouth, Great Falls & Conway R R. 4½s, ...	5,000	5,387 50	5,000 00
	$101,000	$106,323 00	$101,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$29,192 82	3½ per cent.	$83,500 00	5 per cent.	$263,595 00	6 per cent.
5,000 00	4 "	2,500 00	5½ "	150 00	7 "

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South Adams Savings Bank — Concluded.

Number of loans which are of an amount not exceeding $3,000 each,	172	
Aggregate amount of the same,		$145,945 00
Total number of loans upon real estate,	173	
Amount of investments from which no income is received,		1,800 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		37,734 86
Times for the dividends fixed by the by-laws: first Thursday in January and July.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent., 2 per cent.,	12,603 50 13,148 73
Number of accounts opened during the year ending Oct. 31, 1893,	217	
Number of accounts closed during the year ending Oct. 31, 1893,	213	
Total number of open accounts Oct. 31, 1893,	1,967	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		2,288 29
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		110,871 38
Number of same,	1,596	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		134,805 27
Number of same,	1,322	

Date of examination by commissioner: June 26.

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SOUTH BOSTON SAVINGS BANK — SOUTH BOSTON.

Incorporated March 3, 1863. Present number of corporators, 65.

THOMAS HILLS, *President.* EDWARD H. BARTON, *Treasurer.*
EDWARD H. BARTON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

THOMAS HILLS, WILLIAM S. CROSBY, SOLOMON A. WOODS, DUDLEY PRAY, CHAS. T. GALLAGHER, JOSEPH C. STOREY, BENJAMIN DEAN, THOMAS LEAVITT, GEORGE H. BOND, CHAS. H. COLE.

Open for business every business day, 9 A.M. to 3 P.M.; also Wednesday and Saturday, 7 to 9 P.M., for deposits only.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$291,095 00	Deposits,	$2,803,754 03
Bank stock as per schedule,	120,800 00	Guaranty fund,	135,265 00
Railroad bonds as per schedule,	235,000 00	Profit and loss account,	74,995 71
Real estate (for banking purposes),	50,000 00		
Loans on real estate,	1,449,201 00		
Loans on personal security,	755,000 00		
Loans to counties, cities or towns (notes),	60,000 00		
Deposits in banks, on interest,	44,692 58		
Charges on mortgages,	100 47		
Cash on hand,	8,125 69		
	$3,014,014 74		$3,014,014 74

Cash on Deposit in Banks, amount in each: —

Tremont National Bank, Boston,	$11,846 27
Howard National Bank, Boston,	7,960 55
Globe National Bank, Boston,	15,268 86
Mattapan Deposit and Trust Company, South Boston,	9,616 90

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	$8,000	$8,640 00	$7,320 00
of Boston, Mass., 4s,	45,000	45,650 00	45,000 00
of Bay City, Mich., 5s,	25,000	26,250 00	25,000 00
of Cleveland, Ohio, 5s,	10,000	10,300 00	10,000 00

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South Boston Savings Bank — Continued.

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Cleveland, Ohio, 6s,	$10,000	$10,460 00	$10,000 00
of Cleveland, Ohio, 7s,	1,000	1,045 00	1,000 00
of Dayton, Ohio, 5s,	16,000	16,960 00	16,000 00*
of Detroit, Mich., 6s,	9,000	10,620 00	9,000 00
of Fall River, Mass., 6s,	10,000	11,700 00	10,000 00
of Lewiston, Me., 6s,	10,000	11,200 00	10,000 00
of New London, Conn., 7s,	10,000	11,500 00	10,000 00
of Norwich, Conn., 5s,	24,000	26,160 00	24,000 00
of Portland, Me., 6s,	15,000	17,700 00	13,775 00
of Pawtucket, R. I., 6s,	8,000	8,120 00	8,000 00
of Springfield, Mass., 7s,	3,000	3,660 00	3,000 00
of Springfield, Ohio, 5s,	10,000	10,600 00	10,000 00
District of Columbia 5s,	4,000	4,160 00	4,000 00
District of Columbia 6s,	3,000	3,420 00	3,000 00
District of Columbia 7s,	7,000	8,260 00	7,000 00
City of Fort Wayne, Ind., 4½s,	10,000	10,100 00	10,000 00
Town of Orange, Mass., 4s,	10,000	10,000 00	10,000 00
City of Saginaw, Mich., 4½s,	45,000	45,000 00	45,000 00
	$293,000	$311,505 00	$291,095 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
111	Atlas National Bank, Boston,	$11,100	$12,792 75	$11,100 00
75	N'l B'k of Commerce, Boston,	7,500	7,080 00	7,500 00
60	Columbian N'l Bank, Boston,	6,000	7,500 00	6,000 00
100	Eliot National Bank, Boston,	10,000	11,550 00	10,000 00
100	Freeman's Nat'l Bank, Boston,	10,000	9,500 00	10,000 00
60	Globe National Bank, Boston,	6,000	5,527 50	6,000 00
45	Massachusetts N'l B'k, Boston,	4,500	4,162 50	4,500 00
45	N'l B'k of No. America, Boston,	4,500	4,736 25	4,500 00
25	N'l B'k of the Republic, Boston,	2,500	3,850 00	2,500 00
5	Shoe & Leather N'l B'k, Boston,	500	450 00	500 00
50	Suffolk National Bank, Boston,	5,000	4,825 00	5,000 00
200	Third Nat'l Bank, Boston,	20,000	17,400 00	20,000 00
150	Tremont Nat'l Bank, Boston,	15,000	14,250 00	15,000 00
133	Nat'l Webster Bank, Boston,	13,300	11,970 00	13,300 00
14	Winthrop Nat'l Bank, Boston,	1,400	1,624 00	1,400 00
20	Howard Nat'l Bank, Boston,	2,000	1,980 00	2,000 00
15	Old Boston Nat'l B'k, Boston,	1,500	1,485 00	1,500 00
		$120,800	$120,683 00	$120,800 00

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South Boston Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 6s,	$14,000	$14,490 00	$14,000 00
Eastern R.R. 6s.,	25,000	29,250 00	25,000 00
Fitchburg R.R. 4s,	10,000	9,700 00	10,000 00
Leeds & Farmington R.R. 6s,	3,000	3,090 00	3,000 00
Maine Central R.R. 6s,	5,000	5,400 00	5,000 00
Maine Central R.R. 7s,	10,000	12,000 00	10,000 00
N. Y. & N. E. R.R. (terminal) 4s,	25,000	25,000 00	25,000 00
Old Colony R.R. 4s,	25,000	25,000 00	25,000 00
Old Colony R.R. 4½s,	25,000	25,250 00	25,000 00
Portland & Kennebec R.R. 6s,	1,000	1,010 00	1,000 00
Portland & Ogdensburg R.R. 6s,	12,000	12,960 00	12,000 00
Portsmouth, Great Falls & Conway R.R. 4½s,	40,000	41,600 00	40,000 00
Danbury & Norwalk R.R. 5s,	20,000	21,600 00	20,000 00
Troy & Boston R.R. 7s,	20,000	27,000 00	20,000 00
	$235,000	$253,350 00	$235,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$44,692 58	3 per cent.	$1,536,998 00	5 per cent.	$214,203 00	6 per cent.
20,000 00	4 "	120,000 00	5¼ "	1,100 00	6½ "
25,000 00	4½ "	65,900 00	5½ "	200,100 00	7 "
30,000 00	4¾ "	50,000 00	5¾ "	900 00	7½ "

Amount invested in real estate for banking purposes,		$50,000 00
Estimated value of the same,		50,000 00
Assessed value of the same,		58,700 00
Net income received from same during year ending Oct. 31, 1893,		2,919 49
Number of loans which are of an amount not exceeding $3,000 each,	641	
Aggregate amount of the same,		927,496 00
Total number of loans upon real estate,	734	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		148,382 26
Times for the dividends fixed by the by-laws: third Wednesday in April and October.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent., 2 per cent.,	51,708 31 52,358 66

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South Boston Savings Bank — Concluded.

Number of accounts opened during the year ending Oct. 31, 1893,	2,038	
Number of accounts closed during the year ending Oct. 31, 1893,	1,554	
Total number of open accounts Oct. 31, 1893,	15,326	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		$9,471 07
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		731,915 65
Number of same,	18,597	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		789,095 42
Number of same,	13,344	

Date of examination by commissioner: June 15.

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SOUTHBRIDGE SAVINGS BANK — SOUTHBRIDGE.

Incorporated April 20, 1848. Present number of corporators, 60.

ROBERT H. COLE, *President.* C. D. MONROE, *Treasurer.*
C. D. MONROE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

R. H. COLE, C. D. PAIGE,
F. L. CHAPIN, GEO. W. WELLS,
JACOB BOOTH.

Open for business every business day, except Saturday, 9 A.M. to 3 P M.; Saturday, 9 A.M. to 2 P.M.; also 6 to 7 P.M. for deposits only.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$262,000 00	Deposits,	$1,735,768 36
Bank stock as per schedule,	64,359 88	Guaranty fund,	68,300 00
Loan on bank stock,	3,500 00	Interest account,	19,929 48
Railroad bonds as per schedule,	188,000 00	Profit and loss account,	22,001 12
Loan on railroad bonds,	30,000 00		
Loan on railroad stock,	34,000 00		
Real estate (for banking purposes),	33,000 00		
Loans on real estate,	536,375 00		
Loans on personal security,	550,000 00		
Loans to counties, cities or towns (notes),	82,955 00		
Loans on depositors' books,	1,575 00		
Deposits in banks, on interest,	57,574 74		
Expense account,	1,520 76		
Cash on hand,	1,138 58		
	$1,845,998 96		$1,845,998 96

Cash on Deposit in Banks, amount in each: —

Southbridge National Bank, Southbridge,	$7,000 00
City National Bank, Worcester,	17,679 03
Pynchon National Bank, Springfield,	32,895 71

Loan on Bank Stock: —

On 47 shares Southbridge National Bank, Southbridge,	$3,500 00

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Southbridge Savings Bank — Continued.

Loan on Railroad Bonds: —

On $30,000 Worcester, Nashua & Rochester R.R. 4s, ... $30,000 00

Loan on Railroad Stock: —

On 273 shares Boston & Maine R.R., ... $34,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bay City, Mich., 5s,	$10,000	$10,300 00	$10,000 00
of Cambridge, Mass., 6s,	21,000	21,310 00	21,000 00
of Chelsea, Mass, 6s,	10,000	10,200 00	10,000 00
of Cleveland, Ohio, 5s,	20,000	20,700 00	20,000 00
of Dayton, Ohio, 5s,	20,000	20,950 00	20,000 00*
of Fall River, Mass., 6s,	26,000	28,030 00	26,000 00
of Holyoke, Mass., 6s,	20,000	22,100 00	20,000 00
of Lawrence, Mass., 6s,	10,000	10,150 00	10,000 00
of New Bedford, Mass., 5s,	10,000	11,125 00	10,000 00
of New Bedford, Mass., 6s,	5,000	5,575 00	5,000 00
of Newton, Mass., 6s,	5,000	5,925 00	5,000 00
of Pawtucket, R. I., 5s,	20,000	20,600 00	20,000 00
of Providence, R. I., 5s,	5,000	5,325 00	5,000 00
of Salem, Mass., 5s,	10,000	10,850 00	10,000 00
of Scranton, Pa., 4½s,	10,000	10,000 00	10,000 00
of Waterbury, Conn., 7s,	10,000	10,850 00	10,000 00
Town of Beverly, Mass., 4s,	10,000	10,000 00	10,000 00
of Brookline, Mass., 7s,	20,000	22,300 00	20,000 00
City of Milwaukee, Wis., 5s,	10,000	10,950 00	10,000 00
of Somerville, Mass., 4½s,	10,000	10,375 00	10,000 00
	$262,000	$277,615 00	$262,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
5	Atlas National Bank, Boston,	$500	$585 00	$635 63
40	Blackstone Nat'l Bank, Boston,	4,000	3,610 00	4,000 00
18	Boylston Nat'l Bank, Boston,	1,800	2,250 00	1,800 00
10	Boston National Bank, Boston,	1,000	912 50	1,150 00
12	National City Bank, Boston,	1,200	1,035 00	1,200 00
5	Columbian N'l Bank, Boston,	500	500 00	500 00
10	Nat'l B'k of Commerce, Boston,	1,000	1,180 00	1,236 25
100	Freeman's Nat'l Bank, Boston,	10,000	10,000 00	13,400 00
22	New England N'l B'k, Boston,	2,200	3,459 50	2,200 00

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Southbridge Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	National Revere Bank, Boston,	$2,500	$2,500 00	$2,500 00
50	Suffolk National Bank, Boston,	5,000	5,000 00	6,050 00
20	Washington Nat'l B'k, Boston,	2,000	2,005 00	2,000 00
16	Leicester N'l Bank, Leicester,	1,600	2,400 00	1,842 00
138	Southbridge National Bank, Southbridge, . . .	13,800	16,560 00	14,490 00
60	Ware National Bank, Ware, .	6,000	6,600 00	6,960 00
18	City National Bank, Worcester,	1,800	2,520 00	2,016 00
20	Quinsigamond National Bank, Worcester, ...	2,000	2,400 00	2,380 00
		$56,900	$63,517 00	$64,359 88

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 7s, . . .	$10,000	$10,000 00	$10,000 00
Boston & Lowell R.R. 7s, . .	20,000	20,600 00	20,000 00
Fitchburg R.R. 4s, ...	15,000	14,250 00	15,000 00
Fitchburg R.R. 5s, ...	50,000	52,625 00	50,000 00
Fitchburg R.R. 6s, ...	5,000	5,275 00	5,000 00
Fitchburg R.R. 7s, ...	3,000	3,000 00	3,000 00
Maine Central R.R. 4½s, . . .	40,000	40,600 00	40,000 00
Maine Central R.R. 7s, . . .	10,000	10,150 00	10,000 00
Old Colony R.R. 4s, ...	25,000	25,000 00	25,000 00
Old Colony R.R. 7s, ...	10,000	10,000 00	10,000 00
	$188,000	$191,500 00	$188,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$7,000 00	2½ per cent.	$29,000 00	4⅝ per cent.	$136,700 00	5½ per cent.
17,679 03	3 "	110,900 00	4¾ "	25,000 00	5⅝ "
75,850 71	4 "	244,415 00	5 "	222,035 00	6 "
50,000 00	4¼ "	20,000 00	5⅛ "	50,000 00	6½ "
160,000 00	4⅜ "	75,000 00	5¼ "	30,500 00	7 "
16,900 00	4½ "	25,000 00	5⅜ "		

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Southbridge Savings Bank — Concluded.

Amount invested in real estate for banking purposes,		$33,000 00
Estimated value of the same,		33,000 00
Assessed value of the same,		21,000 00
Net income received from same during year ending Oct. 31, 1893,		988 25
Number of loans which are of an amount not exceeding $3,000 each,	233	
Aggregate amount of the same,		211,785 00
Total number of loans upon real estate,	181	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		83,748 57
Times for the dividends fixed by the by-laws: first Wednesday in January and July.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2¼ per cent.,	35,702 97
	2 per cent.,	33,036 41
Number of accounts opened during the year ending Oct. 31, 1893,	570	
Number of accounts closed during the year ending Oct. 31, 1893,	358	
Total number of open accounts Oct. 31, 1893,	4,369	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		4,599 03
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		255,391 39
Number of same,	3,368	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		240,903 01
Number of same,	2,420	

Date of examination by commissioner: August 12.

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SOUTH SCITUATE SAVINGS BANK—NORWELL.

Incorporated April 2, 1834. Present number of corporators, 35.

*——, *President.* EBENEZER T. FOGG, *Treasurer.*
HENRY J. CURTIS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:
WILLARD TORREY, CHAS. A. LITCHFIELD,
JOSEPH H. CORTHELL, WM. H. LITCHFIELD,
EBENEZER T. FOGG.

Open for business every business day, except Wednesday, 9 A.M. to 4 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$7,525 00	Deposits,	$493,277 09
Bank stock as per schedule,	54,205 00	Guaranty fund,	20,710 00
Loan on bank stock,	500 00	Interest account,	11,885 93
Railroad bonds as per schedule,	25,000 00	Suspense account,	410 27
Real estate by foreclosure,	13,000 00		
Loans on real estate,	341,588 16		
Loans on personal security,	55,722 48		
Loans to counties, cities or towns (notes),	16,500 00		
Loans on depositors' books,	600 00		
Deposit in bank, on interest,	10,810 38		
Cash on hand,	832 27		
	$526,283 29		$526,283 29

Cash on Deposit in Bank:—

Boston National Bank, Boston,	$10,810 38

Loan on Bank Stock:—

On 25 shares Dedham National Bank, Dedham,	$500 00

* Office vacant.

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South Scituate Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Fall River, Mass., 5s, . .	$1,000	$1,075 00	$1,075 00
of Fall River, Mass., 6s, . .	1,000	1,028 70	1,100 00
of Worcester, Mass., 4½s, .	5,000	5,237 50	5,350 00
	$7,000	$7,341 20	$7,525 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Atlantic Nat'l Bank, Boston, .	$1,000	$1,205 00	$1,300 00
18	Boston National Bank, Boston,	1,800	1,674 00	2,016 00
23	National City Bank, Boston, .	2,300	1,983 75	2,300 00
32	Columbian N'l Bank, Boston,	3,200	3,200 00	4,000 00
8	Eliot National Bank, Boston, .	800	924 00	800 00
30	N'l B'k of Commerce, Boston,	3,000	3,840 00	4,000 00
23	National Eagle Bank, Boston, .	2,300	2,185 00	2,300 00
26	Fourth National Bank, Boston,	2,600	3,250 00	2,600 00
3	Globe National Bank, Boston,	300	276 00	300 00
14	Howard Nat'l Bank, Boston, .	1,400	1,386 00	1,400 00
15	Hamilton Nat'l Bank, Boston, .	1,500	1,710 00	1,500 00
15	Merchants' Nat'l Bank, Boston,	1,500	2,145 00	1,500 00
5	Massachusetts N'l B'k, Boston,	500	640 00	500 00
10	New England N'l B'k, Boston,	1,000	1,572 50	1,000 00
45	North National Bank, Boston,	4,500	4,905 00	4,700 00
13	Shawmut Nat'l Bank, Boston,	1,300	1,456 00	1,300 00
48	National Revere Bank, Boston,	4,800	4,800 00	4,800 00
17	Second National Bank, Boston,	1,700	3,077 00	1,900 00
6	Winthrop Nat'l Bank, Boston,	600	696 00	1,000 00
20	Nat'l Webster Bank, Boston, .	2,000	1,830 00	2,000 00
16	Washington N'l Bank, Boston,	1,600	1,604 00	1,600 00
10	National Union Bank, Boston, .	1,000	1,400 00	1,133 00
40	Hingham N'l Bank, Hingham,	2,800	3,040 00	3,556 00
13	Union Market National Bank, Watertown, ...	1,300	1,820 00	2,400 00
43	Union Nat'l Bank, Weymouth,	4,300	4,246 25	4,300 00
		$49,100	$54,865 50	$54,205 00

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South Scituate Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . .	$10,000	$10,000 00	$10,000 00
Fitchburg R.R. 5s, ...	12,000	12,360 00	12,000 00
Boston & Maine R.R. 4s, . . .	3,000	3,000 00	3,000 00
	$25,000	$25,360 00	$25,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$10,810 38	2½ per cent.	$30,050 00	5 per cent.	$338,185 64	6 per cent.
16,500 00	4½ "	27,575 00	5½ "	2,600 00	7 "

Value, by books, of real estate held or owned by foreclosure or otherwise,	$13,000 00
Assessed value of the same, ...	11,100 00
Net income received from same during year ending Oct. 31, 1893, . .	476 00
Number of loans which are of an amount not exceeding $3,000 each, . 368	
Aggregate amount of the same, ...	309,961 64
Total number of loans upon real estate, ... 334	
Amount of investments from which no income is received, ...	2,225 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, ...	25,339 02
Times for the dividends fixed by the by-laws: last Saturday in January and July.	
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893, ...	2 per cent., 10,032 71 2 per cent., 10,087 28
Number of accounts opened during the year ending Oct. 31, 1893, . 56	
Number of accounts closed during the year ending Oct. 31, 1893, . 79	
Total number of open accounts Oct. 31, 1893, ... 1,204	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), ...	1,660 25
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, ...	26,624 24
Number of same, ... 243	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, ...	58,198 50
Number of same, ... 558	
Date of examination by commissioner: September 18.	

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SOUTH WEYMOUTH SAVINGS BANK—SOUTH WEYMOUTH.

Incorporated March 6, 1868. Present number of corporators, 37.

JOSEPH DYER, *President.* A. E. VINING, *Treasurer.*

A. E. VINING, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOSEPH DYER, A. B. RAYMOND,
PRINCE H. TIRRELL, JOHN M. WHITCOMB,
E. J. PITCHER.

Open for business every business day, 8 to 10 A.M.; 3.30 to 5 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$120,000 00	Deposits,	$660,622 71
Bank stock as per schedule,	87,000 00	Guaranty fund,	28,500 00
Loans on bank stock,	232 50	Interest account,	13,053 39
Railroad bonds as per schedule,	80,000 00		
Real estate by foreclosure,	15,697 96		
Loans on real estate,	369,857 00		
Loans on personal security,	2,920 00		
Loans to counties, cities or towns (notes),	14,000 00		
Loans on depositors' books,	100 00		
Deposit in bank, on interest,	10,722 52		
Expense account,	693 68		
Suspense account,	30 35		
Furniture,	500 00		
Taxes paid,	58 46		
Cash on hand,	363 63		
	$702,176 10		$702,176 10

Cash on Deposit in Bank: —

First National Bank, South Weymouth, ... $10,722 52

Loans on Bank Stock, amount on each: —

On 1 share First National Bank, South Weymouth, ... $100 00*
On 3 shares First National Bank, South Weymouth, ... 132 50

* This loan, in excess of the limit, has been called in.

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South Weymouth Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Chicago, Ill., 4s, . . .	$10,000	$10,000 00	$10,000 00
of Fall River, Mass., 4s, . .	15,000	15,000 00	15,000 00
of Worcester, Mass., 4½s, . .	5,000	5,200 00	5,000 00
Town of Attleborough, Mass., 4s, .	10,000	10,000 00	10,000 00
of Dalton, Mass., 4s, . .	5,000	5,000 00	5,000 00
of Orange, Mass., 4s, . .	5,000	5,000 00	5,000 00
of Weymouth, Mass., 4s, .	45,000	45,000 00	45,000 00
of Winchester, Mass., 4s, .	10,000	10,000 00	10,000 00
of Needham, Mass., 4s, . .	5,000	5,000 00	5,000 00
City of Saginaw, Mich , 4s, . .	10,000	9,700 00	10,000 00
	$120,000	$119,900 00	$120,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
30	Atlantic Nat'l Bank, Boston, .	$3,000	$3,615 00	$3,975 00
40	Boston National Bank, Boston,	4,000	3,700 00	4,000 00
30	Columbian N'l Bank, Boston,	3,000	3,000 00	3,200 00
20	Continental N'l Bank, Boston,	2,000	2,295 00	2,000 00
30	N'l B'k of Commerce, Boston,	3,000	3,540 00	3,000 00
40	Eliot National Bank, Boston, .	4,000	4,620 00	4,000 00
15	National Eagle Bank, Boston,	1,500	1,275 00	1,500 00
20	Globe National Bank, Boston,	2,000	1,842 50	2,000 00
45	Howard Nat'l Bank, Boston, .	4,500	4,455 00	4,500 00
35	Merchants' Nat'l Bank, Boston,	3,500	5,005 00	4,500 00
30	Manufacturers' N'l B'k, Boston,	3,000	2,925 00	3,000 00
20	Market National Bank, Boston,	2,000	1,840 00	1,800 00
30	New England N'l B'k, Boston,	3,000	4,717 50	3,500 00
30	N'l B'k of No. America, Boston,	3,000	3,270 00	3,100 00
50	N'l B'k of Redemption, Boston,	5,000	6,100 00	6,000 00
35	Nat'l Revere Bank, Boston, .	3,500	3,500 00	3,500 00
25	N'l B'k of the Republic, Boston,	2,500	3,650 00	2,700 00
30	Shawmut Nat'l Bank, Boston, .	3,000	3,360 00	3,000 00
25	Shoe & Leather N'l B'k, Boston,	2,500	2,250 00	2,500 00
20	Second Nat'l Bank, Boston, .	2,000	3,620 00	2,825 00
18	Suffolk National Bank, Boston,	1,800	1,737 00	2,000 00
27	Tremont Nat'l Bank, Boston, .	2,700	2,565 00	2,700 00
35	Nat'l Webster Bank, Boston, .	3,500	3,150 00	3,500 00
60	First N'l B'k, South Weymouth,	6,000	6,900 00	7,200 00
10	First National Bank, Rockland,	1,000	1,050 00	1,000 00
60	Union Nat'l Bank, Weymouth,	6,000	5,925 00	6,000 00
		$81,000	$89,907 00	$87,000 00

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South Weymouth Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 6s,	$10,000	$10,150 00	$10,000 00
Boston & Lowell R.R. 4s,	10,000	9,800 00	10,000 00
Boston & Lowell R.R. 7s,	5,000	5,150 00	5,000 00
Boston & Maine R.R. 4s,	10,000	9,800 00	10,000 00
Concord & Montreal R.R. 4s,	5,000	4,900 00	5,000 00
Fitchburg R.R. 4s,	3,000	2,910 00	3,000 00
Fitchburg R.R. 6s,	4,000	4,200 00	4,000 00
Fitchburg R.R. 7s,	3,000	3,015 00	3,000 00
Old Colony R.R. 4s,	18,000	18,100 00	18,000 00
Old Colony R.R. 6s,	4,000	4,200 00	4,000 00
Old Colony R.R. 7s,	3,000	3,015 00	3,000 00
Vermont & Massachusetts R.R. 5s,	5,000	5,250 00	5,000 00
	$80,000	$80,490 00	$80,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$10,722 52	2 per cent.	$23,000 00	5 per cent.	$290,209 50	6 per cent.
14,000 00	4 "	59,900 00	5½ "		

Value, by books, of real estate held or owned by foreclosure or otherwise,		$15,697 96
Assessed value of the same,		20,600 00
Net income received from same during year ending Oct. 31, 1893,		364 93
Number of loans which are of an amount not exceeding $3,000 each,	273	
Aggregate amount of the same,		269,709 50
Total number of loans upon real estate,	274	
Amount of investments from which no income is received,		30 35
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		39,662 08
Times for the dividends fixed by the by-laws: second Wednesday in January and July.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent., 2 per cent.,	12,540 07 13,060 22
Number of accounts opened during the year ending Oct. 31, 1893,	149	
Number of accounts closed during the year ending Oct. 31, 1893,	110	
Total number of open accounts Oct. 31, 1893,	1,582	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		1,921 42
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		72,724 79
Number of same,	826	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		81,659 90
Number of same,	817	

Date of examination by commissioner: January 27.

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SPENCER SAVINGS BANK — SPENCER.

Incorporated April 7, 1871. Present number of corporators, 31.

ERASTUS JONES, *President.* J. W. TEMPLE, *Treasurer.*
J. W. TEMPLE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

A. W. CURTIS, GEO. A. CRAIG,
ERASTUS JONES, JAMES H. ARMS,
I. L. PROUTY.

Open for business every business day, except Saturday, 9 A.M. to 12 M., 1 to 4 P.M.; Saturday, close at 2 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$214,500 00	Deposits,	$740,773 92
Bank stock as per schedule,	55,950 00	Guaranty fund,	18,400 00
Loans on bank stock,	29,550 00	Interest account,	10,463 62
Railroad bonds as per schedule,	87,500 00	Profit and loss account,	3,375 48
Real estate by foreclosure,	3,973 70		
Loans on real estate,	247,185 00		
Loans on personal security,	61,550 00		
Loans to counties, cities or towns (notes),	53,497 47		
Deposit in bank, on interest,	9,322 18		
Expense account,	560 09		
Premium account,	9,424 58		
	$773,013 02		$773,013 02

Cash on Deposit in Bank: —

Spencer National Bank, Spencer,	$9,322 18

Loans on Bank Stock, amount on each: —

On 63 shares Traders' National Bank, Boston,	$4,200 00
On 7 shares Mechanics' National Bank, Worcester,	600 00
On 50 shares Manufacturers' National Bank, Boston,	4,000 00
On 50 shares Manufacturers' National Bank, Boston,	10,000 00
On 60 shares Spencer National Bank, Spencer,	
On 40 shares Spencer National Bank, Spencer,	4,000 00
On 50 shares Fourth National Bank, Boston,	5,000 00
On 50 shares Grafton National Bank, Grafton,	1,750 00

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Spencer Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 7s,	$3,000	$3,390 00	$3,000 00
of Boston, Mass., 4s,	2,000	2,000 00	2,000 00
of Cleveland, Ohio, 3.65s,	7,000	6,720 00	7,000 00
of Cleveland, Ohio, 4s,	5,000	5,000 00	5,000 00
of Dayton, Ohio, 4s,	3,000	2,880 00	3,000 00*
of Dayton, Ohio, 6s,	5,000	5,000 00	5,000 00*
of Des Moines, Iowa, 5s,	1,000	1,000 00	1,000 00
of Fall River, Mass., 4s,	9,500	9,500 00	9,500 00
of Grand Rapids, Mich., 5s,	10,000	10,000 00	10,000 00
of Haverhill, Mass., 4s,	10,000	10,000 00	10,000 00
of Holyoke, Mass., 4s,	6,000	6,000 00	6,000 00
of Lynn, Mass., 4s,	5,000	5,000 00	5,000 00
of Lynn, Mass., 5s,	10,000	10,900 00	10,000 00
of Marlborough, Mass., 4s,	10,000	10,000 00	10,000 00
of Taunton, Mass., 4s,	5,000	5,000 00	5,000 00
Town of Beverly, Mass., 4s,	12,000	12,000 00	12,000 00
of Hopkinton, Mass., 4s,	5,000	5,000 00	5,000 00
of Leominster, Mass., 4s,	6,000	6,000 00	6,000 00
of Peabody, Mass., 4s,	10,000	10,000 00	10,000 00
of Spencer, Mass., 4s,	45,000	45,000 00	45,000 00
of Waltham, Mass., 4s,	15,000	15,000 00	15,000 00
of Winchester, Mass., 4s,	5,000	5,000 00	5,000 00
City of Cambridge, Mass., 4s,	3,000	3,000 00	3,000 00
of Columbus, Ohio, 4s,	12,000	11,490 00	12,000 00*
of Milwaukee, Wis., 5s,	5,000	5,000 00	5,000 00
of Northampton, Mass., 4s,	5,000	5,000 00	5,000 00
	$214,500	$214,880 00	$214,500 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
83	Lincoln Nat'l Bank, Boston,	$8,300	$7,470 00	$8,300 00
10	Manufacturers' N'l B'k, Boston,	1,000	975 00	1,000 00
20	North National Bank, Boston,	2,000	2,180 00	2,000 00
112	National Bank of the Commonwealth, Boston,	11,200	14,336 00	11,200 00
6	N'l B'k of Redemption, Boston,	600	732 00	600 00
3	N'l Hide & Leather B'k, Boston,	300	315 00	300 00
11	Nat'l Webster Bank, Boston,	1,100	990 00	1,100 00
15	State National Bank, Boston,	1,500	1,530 00	1,500 00
7	Leicester N'l Bank, Leicester,	700	1,050 00	700 00
35	Leominster Nat'l Bank, Leominster,	3,500	4,060 00	3,500 00

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Spencer Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
171½	First Nat'l Bank, Grafton,* .	$1,750	$175 00	$1,750 00
14	Oxford Nat'l Bank, Oxford, .	1,400	1,400 00	1,400 00
12	Palmer Nat'l Bank, Palmer, .	1,200	1,740 00	1,200 00
85	Spencer Nat'l Bank, Spencer,	8,500	10,625 00	8,500 00
25	First National Bank, Webster,	2,500	3,000 00	2,500 00
5	First N'l Bank, Westborough,	500	500 00	500 00
57	City Nat'l Bank, Worcester, .	5,700	7,980 00	5,700 00
5	Central Nat'l Bank, Worcester,	500	725 00	500 00
12	First Nat'l Bank, Worcester, .	1,200	2,040 00	1,200 00
25	Mechanics' N'l B'k, Worcester,	2,500	2,500 00	2,500 00
		$55,950	$64,323 00	$55,950 00

* In liquidation.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 5s, . .	$6,000	$6,360 00	$6,000 00
Boston & Lowell R.R. 4s, . .	15,000	14,775 00	15,000 00
Boston & Maine R.R. 4s, . . .	4,000	3,960 00	4,000 00
Boston & Maine R.R. 7s, . . .	1,000	1,000 00	1,000 00
Fitchburg R.R. 4s, ...	8,000	7,760 00	8,000 00
Fitchburg R.R. 4½s, ...	8,000	8,000 00	8,000 00
Leeds & Farmington R.R. 6s, . .	4,000	4,120 00	4,000 00
Lowell & Lawrence R.R. 6s, . .	1,000	1,050 00	1,000 00
Maine Central R.R. 6s, . . .	2,000	2,160 00	2,000 00
Maine Central R.R. 7s, . . .	5,500	7,100 00	5,500 00
N. Y. & N. E. R.R. (terminal) 4s, .	20,000	20,000 00	20,000 00
Old Colony R.R. 6s, . . .	3,000	3,120 00	3,000 00
Old Colony R.R. 4s, . . .	10,000	10,000 00	10,000 00
	$87,500	$89,405 00	$87,500 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$1,750 00	0 per cent.	$5,000 00	4½ per cent.	$5,000 00	5½ per cent.
9,322 18	2½ "	16,100 00	4½ "	33,000 00	6 "
5,176 30	3½ "	4,800 00	4¾ "		
32,821 17	4 "	288,135 00	5 "		

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Spencer Savings Bank — Concluded.

Value, by books, of real estate held or owned by foreclosure or otherwise,		$3,973 70
Assessed value of the same,		5,800 00
Number of loans which are of an amount not exceeding $3,000 each,	156	
Aggregate amount of the same,		160,460 00
Total number of loans upon real estate,	172	
Amount of investments from which no income is received,		3,500 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		33,938 40
Times for the dividends fixed by the by-laws: January 1 and July 1.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent, 2 per cent,	13,710 71 14,302 62
Number of accounts opened during the year ending Oct. 31, 1893,	382	
Number of accounts closed during the year ending Oct 31, 1893,	288	
Total number of open accounts Oct. 31, 1893,	2,490	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		1,175 40
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		131,114 99
Number of same,	1,845	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		139,975 23
Number of same,	1,667	
Date of examination by commissioner: May 18.		

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SPRINGFIELD FIVE CENTS SAVINGS BANK— SPRINGFIELD.

Incorporated April 27, 1854. Present number of corporators, 29.

WILLIAM RICE, *President.* DANIEL J. MARSH, *Treasurer.*
HENRY D. MARSH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:
HENRY M. PHILLIPS, CHARLES A. NICHOLS,
OLIVER MARSH.

Open for business every business day, 9 A.M. to 4 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$73,000 00	Deposits,	$3,644,352 11
Bank stock as per schedule,	125,000 00	Guaranty fund,	95,000 00
Loans on bank stock,	44,125 00	Interest account,	4,607 85
Railroad bonds as per schedule,	50,000 00	Profit and loss account,	25,544 86
Loans on railroad stock,	33,825 00	Rent account,	5,221 14
Real estate (for banking purposes),	180,000 00		
Loans on real estate,	2,177,450 00		
Loans on personal security,	797,400 00		
Loans to counties, cities or towns (notes),	90,000 00		
Loans on depositors' books,	5,084 00		
Deposits in banks, on interest,	192,000 00		
Cash on hand,	6,841 96		
	$3,774,725 96		$3,774,725 96

Cash on Deposit in Banks, amount in each:—

Agawam National Bank, Springfield,	$20,000 00
Chapin National Bank, Springfield,	20,000 00
Chicopee National Bank, Springfield,	77,000 00
City National Bank, Springfield,	20,000 00
Pynchon National Bank, Springfield,	18,000 00
First National Bank, Springfield,	10,000 00
John Hancock National Bank, Springfield,	15,000 00
Springfield Safe Deposit and Trust Company, Springfield,	5,000 00
Hampshire County National Bank, Northampton,	7,000 00

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Springfield Five Cents Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

On 100 shares First National Bank, Springfield,	$7,500 00
On 20 shares Third National Bank, Springfield,	5,400 00
On 20 shares Chapin National Bank, Springfield,	
On 14 shares Hadley Falls National Bank, Holyoke,	
On 53 shares Third National Bank, Springfield,	5,000 00
On 49 shares Springfield National Bank, Springfield,	4,900 00
On 45 shares Springfield National Bank, Springfield,	3,700 00
On 25 shares National Bank of the Commonwealth, Boston,	3,400 00
On 10 shares Springfield Safe Deposit and Trust Company, Springfield,	
On 30 shares Springfield National Bank, Springfield,	3,000 00
On 20 shares Springfield National Bank, Springfield,	1,950 00
On 15 shares Second National Bank, Springfield,	1,500 00
On 15 shares First National Bank, Springfield,	1,500 00
On 12 shares Agawam National Bank, Springfield,	1,200 00
On 5 shares First National Bank, Chicopee,	
On 10 shares City National Bank, Springfield,	1,000 00
On 10 shares City National Bank, Springfield,	1,000 00
On 11 shares Agawam National Bank, Springfield,	800 00
On 12 shares First National Bank, Springfield,	500 00
On 5 shares Second National Bank, Springfield,	500 00
On 5 shares City National Bank, Springfield,	500 00
On 3 shares Second National Bank, Springfield,	300 00
On 3 shares National Revere Bank, Boston,	275 00
On 2 shares Springfield Safe Deposit and Trust Company, Springfield,	200 00

Loans on Railroad Stock, amount on each: —

On 91 shares New York, New Haven & Hartford R.R.,	$15,000 00
On 17 shares New York, New Haven & Hartford R.R.,	2,500 00
On 5 shares New York, New Haven & Hartford R.R.,	500 00
On 100 shares Boston & Albany R.R.,	15,000 00
On 6 shares Boston & Albany R.R.,	825 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	$40,000	$44,400 00	$40,000 00
City of New Haven, Conn., 4s,	25,000	25,000 00	25,000 00
of Springfield, Mass., 6s,	7,000	8,400 00	7,000 00
of Springfield, Mass., 7s,	1,000	1,200 00	1,000 00
	$73,000	$79,000 00	$73,000 00

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Springfield Five Cents Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Greylock Nat'l Bank, Adams,	$2,500	$3,750 00	$2,500 00
50	First Nat'l Bank, Chicopee, .	5,000	7,000 00	5,000 00
35	Hadley Falls N'l B'k, Holyoke,	3,500	5,425 00	3,500 00
10	Monson Nat'l Bank, Monson, .	1,000	1,500 00	1,000 00
125	Hampshire County National Bank, Northampton, . .	12,500	14,750 00	12,500 00
232	Agawam N'l B'k, Springfield,	23,200	23,200 00	23,200 00
120	Chapin N'l Bank, Springfield,	12,000	17,400 00	12,000 00
70	Chicopee N'l B'k, Springfield,	7,000	10,850 00	7,000 00
50	City Nat'l Bank, Springfield, .	5,000	7,000 00	5,000 00
115	John Hancock National Bank, Springfield, ...	11,500	13,225 00	11,500 00
120	Pynchon N'l Bank, Springfield,	12,000	18,000 00	12,000 00
122	Second N'l Bank, Springfield,	12,200	17,080 00	12,200 00
60	Ware National Bank, Ware, .	6,000	6,600 00	6,000 00
56	City National Bank, Worcester,	5,600	7,280 00	5,600 00
60	Springfield N'l B'k, Springfield,	6,000	7,500 00	6,000 00
		$125,000	$160,560 00	$125,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Providence R.R. 4s, . .	$50,000	$51,000 00	$50,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$202,000 00	4 per cent.	$80,000 00	4½ per cent.	$3,057,884 00	5 per cent.

Amount invested in real estate for banking purposes, ...	$180,000 00
Estimated value of the same, ...	180,000 00
Assessed value of the same, ...	156,500 00
Net income received from same during year ending Oct. 31, 1893, . .	4,593 48
Number of loans which are of an amount not exceeding $3,000 each,	467

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Springfield Five Cents Savings Bank — Concluded.

Aggregate amount of the same,		$728,059 00
Total number of loans upon real estate,	551	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		177,136 17
Times for the dividends fixed by the by-laws: January 15 and July 15.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent., 2 per cent.,	67,974 94 71,537 38
Number of accounts opened during the year ending Oct. 31, 1893,	2,196	
Number of accounts closed during the year ending Oct. 31, 1893,	1,961	
Total number of open accounts Oct. 31, 1893,	10,936	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		8,801 41
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		841,187 38
Number of same,	12,055	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		880,822 39
Number of same,	8,614	
Date of examination by commissioner: June 13.		

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SPRINGFIELD INSTITUTION FOR SAVINGS — SPRINGFIELD.

Incorporated June 16, 1827. Present number of corporators, 61.

JOHN B. STEBBINS, *President.* HENRY S. LEE, *Treasurer.*
WILLIAM S. SHURTLEFF, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:
EDWARD P. CHAPIN, J. H. APPLETON,
HENRY S. LEE.

Open for business every business day, 9 A.M. to 4 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$2,478,200 00	Deposits,	$11,590,062 86
Bank stock as per schedule,	999,800 00	Guaranty fund,	405,000 00
Loans on bank stock,	136,950 00	Interest account,	69,955 52
Railroad bonds as per schedule,	798,000 00	Profit and loss account,	53,160 45
Loans on railroad stock,	320,650 00		
Railroad notes,	475,000 00		
Real estate (for banking purposes),	116,500 00		
Real estate by foreclosure,	14,350 00		
Loans on real estate,	3,979,200 00		
Loans on personal security,	1,846,300 00		
Loans to counties, cities or towns (notes),	572,900 00		
Loans on depositors' books,	8,300 00		
Deposits in banks, on interest,	48,000 00		
Deposits in banks, not on interest,	209,205 33		
Cash on hand,	114,823 50		
	$12,118,178 83		$12,118,178 83

Cash on Deposit in Banks, amount in each: —

Agawam National Bank, Springfield,	$15,422 48
Chicopee National Bank, Springfield,	50,744 17
Pynchon National Bank, Springfield,	49,502 13
First National Bank, Springfield,	17,054 41
Second National Bank, Springfield,	17,800 22
Third National Bank, Springfield,	15,006 83
City National Bank, Springfield,	16,911 90

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Springfield Institution for Savings — Continued.

Chapin National Bank, Springfield,	$18,357 90
John Hancock National Bank, Springfield,	20,171 18
Springfield National Bank, Springfield,	9,000 00
Blackstone National Bank, Boston,	254 11
Athol National Bank, Athol,	10,000 00
Hampshire County National Bank, Northampton,	7,000 00
Springfield Safe Deposit and Trust Company, Springfield,	10,000 00

Loans on Bank Stock, amount on each: —

On 135 shares First National Bank, Springfield,	$11,850 00
On 130 shares Second National Bank, Springfield,	5,100 00
On 5 shares Third National Bank, Springfield,	450 00
On 20 shares Agawam National Bank, Springfield,	2,000 00
On 32 shares Chapin National Bank, Springfield,	3,150 00
On 220 shares City National Bank, Springfield,	22,000 00
On 23 shares John Hancock National Bank, Springfield,	1,000 00
On 140 shares Chicopee National Bank, Springfield,	11,250 00
On 36 shares Pynchon National Bank, Springfield,	2,900 00
On 204 shares Springfield National Bank, Springfield,	20,400 00
On 8 shares Hadley Falls National Bank, Holyoke,	800 00
On 125 shares Home National Bank, Holyoke,	9,500 00
On 16 shares Lee National Bank, Lee,	1,600 00
On 54 shares Hampshire County National Bank, Northampton,	5,400 00
On 30 shares Northampton National Bank, Northampton,	2,650 00
On 13 shares Pittsfield National Bank, Pittsfield,	1.000 00
On 50 shares Ware National Bank, Ware,	3,000 00
On 22 shares Hampden National Bank, Westfield,	2,200 00
On 10 shares Palmer National Bank, Palmer,	800 00
On 1 share First National Bank, Amherst,	100 00
On 150 shares National Bank of Commonwealth, Boston,	15,000 00
On 30 shares Third National Bank, Springfield, On 27 shares First National Bank, Springfield,	200 00
On 5 shares Second National Bank, Springfield, On 4 shares First National Bank, Springfield,	850 00
On 12 shares John Hancock National Bank, Springfield, On 10 shares Agawam National Bank, Springfield, On 25 shares Chapin National Bank, Springfield,	3,250 00
On 9 shares Pynchon National Bank, Springfield, On 12 shares Chicopee National Bank Springfield,	1,900 00
On 21 shares Chapin National Bank, Springfield, On 10 shares City National Bank, Springfield,	3,100 00
On 50 shares Springfield National Bank, Springfield, On 5 shares Metacomet National Bank, Fall River,	5,500 00

Loans on Railroad Stock, amount on each: —

On 358 shares Boston & Albany R.R.,	$34,200 00
On 1,513 shares New York, New Haven & Hartford R.R.,	214,000 00
On 45 shares Connecticut River R.R., On 40 shares New York, New Haven & Hartford R.R.,	7,000 00
On 25 shares Boston & Albany R.R., On 10 shares Old Colony R.R.,	5,000 00
On 235 shares Boston & Albany R.R., On 160 shares New York, New Haven & Hartford R.R.,	60,450 00

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Springfield Institution for Savings — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
County of Hampden, Mass., 3s,	$100,000	$95,000 00	$94,000 00
State of Massachusetts 5s,	3,500	3,500 00	3,500 00
of New Hampshire 6s,	123,000	136,328 00	133,500 00
of Rhode Island 6s,	2,000	2,000 00	2,000 00
City of Bangor, Me., 6s,	14,000	15,400 00	14,000 00
of Boston, Mass., 4s,	50,000	50,000 00	50,000 00
of Boston, Mass., 5s,	25,000	27,310 00	25,000 00
of Boston, Mass., 6s,	40,000	44,000 00	40,000 00
of Burlington, Vt, 4s,	100,000	100,000 00	100,000 00
of Cambridge, Mass., 4s,	150,000	150,000 00	150,000 00
of Cambridge, Mass., 6s,	19,000	19,570 00	19,000 00
of Chelsea, Mass., 6s,	40,000	41,050 00	40,000 00
of Cleveland, Ohio, 6s,	35,000	36,500 00	35,000 00
of Detroit, Mich., 4s,	50,000	50,000 00	50,000 00
of Fall River, Mass., 4s,	30,000	30,000 00	30,000 00
of Hartford, Conn., 6s,	70,000	74,975 00	71,000 00
of Holyoke, Mass, 4s,	50,000	50,000 00	50,000 00
of Holyoke, Mass., 6s,	49,000	53,900 00	49,000 00
of Lawrence, Mass., 6s,	12,000	12,120 00	12,000 00
of Manchester, N. H., 6s,	7,000	7,140 00	7,000 00
of Meriden, Conn., 6s,	14,000	15,260 00	14,000 00
of Middletown, Conn., 6s,	2,000	2,250 00	2,000 00
of New Bedford, Mass., 4s,	30,000	30,000 00	30,000 00
of New Bedford, Mass., 6s,	7,000	8,020 00	7,000 00
of New Bedford, Mass., 7s,	50,000	64,500 00	55,000 00
of New Haven, Conn., 4s,	50,000	50,000 00	50,000 00
of New Haven, Conn., 6s,	1,200	1,200 00	1,200 00
of New Haven, Conn., 7s,	20,000	24,000 00	22,000 00
of Newton, Mass., 4s,	31,000	31,000 00	31,000 00
of Newton, Mass., 5s,	9,000	9,900 00	9,000 00
of Newton, Mass., 6s,	55,000	61,325 00	56,000 00
of Northampton, Mass, 4s,	115,000	115,000 00	115,000 00
of Norwich, Conn., 5s,	29,000	31,900 00	29,000 00
of Norwich, Conn., 7s,	33,000	41,580 00	36,000 00
of Providence, R. I., 5s,	59,000	62,245 00	59,000 00
of Providence, R. I, 6s,	41,000	45,920 00	45,000 00
of Salem, Mass., 4s,	6,000	6,000 00	6,000 00
of Somerville, Mass., 4s,	15,000	15,000 00	15,000 00
of Springfield, Mass, 4s,	5,000	5,000 00	5,000 00
of Springfield, Mass., 6s,	26,000	30,500 00	26,000 00
of Springfield, Mass., 7s,	229,000	271,680 00	244,000 00
of Taunton, Mass., 4s,	20,000	20,000 00	20,000 00
of Taunton, Mass., 6s,	20,000	20,700 00	20,000 00
of Waterbury, Conn., 4s,	6,000	6,000 00	6,000 00
of Waterbury, Conn., 7s,	14,000	15,260 00	14,000 00
of Worcester, Mass., 4s,	100,000	100,000 00	100,000 00
of Worcester, Mass., 5s,	80,000	83,600 00	80,000 00
Town of Brookline, Mass., 4s,	10,000	10,000 00	10,000 00
of Brookline, Mass., 5s,	30,000	31,275 00	30,000 00
of Brookline, Mass., 6s,	5,000	5,100 00	5,000 00

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Springfield Institution for Savings — Continued.

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Brookline, Mass., 7s, . .	$19,000	$20,900 00	$20,000 00
of Danvers, Mass., 5s, . .	21,000	22,785 00	21,000 00
of Leominster, Mass., 4s, .	10,000	10,000 00	10,000 00
of Meriden, Conn , 4s, . .	30,000	30,000 00	30,000 00
of Westfield, Mass., 4s, . .	15,000	15,000 00	15,000 00
of Chicopee, Mass , 4s, . .	150,000	150,000 00	150,000 00
City of Haverhill, Mass., 4s, . .	50,000	50,000 00	50,000 00
of Pittsfield, Mass., 4s, . .	30,000	30,000 00	30,000 00
of Pittsfield, Mass., 4½s, . .	35,000	35,000 00	35,000 00
	$2,441,700	$2,576,693 00	$2,478,200 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
45	First National Bank, Adams, .	$4,500	$4,500 00	$4,500 00
35	Greylock Nat'l Bank, Adams,	3,500	5,250 00	5,000 00
50	First National Bank, Boston, .	5,000	11,750 00	5,000 00
200	Second National Bank, Boston,	20,000	36,000 00	20,000 00
150	Atlantic Nat'l Bank, Boston, .	15,000	18,000 00	18,000 00
150	Atlas National Bank, Boston, .	15,000	17,250 00	15,000 00
150	Blackstone Nat'l B'k, Boston, .	15,000	13,500 00	15,000 00
100	Columbian Nat'l Bank, Boston,	10,000	10,000 00	10,000 00
30	Eliot National Bank, Boston, .	3,000	3,450 00	3,000 00
50	Faneuil Hall Nat'l B'k, Boston,	5,000	6,000 00	6,000 00
200	Freeman's Nat'l Bank, Boston,	20,000	20,000 00	19,000 00
150	Hamilton Nat'l Bank, Boston,	15,000	17,100 00	15,000 00
133	Howard Nat'l Bank, Boston, .	13,300	13,300 00	13,300 00
150	Merchants' Nat'l B'k, Boston, .	15,000	21,000 00	19,000 00
25	Mt. Vernon N'l Bank, Boston,	2,500	3,250 00	2,500 00
50	N'l B'k of Commerce, Boston,	5,000	5,900 00	5,000 00
100	Nat'l Bank of the Commonwealth, Boston, . . .	10,000	12,500 00	12,000 00
175	N'l B'k of No. America, Boston,	17,500	18,375 00	17,500 00
250	N'l B'k of Redemption, Boston,	25,000	31,250 00	27,000 00
150	National City Bank, Boston, .	15,000	12,900 00	13,500 00
50	National Eagle Bank, Boston,	5,000	4,750 00	5,000 00
20	Nat'l Exchange Bank, Boston,	2,000	2,300 00	2,000 00
50	N'l Hide & Leather B'k, Boston,	5,000	5,250 00	5,000 00
150	Nat'l Revere Bank, Boston, .	15,000	15,000 00	15,000 00
43	National Union Bank, Boston,	4,300	5,375 00	4,300 00
200	North National Bank, Boston,	20,000	21,800 00	23,000 00
70	Old Boston N'l Bank, Boston,	7,000	7,000 00	7,000 00
100	Shawmut Nat'l Bank, Boston,	10,000	11,000 00	10,000 00
75	State National Bank, Boston, .	7,500	7,500 00	7,500 00
50	Suffolk Nat'l Bank, Boston, .	5,000	4,600 00	5,000 00

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Springfield Institution for Savings — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
150	Tremont Nat'l Bank, Boston, .	$15,000	$14,100 00	$15,000 00
30	Washington Nat'l B'k, Boston,	3,000	3,000 00	3,000 00
75	Nat'l Webster Bank, Boston, .	7,500	6,800 00	7,000 00
200	First National Bank, Chicopee,	20,000	30,000 00	28,000 00
15	First Nat'l Bank, Easthampton,	1,500	1,725 00	1,500 00
50	Wachusett N'l B'k, Fitchburg,	5,000	10,000 00	5,000 00
32	Franklin Co. N'l B'k, Greenfield,	3,200	3,200 00	1,300 00
250	City National Bank, Holyoke,	25,000	27,500 00	27,000 00
60	Hadley Falls N'l B'k, Holyoke,	6,000	9,300 00	8,500 00
50	Holyoke Nat'l Bank, Holyoke, .	5,000	7,500 00	6,000 00
50	Leominster N'l B'k, Leominster,	5,000	5,000 00	5,000 00
30	Lee National Bank, Lee, . .	3,000	3,600 00	3,000 00
63	Monson Nat'l Bank, Monson, .	6,300	9,450 00	7,000 00
50	First N'l Bank, Northampton,	5,000	6,000 00	6,000 00
50	Hampshire Co. National Bank, Northampton, . . .	5,000	5,750 00	5,000 00
140	Northampton National Bank, Northampton, . . .	14,000	23,100 00	21,000 00
100	Palmer Nat'l Bank, Palmer, .	10,000	12,000 00	12,000 00
74	Pittsfield N'l Bank, Pittsfield,	7,400	7,400 00	8,000 00
94	Ware National Bank, Ware, .	9,400	10,340 00	10,000 00
50	First Nat'l Bank, Westfield, .	5,000	7,500 00	7,000 00
25	Hampden N'l B'k, Westfield, .	2,500	3,750 00	2,500 00
400	Agawam N'l B'k, Springfield,	40,000	40,000 00	40,000 00
300	Chapin N'l Bank, Springfield,	30,000	43,500 00	34,000 00
500	Chicopee N'l B'k, Springfield,	50,000	77,500 00	70,500 00
300	City Nat'l Bank, Springfield, .	30,000	42,000 00	35,000 00
450	First Nat'l Bank, Springfield,	45,000	60,750 00	60,000 00
216	John Hancock National Bank, Springfield, ...	21,600	24,840 00	22,500 00
400	Pynchon N'l B'k, Springfield,	40,000	62,000 00	61,500 00
361	Second N'l Bank, Springfield,	36,100	52,345 00	54,100 00
402	Third Nat'l Bank, Springfield,	40,200	80,400 00	66,000 00
150	Springfield Safe Deposit and Trust Company, Springfield,	15,000	21,000 00	17,000 00
10	N'l Exchange Bank, Hartford, Conn., ...	500	550 00	500 00
13	Phœnix Nat'l Bank, Hartford, Conn., ...	1,300	1,430 00	1,300 00
50	Thames Nat'l Bank, Norwich, Conn., ...	5,000	7,000 00	7,000 00
100	Springfield National Bank, Springfield, ...	10,000	12,500 00	12,500 00
		$843,600	$1,098,680 00	$999,800 00

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Springfield Institution for Savings — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 5s,	$68,000	$72,420 00	$68,000 00
Boston & Albany R R. 6s,	269,000	275,725 00	275,000 00
Boston, Clinton & Fitchburg R.R. 5s,	15,000	16,500 00	15,000 00
Boston & Lowell R.R. 6s,	20,000	20,600 00	20,000 00
Boston & Providence R.R. 4s,	85,000	85,000 00	85,000 00
Fitchburg R.R. 5s,	25,000	25,625 00	25,000 00
Leeds & Farmington R.R. 6s,	10,000	10,200 00	10,000 00
New Bedford R.R. 7s,	25,000	25,000 00	25,000 00
New Haven & Northampton R.R 5s,	35,000	37,100 00	35,000 00
New Haven & Northampton R.R. 7s,	59,000	66,670 00	63,000 00
New York, New Haven & Hartford R.R. 4s,	50,000	50,000 00	50,000 00
New York, Prov. & Boston R.R. 7s,	52,000	58,760 00	57,000 00
Old Colony R.R. 4½s,	12,000	12,000 00	12,000 00
Old Colony R.R. 6s,	35,000	36,105 00	35,000 00
Providence & Worcester R.R. 6s,	13,000	13,650 00	13,000 00
Vermont Valley R.R. 5s,	10,000	10,600 00	10,000 00
	$783,000	$815,955 00	$798,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$60,500 00	3½ per cent.	$674,250 00	4 per cent.	$5,988,450 00	5 per cent.
10,000 00	3 6/10 "	30,000 00	4¼ "	191,500 00	6 "
52,000 00	3¾ "	280,600 00	4½ "	100,000 00	7 "

Amount invested in real estate for banking purposes,	$116,500 00
Estimated value of the same,	116,500 00
Assessed value of the same,	95,000 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,	14,350 00
Assessed value of the same,	14,300 00
Number of loans which are of an amount not exceeding $3,000 each,	1,271
Aggregate amount of the same,	1,670,650 00
Total number of loans upon real estate,	1,363
Amount of investments from which no income is received,	14,350 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,	563,825 82

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

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Springfield Institution for Savings — Concluded.

Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent.,	$222,435 55
	2 per cent.,	228,736 63
Number of accounts opened during the year ending Oct. 31, 1893,	4,494	
Number of accounts closed during the year ending Oct. 31, 1893,	4,273	
Total number of open accounts Oct. 31, 1893,	28,875	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		23,768 50
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		2,198,864 18
Number of same,	28,391	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		2,578,901 90
Number of same,	25,038	

Date of examination by commissioners: November 22 and 23.

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STONEHAM FIVE CENTS SAVINGS BANK — STONEHAM.

Incorporated March 28, 1855. Present number of corporators, 31.

WILLIAM B. STEVENS, *President.* ONSLOW GILMORE, *Treasurer.*
ONSLOW GILMORE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:
ARAD GERRY, JOHN W. SPENCER,
A. H. COWDREY.

Open for business Tuesday and Saturday, 2 to 5 P.M., and 6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$286,000 00	Deposits,	$657,987 02
Bank stock as per schedule,	5,000 00	Guaranty fund,	20,808 62
Loan on bank stock,	5,000 00	Interest account,	16,505 78
Railroad bonds as per schedule,	126,000 00	Profit and loss account,	6,242 90
Real estate by foreclosure,	759 58		
Loans on real estate,	199,091 73		
Loans on personal security,	2,250 00		
Loans to counties, cities or towns (notes),	67,300 00		
Deposit in bank, on interest,	4,750 82		
Deposit in bank, not on interest,	110 12		
Expense account,	1,979 87		
Cash on hand,	3,302 20		
	$701,544 32		$701,544 32

Cash on Deposit in Banks, amount in each: —

Stoneham National Bank, Stoneham,	$4,750 82
Blackstone National Bank, Boston,	110 12

Loan on Bank Stock: —

On 50 shares National Bank of South Reading, Wakefield,	$5,000 00

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Stoneham Five Cents Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	$45,000	$45,000 00	$45,000 00
of Chicago, Ill., 4s,	10,000	9,700 00	10,000 00
of Cleveland, Ohio, 4s,	6,000	6,000 00	6,000 00
of Columbus, Ohio, 4s,	26,000	24,700 00	26,000 00*
of Dayton, Ohio, 4s,	10,000	9,500 00	10,000 00*
of Dayton, Ohio, 5s,	11,000	11,110 00	11,000 00*
of Grand Rapids, Mich., 4½s,	22,000	22,440 00	22,000 00
of Middletown, Conn., 4s,	10,000	10,000 00	10,000 00
of Rockland, Mass., 4s,	10,000	10,000 00	10,000 00
of Rockingham, Vt., 4s,	13,000	13,000 00	13,000 00
of Spencer, Mass., 4s,	15,000	15,000 00	15,000 00
Town of Attleborough, Mass., 4s,	15,000	15,000 00	15,000 00
of Beverly, Mass., 4s,	10,000	10,000 00	10,000 00
of Framingham, Mass., 4s,	15,000	15,000 00	15,000 00
of Leominster, Mass., 4s,	20,000	20,000 00	20,000 00
of Maynard, Mass., 4s,	10,000	10,000 00	10,000 00
of Montague, Mass., 4s,	28,000	28,000 00	28,000 00
City of Fort Wayne, Ind., 4½s,	10,000	10,200 00	10,000 00
	$286,000	$284,650 00	$286,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Stoneham N'l B'k, Stoneham,	$5,000	$5,000 00	$5,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	$30,000	$29,700 00	$30,000 00
Boston & Maine R.R. 4s,	10,000	9,800 00	10,000 00
Boston, Revere Beach & Lynn R.R. 6s,	1,000	1,050 00	1,000 00
Concord & Montreal R.R. 4s,	20,000	19,600 00	20,000 00
Fitchburg R.R. 4s,	15,000	14,550 00	15,000 00
Fitchburg R.R. 5s,	5,000	5,250 00	5,000 00
N. Y. & N. E. R.R. (terminal) 4s,	10,000	10,000 00	10,000 00
Old Colony R.R. 4s,	20,000	20,000 00	20,000 00
Vermont & Massachusetts R.R. 5s,	10,000	10,500 00	10,000 00
Troy & Boston R.R. 7s,	5,000	6,750 00	5,000 00
	$126,000	$127,200 00	$126,000 00

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Stoneham Five Cents Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$4,750 82	2½ per cent.	$69,900 00	5 per cent.	$131,267 11	6 per cent.
42,300 00	4 "	7,700 00	5½ "	7,474 62	7 "
15,000 00	4½ "				

Value, by books, of real estate held or owned by foreclosure or otherwise,		$759 58
Assessed value of the same,		4,400 00
Net income received from same during year ending Oct. 31, 1893,		29 33
Number of loans which are of an amount not exceeding $3,000 each,	165	
Aggregate amount of the same,		126,741 73
Total number of loans upon real estate,	148	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		30,651 60
Times for the dividends fixed by the by-laws: first Wednesday in May and November.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent., 2 per cent.,	11,692 05 12,270 29
Number of accounts opened during the year ending Oct. 31, 1893,	374	
Number of accounts closed during the year ending Oct. 31, 1893,	232	
Total number of open accounts Oct. 31, 1893,	2,964	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		1,716 00
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		148,984 08
Number of same,	2,879	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		145,193 08
Number of same,	2,303	

Date of examination by commissioner: June 30.

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SUFFOLK SAVINGS BANK FOR SEAMEN AND OTHERS — BOSTON.

Incorporated March 7, 1833. Present number of corporators, 181.

WILLIAM ENDICOTT, Jr., *President.* CHARLES HENRY PARKER, *Treasurer*
HERBERT MAGOUN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WILLIAM ENDICOTT, Jr., T. QUINCY BROWNE,
GEORGE S. BULLENS, GEORGE WHITNEY,
EDWARD W. HOOPER, FRANCIS L. HIGGINSON,
JOHN L. GARDNER.

Open for business every business day, 9 A.M. to 2 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$3,785,931 50	Deposits,	$26,783,386 59
Loans on public funds,	60,000 00	Guaranty fund,	782,201 73
Bank stock as per schedule,	620,225 00	Suspense account,	8,833 28
Loan on bank stock,	16,000 00	Profit and loss account,	226,186 21
Railroad bonds as per schedule,	4,152,352 96		
Loan on railroad bonds,	100,000 00		
Railroad notes,	550,000 00		
Real estate (for banking purposes),	180,000 00		
Real estate by foreclosure,	6,039 66		
Loans on real estate,	9,219,120 53		
Loans on personal security,	7,093,000 00		
Loans to counties, cities or towns (notes),	518,670 64		
Deposits in banks, on interest,	1,352,802 20		
Deposits in banks, not on interest,	6,078 90		
Expense account,	3,247 54		
Rent account,	163 65		
Cash on hand,	136,975 23		
	$27,800,607 81		$27,800,607 81

Cash on Deposit in Banks, amount in each: —

New England National Bank, Boston,	$284,410 38
Merchants' National Bank, Boston,	396,824 08
North National Bank, Boston,	172,048 94
Atlantic National Bank, Boston,	165,893 12
National Revere Bank, Boston,	123,085 19
Market National Bank, Boston,	127,800 31
Columbian National Bank, Boston,	88,819 08

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Suffolk Savings Bank for Seamen and Others, Boston — Continued.

Loans on Public Funds, amount on each: —

On $10,000 City of Providence, R. I., 6s,	$10,000 00
On $52,000 City of Meriden, Conn., 4s,	
On $10,000 City of Fitchburg, Mass., 4s,	50,000 00
On $5,000 Town of Marlborough, Mass., 4s,	

Loan on Bank Stock: —

On 200 shares Tremont National Bank, Boston,	$16,000 00

Loan on Railroad Bonds: —

On $100,000 Worcester, Nashua & Rochester R.R. bonds,	$100,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	$1,695,000 00	$1,714,025 00	$1,695,000 00
of Boston, Mass., 5s,	947,562 50	1,027,665 00	976,662 50
of Boston, Mass., 6s,	20,000 00	20,100 00	20,000 00
of Chicago, Ill., 4s,	350,000 00	343,000 00	350,000 00
of New Bedford, Mass., 3½s,	30,000 00	28,800 00	30,000 00
of New Bedford, Mass., 6s,	10,000 00	10,500 00	10,000 00
of Providence, R. I., 4s,	100,000 00	102,000 00	100,000 00
of Providence, R. I., 5s,	116,049 00	121,851 45	116,049 00
of Springfield, Mass., 4s,	50,000 00	50,000 00	50,000 00
of Waltham, Mass., 4s,	75,000 00	75,000 00	75,000 00
of Worcester, Mass., 4s,	100,000 00	100,000 00	100,000 00
Town of Ayer, Mass., 4s,	60,000 00	60,000 00	60,000 00
State of Massachusetts 5s,	90,000 00	90,450 00	90,000 00
City of New York, N. Y., 6s,	100,000 00	113,250 00	113,220 00
	$3,743,611 50	$3,856,641 45	$3,785,931 50

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
85	Atlantic Nat'l Bank, Boston,	$8,500	$10,200 00	$8,500 00
654	Atlas National Bank, Boston,	65,400	75,210 00	65,400 00
30	Boylston Nat'l Bank, Boston,	3,000	3,750 00	3,000 00
211	National City Bank, Boston,	21,100	18,146 00	21,100 00
492	Columbian N'l Bank, Boston,	49,200	49,200 00	49,200 00
169	N'l B'k of Commerce, Boston,	16,900	19,942 00	16,900 00
138	Continental Nat'l B'k, Boston,	13,800	15,870 00	13,800 00
461	National Eagle Bank, Boston,	46,100	43,795 00	46,100 00
48	Freeman's Nat'l Bank, Boston,	4,800	5,088 00	4,800 00

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Suffolk Savings Bank for Seamen and Others, Boston — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
150	Hamilton Nat'l Bank, Boston,	$15,000	$17,100 00	$15,000 00
211	N'l Hide & Leather B'k, Boston,	21,100	22,366 00	21,100 00
150	Howard Nat'l Bank, Boston, .	15,000	15,000 00	15,000 00
150	Market Nat'l Bank, Boston, .	15,000	13,950 00	15,000 00
658	Merchants' N'l Bank, Boston,	65,800	96,098 00	65,800 00
50	Massachusetts N'l B'k, Boston,	5,000	4,750 00	5,000 00
11	New England N'l B'k, Boston,	1,100	1,738 00	1,100 00
50	Old Boston N'l Bank, Boston,	5,000	5,000 00	5,000 00
150	N'l B'k of Redemption, Boston,	15,000	18,900 00	15,000 00
100	N'l B'k of the Republic, Boston,	10,000	14,700 00	10,000 00
400	National Revere Bank, Boston,	40,000	40,000 00	40,000 00
244	Shawmut Nat'l Bank, Boston,	24,400	27,328 00	24,400 00
111	Shoe & Leather N'l B'k, Boston,	11,100	9,990 00	11,100 00
133	State National Bank, Boston, .	13,300	13,832 00	13,300 00
136	Suffolk Nat'l Bank, Boston, .	13,600	12,648 00	13,600 00
187	Tremont Nat'l Bank, Boston, .	18,700	17,578 00	18,700 00
100	National Union Bank, Boston,	10,000	13,000 00	10,000 00
617	Nat'l Webster Bank, Boston, .	61,700	56,764 00	61,700 00
150	Washington N'l Bank, Boston,	15,000	15,000 00	15,000 00
175	Bay State N'l Bank, Lawrence,	13,125	22,750 00	13,125 00
25	Railroad Nat'l Bank, Lowell, .	2,500	3,000 00	2,500 00
		$620,225	$682,693 00	$620,225 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s, . .	$100,000 00	$108,000 00	$100,000 00
Boston & Lowell R.R. 4s, .	650,000 00	643,500 00	650,000 00
Boston & Providence R.R. 4s, .	200,000 00	200,000 00	200,000 00
Eastern R.R. 6s, . . .	428,468 20	501,307 79	525,837 96
Conn. & Passumpsic Rivers R.R. 4s, ...	200,000 00	200,000 00	201,500 00
Fitchburg R.R. 5s, . . .	300,000 00	309,000 00	313,500 00
Holyoke & Westfield R.R. 4s, .	100,000 00	99,000 00	100,000 00
New Bedford R.R. 7s, . .	3,000 00	3,015 00	3,000 00
N. Y. & N. E R.R. (terminal) 4s,	500,000 00	500,000 00	500,000 00
Old Colony R.R. 4s, . . .	900,000 00	900,000 00	900,000 00
Old Colony R.R. 6s, . . .	200,000 00	206,000 00	200,000 00
Old Colony R.R. 7s, . . .	17,000 00	17,085 00	17,000 00
Portland & Ogdensburg R.R. 6s,	139,000 00	150,120 00	161,240 00
Providence & Worcester R.R. 6s,	250,000 00	262,500 00	280,275 00
	$3,987,468 20	$4,099,527 79	$4,152,352 96

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Suffolk Savings Bank for Seamen and Others, Boston — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$439,199 50	2 per cent.	$4,069,520 00	4½ per cent.	$70,000 00	5¾ per cent.
647,709 58	2½ "	1,144,000 00	4¾ "	1,544,520 64	6 "
265,893 12	3 "	2,604,150 00	5 "	50,000 00	6½ "
5,754,800 53	4 "	330,000 00	5¼ "	702,000 00	7 "
707,500 00	4¼ "	580,300 00	5½ "		

Amount invested in real estate for banking purposes,		$180,000 00
Estimated value of the same,		180,000 00
Assessed value of the same,		316,000 00
Net income received from same during year ending Oct. 31, 1893,		3,834 13
Value, by books, of other real estate held or owned by foreclosure or otherwise,		6,039 66
Assessed value of the same,		10,400 00
Net income received from same during year ending Oct. 31, 1893,		430 88
Number of loans which are of an amount not exceeding $3,000 each,	59	
Aggregate amount of the same,		121,200 00
Total number of loans upon real estate,	331	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		1,230,100 08
Times for the dividends fixed by the by-laws: second Wednesday in April and October.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent., 2 per cent.,	507,615 07 507,000 89
Number of accounts opened during the year ending Oct. 31, 1893,	7,677	
Number of accounts closed during the year ending Oct. 31, 1893,	6,641	
Total number of open accounts Oct. 31, 1893,	60,739	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		38,774 60
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		4,791,346 00
Number of same,	49,825	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		5,539,598 75
Number of same,	47,587	
Date of examination by commissioner: October 26.		

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TAUNTON SAVINGS BANK — TAUNTON.

Incorporated Feb. 9, 1869. Present number of corporators, 90.

JOHN E. SANFORD, *President.* HENRY R. WOOD, *Treasurer.*
HENRY R. WOOD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

LE BARON B. CHURCH, CHARLES L. LOVERING,
ELISHA T. JACKSON, DANIEL A. TREFETHEN,
JOHN E. SANFORD, GEORGE M. WOODWARD,
GEO. A. WASHBURN.

Open for business every business day, 9 A.M. to 1 P.M.; also Saturday, 2 to 5 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$233,875 00	Deposits,	$1,630,018 18
Loans on public funds,	95,000 00	Guaranty fund,	56,623 27
Bank stock as per schedule,	114,502 13	Interest account,	24,700 14
Loans on bank stock,	2,900 00	Profit and loss account,	266 50
Railroad bonds as per schedule,	237,000 00	Surplus,	28,777 00
Loans on railroad bonds,	25,000 00		
Real estate by foreclosure,	9,940 84		
Loans on real estate,	442,599 00		
Loans on personal security,	557,815 00		
Loans to counties, cities or towns (notes),	1,000 00		
Deposit in bank, on interest,	11,216 64		
Deposit in bank, not on interest,	4,104 82		
Expense account,	1,562 22		
Cash on hand,	3,869 44		
	$1,740,385 09		$1,740,385 09

Cash on Deposit in Banks, amount in each: —

National Bank of the Republic, Boston,	$11,216 64
Taunton National Bank, Taunton,	4,104 82

Loans on Public Funds, amount on each: —

On $11,000 City of Newton, Mass., 4s,	$20,000 00
On $10,000 City of Cambridge, Mass., 4s,	
On $30,000 City of Meriden, Conn., 4s,	25,000 00
On $40,000 City of Dayton, Ohio, 5s,	50,000 00*
On $10,000 City of Dayton, Ohio, 4s,	

* A legal loan when made.

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Taunton Savings Bank — Continued.

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 5 shares Machinists' National Bank, Taunton, ...	500 00
On 4 shares Bristol County National Bank, Tauuton, ...	400 00

Loan on Railroad Bonds: —

On $26,000 Boston & Maine R.R. 4s, ...	$25,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass, 3½s, . .	$45,000	$42,750 00	$45,000 00
of Dayton, Ohio, 5s, . .	10,000	10,600 00	10,000 00*
of Dayton, Ohio, 6s, . .	8,000	8,000 00	8,000 00*
of Des Moines, Iowa, 4½s, .	15,000	15,000 00	15,000 00
of East Saginaw, Mich., 5s, .	8,000	8,080 00	8,000 00
of Taunton, Mass., 4s, . .	52,000	52,000 00	52,000 00
of Taunton, Mass., 5s, . .	19,900	19,999 50	19,900 00
of Taunton, Mass., 6s, . .	2,000	2,080 00	2,000 00
Town of Peabody, Mass., 4s, . .	25,000	25,000 00	25,000 00
County of Aroostook, Me., 4s, . .	20,000	19,600 00	20,000 00
Commonwealth of Massachusetts 5s,	3,000	3,015 00	3,000 00
State of New Hampshire 6s, . .	1,000	1,150 00	1,000 00
City of Canton, Ohio, 5s, . .	15,000	15,900 00	15,000 00
of New Bedford, Mass., 4s, .	10,000	10,000 00	9,975 00
	$233,900	$233,174 50	$233,875 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
55	Atlas National Bank, Boston, .	$5,500	$6,325 00	$6,100 00
10	Atlantic Nat'l Bank, Boston, .	1,000	1,200 00	1,200 00
10	Blackstone Nat'l Bank, Boston,	1,000	900 00	1,000 00
12	Boylston Nat'l Bank, Boston, .	1,200	1,500 00	1,400 00
100	National City Bank, Boston, .	10,000	8,600 00	10,000 00
5	N'l B'k of Commerce, Boston,	500	590 00	500 00
8	Columbian Nat'l B'k, Boston, .	800	800 00	800 00
10	Continental N'l Bank, Boston,	1,000	1,140 00	1,000 00
11	National Eagle Bank, Boston,	1,100	1,045 00	1,100 00
20	Nat'l Exchange Bank, Boston,	2,000	2,360 00	2,200 00
17	Freeman's Nat'l Bank, Boston,	1,700	1,802 00	1,695 75

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Taunton Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
44	Hamilton Nat'l Bank, Boston,	$4,400	$5,016 00	$5,200 00
3	Howard Nat'l Bank, Boston, .	300	297 00	300 00
6	Merchants' Nat'l Bank, Boston,	600	858 00	700 00
33	Mt Vernon Nat'l Bank, Boston,	3,300	4,356 00	4,190 00
11	North National Bank, Boston,	1,100	1,199 00	1,200 00
10	New England N'l B'k, Boston,	1,000	1,570 00	1,300 00
23	Nat'l Revere Bank, Boston, .	2,300	2,300 00	2,700 00
25	N'l B'k of the Republic, Boston,	2,500	3,650 00	3,200 00
25	National Bank of Redemption, Boston, ...	2,500	3,125 00	2,900 00
20	Second National Bank, Boston,	2,000	3,620 00	2,900 00
12	Shawmut Nat'l Bank, Boston,	1,200	1,344 00	1,300 00
11	Tremont Nat'l Bank, Boston, .	1,100	1,045 00	1,090 37
10	Nat'l Webster Bank, Boston, .	1,000	920 00	1,000 00
17	First N'l Bank, New Bedford,	1,700	2,397 00	2,211 01
102	National Bank of Commerce, New Bedford, . . .	10,200	7,854 00	10,200 00
200	Merchants' Nat'l Bank, New Bedford, ...	20,000	39,000 00	27,200 00
34	Bristol County National Bank, Taunton, ...	3,400	4,692 00	4,405 00
9	Machinists' N'l Bank, Taunton,	900	1,485 00	1,260 00
109	Taunton Nat'l Bank, Taunton,	10,900	16,295 50	14,250 00
		$96,200	$127,285 50	$114,502 13

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s, ...	$2,000	$2,160 00	$2,000 00
Boston & Lowell R.R. 4s, . .	20,000	19,800 00	20,000 00
Boston & Maine R.R. 4s, . . .	50,000	49,000 00	50,000 00
Concord & Montreal R.R. 4s, . .	50,000	49,000 00	50,000 00
Fitchburg R.R 5s, ...	25,000	26,050 00	25,000 00
Maine Central R.R. 4½s, . . .	20,000	20,400 00	20,000 00
Old Colony R.R. 4s, ...	25,000	25,000 00	25,000 00
Old Colony R.R. 6s, ...	35,000	36,750 00	35,000 00
Worcester, Nashua & Roch. R.R. 4s,	10,000	9,900 00	10,000 00
	$237,000	$238,060 00	$237,000 00

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Taunton Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$11,216 64	2½ per cent.	$374,100 00	5 per cent.	$324,064 00	6 per cent.
20,000 00	3½ "	75,000 00	5¼ "	12,500 00	6½ "
51,300 00	4 "	179,950 00	5½ "	10,400 00	7 "
14,000 00	4½ "	5,000 00	5¾ "	15,000 00	8 "
43,000 00	4¾ "				

Value, by books, of real estate held or owned by foreclosure or otherwise,		$9,940 84
Assessed value of the same,		10,400 00
Net income received from same during year ending Oct. 31, 1893,		493 61
Number of loans which are of an amount not exceeding $3,000 each,	294	
Aggregate amount of the same,		293,914 00
Total number of loans upon real estate,	294	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		84,254 18
Times for the dividends fixed by the by-laws: January 1 and July 1.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent., 2 per cent.,	30,922 26 31,737 38
Number of accounts opened during the year ending Oct. 31, 1893,	477	
Number of accounts closed during the year ending Oct. 31, 1893,	468	
Total number of open accounts Oct. 31, 1893,	4,213	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		4,847 94
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		247,635 20
Number of same,	2,533	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		285,484 27
Number of same,	2,869	
Date of examination by commissioner: August 10.		

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TEMPLETON SAVINGS BANK — BALDWINVILLE.

Incorporated April 19, 1871. Present number of corporators, 45.

M. A. WILSON, *President.* ASA HOSMER, *Treasurer.*
ASA HOSMER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

M. A. WILSON, GILMAN WAITE,
WILLARD BAKER, HERBERT LELAND,
A. D. WILEY.

Open for business every Wednesday and Saturday, the last two weeks in each quarter the first week in January and July, and first three days in April and October, 9 A.M. to 12 M.; 1 to 4 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$31,000 00	Deposits,	$261,074 61
Bank stock as per schedule,	16,400 00	Guaranty fund,	12,263 25
Loans on bank stock,	1,500 00	Profit and loss account,	4,297 06
Railroad bonds as per schedule,	18,000 00		
Real estate (for banking purposes),	8,500 00		
Loans on real estate,	131,910 00		
Loans on personal security,	21,880 00		
Loans to counties, cities or towns (notes),	32,500 00		
Deposits in banks, on interest,	13,000 00		
Deposit in bank, not on interest,	829 35		
Expense account,	1,334 77		
Due from T. P. Beal, receiver,	302 42		
Cash on hand,	478 38		
	$277,634 92		$277,634 92

Cash on Deposit in Banks, amount in each: —

National Bank of the Commonwealth, Boston,	$5,000 00
Orange National Bank, Orange,	8,000 00
Miller's River National Bank, Athol,	829 35

Loans on Bank Stock, amount on each: —

On 10 shares First National Bank, Winchendon,	$1,000 00
On 5 shares Rollstone National Bank, Fitchburg,	500 00

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Templeton Savings Bank, Baldwinville — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bay City, Mich., 5s, . .	$5,000	$5,250 00	$5,000 00
of Cleveland, Ohio, 5s, . .	5,000	5,125 00	5,000 00
of Dayton, Ohio, 5s, . .	1,000	1,040 00	1,000 00*
of Grand Rapids, Mich., 5s, .	5,000	5,050 00	5,000 00
of Peoria, Ill., 4½s, . . .	2,000	2,040 00	2,000 00
of Peoria, Ill., 7s, . . .	2,000	2,200 00	2,000 00
of Saginaw, Mich., 5s, . .	1,000	1,050 00	1,000 00
of Sioux City, Iowa, 4½s, . .	5,000	5,000 00	5,000 00
of Springfield, Ohio, 5s, . .	5,000	5,250 00	5,000 00
	$31,000	$32,005 00	$31,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
2	Miller's River N'l B'k, Athol, .	$200	$350 00	$200 00
10	National City Bank, Boston, .	1,000	860 00	1,000 00
10	Columbian Nat'l Bank, Boston,	1,000	1,000 00	1,000 00
10	N'l B'k of Commerce, Boston,	1,000	1,180 00	1,000 00
10	Continental N'l Bank, Boston,	1,000	1,140 00	1,000 00
10	National Eagle Bank, Boston,	1,000	920 00	1,000 00
10	N'l Hide & Leather B'k, Boston,	1,000	1,050 00	1,000 00
10	Nat'l Revere Bank, Boston, .	1,000	1,000 00	1,000 00
10	National Rockland B'k, Boston,	1,000	1,600 00	1,000 00
10	Tremont Nat'l Bank, Boston, .	1,000	940 00	1,000 00
10	National Webster B'k, Boston,	1,000	910 00	1,000 00
10	Fitchburg N'l B'k, Fitchburg,	1,000	1,450 00	1,000 00
12	First National Bank, Gardner,	1,200	1,500 00	1,200 00
30	Orange Nat'l Bank, Orange, .	3,000	4,500 00	3,000 00
10	First Nat'l Bank, Winchendon,	1,000	1,650 00	1,000 00
		$16,400	$20,050 00	$16,400 00

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Templeton Savings Bank, Baldwinville — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s,	$5,000	$4,800 00	$5,000 00
Fitchburg R.R. 4½s,	5,000	5,000 00	5,000 00
Old Colony R.R. 6s,	6,000	6,300 00	6,000 00
Vermont & Massachusetts R.R. 5s,	2,000	2,060 00	2,000 00
	$18,000	$18,160 00	$18,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$5,000 00	2½ per cent.	$32,500 00	4 per cent.	$3,200 00	5½ per cent.
8,000 00	3½ "	11,300 00	5 "	140,790 00	6 "

Amount invested in real estate for banking purposes,		$8,500 00
Estimated value of the same,		9,000 00
Assessed value of the same,		7,000 00
Net income received from same during year ending Oct. 31, 1893,		528 30
Number of loans which are of an amount not exceeding $3,000 each,	149	
Aggregate amount of the same,		130,093 00
Total number of loans upon real estate,	137	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		14,620 01
Times for the dividends fixed by the by-laws: January 1 and July 1.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent., 2 per cent.,	4,840 23 5,008 13
Number of accounts opened during the year ending Oct. 31, 1893,	108	
Number of accounts closed during the year ending Oct. 31, 1893,	72	
Total number of open accounts Oct. 31, 1893,	870	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		1,334 77
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		31,208 44
Number of same,	412	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		27,232 58
Number of same,	377	
Date of examination by commissioner: March 20.		

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UNION SAVINGS BANK — FALL RIVER.

Incorporated April 24, 1869. Present number of corporators, 46.

JEROME C. BORDEN, *President.* ABRAHAM G. HART, *Treasurer.*
MELVIN B. HORTON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JEROME C. BORDEN, G. W. DEAN,
C. C. ROUNSEVILLE, A. H. SKINNER,
W. W. STEWART.

Open for business every business day, 9 A.M. to 2 P.M; also Saturday, 6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$5,000 00	Deposits,	$850,222 49
Bank stock as per schedule,	44,478 50	Guaranty fund,	6,500 00
Railroad bonds as per schedule,	15,000 00	Interest account,	11,398 05
Real estate (for banking purposes),	25,000 00	Profit and loss account,	29,169 00
Real estate by foreclosure,	2,852 30		
Loans on real estate,	504,890 12		
Loans on personal security,	270,645 00		
Deposit in bank, on interest,	29,200 00		
Cash on hand,	223 62		
	$897,289 54		$897,289 54

Cash on Deposit in Bank:—

National Union Bank, Fall River, ... $29,200 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Fall River, Mass., 6s,	$5,000	$5,574 00	$5,000 00

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Union Savings Bank, Fall River — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value	Amount Invested.
21	Fall River N'l B'k, Fall River,	$2,100	$2,205 00	$2,362 50
167	Metacomet N'l B'k, Fall River,	16,700	20,875 00	20,296 00
11	Massasoit N'l B'k, Fall River,	1,100	1,650 00	1,645 00
158	National Union B'k, Fall River,	15,800	15,800 00	15,800 00
35	Pocasset N'l B'k, Fall River,	3,500	4,900 00	4,375 00
		$39,200	$45,430 00	$44,478 50

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s, ...	$15,000	$15,750 00	$15,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$29,200 00	2 per cent.	$539,135 12	5½ per cent.	$49,450 00	7 per cent.
30,440 00	5 "	79,670 00	6 "	44,465 00	8 "
32,000 00	5¼ "	375 00	6½ "		

Amount invested in real estate for banking purposes, ...	$25,000 00
Estimated value of the same, ...	25,000 00
Assessed value of the same, ...	24,000 00
Net income received from same during year ending Oct. 31, 1893, . .	762 83
Value, by books, of other real estate held or owned by foreclosure or otherwise, ...	2,852 30
Assessed value of the same, ...	2,900 00
Number of loans which are of an amount not exceeding $3,000 each, . 263	
Aggregate amount of the same, ...	323,910 12
Total number of loans upon real estate, ... 263	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, ...	49,716 58
Times for the dividends fixed by the by-laws: May 15 and November 15.	

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Union Savings Bank, Fall River — Concluded.

Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2¼ per cent.,	$16,617 84
	2¼ per cent.,	17,850 94
Number of accounts opened during the year ending Oct. 31, 1893,	459	
Number of accounts closed during the year ending Oct. 31, 1893,	366	
Total number of open accounts Oct. 31, 1893,	1,758	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		3,025 81
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		186,277 12
Number of same,	2,259	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		154,309 74
Number of same,	1,663	

Date of examination by commissioner: July 25.

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UNION INSTITUTION FOR SAVINGS IN THE CITY OF BOSTON — BOSTON.

Incorporated Feb. 11, 1865. Present number of corporators, 33.

HUGH O'BRIEN, *President.* WILLIAM S. PELLETIER, *Treasurer.*
JOHN J. MCCLUSKEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

HUGH O'BRIEN, JOHN CURTIN,
PAUL H. KENDRICKEN, JOSEPH D. FALLON,
JOHN M. MAGUIRE, MICHAEL J. WARD,
THOMAS B. FITZPATRICK.

Open for business every business day, 9 A.M. to 2 P.M.; also Saturday, 5 to 8 P.M.; during July, August and September; close at 2 P.M. on Saturday.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$315,000 00	Deposits,	$4,458,812 57
Bank stock as per schedule,	186,049 50	Guaranty fund,	144,900 00
Loans on bank stock,	43,000 00	Interest account,	103,540 20
Railroad bonds as per schedule,	223,300 00	Profit and loss account,	74,951 80
Real estate (for banking purposes),	175,000 00	Suspense account,	112 00
Real estate by foreclosure,	13,139 34	Mortgage and interest suspense,	9,146 54
Loans on real estate,	2,366,090 00		
Loans on personal security,	1,217,053 55		
Loans on depositors' books,	5,250 00		
Deposits in banks, on interest,	231,864 93		
Cash on hand,	15,715 79		
	$4,791,463 11		$4,791,463 11

Cash on Deposit in Banks, amount in each: —

Boylston National Bank, Boston,	$62,456 78
Market National Bank, Boston,	70,883 51
Mechanics' National Bank, Boston,	75,579 93
Manufacturers' National Bank, Boston,	13,383 50
South End National Bank, Boston,	6,405 02
International Trust Company, Boston,	1,216 73
New England Trust Company, Boston,	1,939 46

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Union Institution for Savings in the City of Boston — Continued.

Loans on Bank Stock, amount on each: —

On 200 shares Mechanics' National Bank, Boston,	$20,000 00
On 188 shares Traders' National Bank, Boston,	15,000 00
On 100 shares Traders' National Bank, Boston,	8,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	$304,000	$307,740 00	$304,000 00
of Chelsea, Mass., 6s,	5,000	5,150 00	5,000 00
of Newton, Mass., 6s,	4,000	4,720 00	4,000 00
of Springfield, Mass., 7s,	2,000	2,440 00	2,000 00
	$315,000	$320,050 00	$315,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
81	Blackstone N'l Bank, Boston,	$8,100	$7,371 00	$8,100 00
77	Boston Nat'l Bank, Boston,	7,700	7,161 00	7,700 00
13	Boylston Nat'l Bank, Boston,	1,300	1,625 00	1,300 00
8	Continental Nat'l B'k, Boston,	800	918 00	800 00
38	Eliot National Bank, Boston,	3,800	4,389 00	3,800 00
10	Everett Nat'l Bank, Boston,	1,000	917 50	1,000 00
70	Howard Nat'l Bank, Boston,	7,000	6,930 00	7,000 00
60	Mechanics' N'l Bank, Boston,	6,000	7,500 00	6,000 00
92	Metropolitan N'l B'k, Boston,	9,200	8,970 00	9,200 00
25	Mt. Vernon N'l Bank, Boston,	2,500	3,303 12	2,500 00
100	N'l B'k of No. America, Boston,	10,000	10,525 00	10,000 00
59	Nat'l B'k of Commerce, Boston,	5,900	6,962 00	5,900 00
25	N'l B'k of Redemption, Boston,	2,500	3,137 50	2,500 00
92	Nat'l Exchange Bank, Boston,	9,200	10,856 00	9,200 00
66	N'l Hide & Leather B'k, Boston,	6,600	6,963 00	6,600 00
5	N'l Market Bank of Brighton, Boston,	500	448 75	500 00
9	National Revere Bank, Boston,	900	900 00	900 00
8	Shoe & Leather N'l B'k, Boston,	800	720 00	800 00
51	North National Bank, Boston,	5,100	5,559 00	5,100 00
27	Shawmut Nat'l Bank, Boston,	2,700	3,024 00	2,700 00
100	South End Nat'l Bank, Boston,	10,000	8,500 00	10,000 00
84	State National Bank, Boston,	8,400	8,673 00	8,400 00
97	Third National Bank, Boston,	9,700	8,439 00	9,700 00
100	Tremont Nat'l Bank, Boston,	10,000	9,400 00	10,000 00
20	Washington Nat'l B'k, Boston,	2,000	2,005 00	2,000 00
57	Nat'l Webster Bank, Boston,	5,700	5,215 50	5,649 50

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Union Institution for Savings in the City of Boston — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
80	Columbian Nat'l Bank, Boston,	$8,000	$8,000 00	$8,000 00
20	Faneuil Hall N'l B'k, Boston, .	2,000	2,400 00	2,000 00
75	Fourth National Bank, Boston,	7,500	9,375 00	7,500 00
10	Globe National Bank, Boston, .	1,000	920 00	1,000 00
100	Lincoln Nat'l Bank, Boston,	10,000	9,900 00	10,000 00
92	Market Nat'l Bank, Boston, .	9,200	8,464 00	9,200 00
5	Old Boston Nat'l Bank, Boston,	500	495 00	500 00
100	Suffolk Nat'l Bank, Boston, .	10,000	9,250 00	10,000 00
5	National Union Bank, Boston, .	500	648 75	500 00
		$186,100	$189,865 12	$186,049 50

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s, ...	$35,000	$33,950 00	$33,300 00
Fitchburg R.R. 5s, ...	185,000	191,425 00	185,000 00
Old Colony R.R. 4s, ...	5,000	5,000 00	5,000 00
	$225,000	$230,375 00	$223,300 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$3,156 19	2½ per cent.	$2,338,150 00	5 per cent.	$273,645 00	6 per cent.
228,708 74	3 "	369,343 55	5½ "	168,255 00	7 "
67,000 00	4½ "	265,000 00	5¾ "	150,000 00	7½ "

Amount invested in real estate for banking purposes, ... $175,000 00
Estimated value of the same, ... 175,000 00
Assessed value of the same, ... 183,000 00
Value, by books, of other real estate held or owned by foreclosure or otherwise, ... 13,139 34
Assessed value of the same, ... 16,500 00
Net income received from same during year ending Oct. 31, 1893, . . 682 11
Number of loans which are of an amount not exceeding $3,000 each, 353

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Union Institution for Savings in the City of Boston — Concluded.

Aggregate amount of the same,		$510,180 00
Total number of loans upon real estate,	511	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		222,564 20
Times for the dividends fixed by the by-laws: third Wednesday in May and November.		
Rate and amount of each semi-annual dividend during the year ending Oct 31, 1893,	2 per cent.,	80,766 19
	2 per cent.,	84,551 36
Number of accounts opened during the year ending Oct. 31, 1893,	1,985	
Number of accounts closed during the year ending Oct. 31, 1893,	1,181	
Total number of open accounts Oct. 31, 1893,	10,867	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		15,403 84
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		1,060,828 54
Number of same,	11,228	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		1,098,093 37
Number of same,	9,824	

Date of examination by commissioner: March 30.

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UXBRIDGE SAVINGS BANK—UXBRIDGE.

Incorporated June 3, 1870. Present number of corporators, 45.

CHARLES E. SEAGRAVE, *President.* C. A. TAFT, *Treasurer.*
C. A. TAFT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

W. J. TAFT,
C. E. SEAGRAVE,
A. C. SLATER,
A. R. TAFT,
CHAS. W. SCOTT,
WM. E. HAYWARD.

Open for business every business day, except Saturday, 9 A.M. to 1 P.M., 2 to 4 P.M.; Saturday, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	$100,642 25	Deposits,	$401,223 19
Loan on bank stock,	400 00	Guaranty fund,	14,711 00
Railroad bonds as per schedule,	22,780 00	Interest account,	7,139 57
Real estate by foreclosure,	13,837 54	Surplus account,	3,411 60
Loans on real estate,	241,899 56		
Loans on personal security,	20,104 34		
Deposit in bank, on interest,	7,292 35		
Expense account,	696 39		
Premium account,	18,832 93		
	$426,485 36		$426,485 36

Cash on Deposit in Bank:—

Blackstone National Bank, Uxbridge, ... $7,292 35

Loan on Bank Stock:—

On 5 shares Blackstone National Bank, Uxbridge, ... $400 00

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Uxbridge Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
80	N'l B'k of Redemption, Boston,	$8,000	$9,760 00	$8,000 00
61	Suffolk National Bank, Boston,	6,100	5,886 50	6,100 00
85	N'l Hide & Leather B'k, Boston,	8,500	8,967 50	8,500 00
80	National Revere Bank, Boston,	8,000	8,200 00	8,000 00
92	Howard Nat'l Bank, Boston, .	9,200	9,108 00	9,200 00
60	North National Bank, Boston,	6,000	6,540 00	6,000 00
58	Tremont Nat'l Bank, Boston, .	5,800	5,510 00	5,800 00
85	Eliot National Bank, Boston, .	8,500	9,817 50	8,500 00
69	Nat'l Webster Bank, Boston, .	6,900	6,210 00	6,900 00
48	State National Bank, Boston, .	4,800	4,914 00	4,800 00
30	National Eagle Bank, Boston,	3,000	2,550 00	3,000 00
40	Central Nat'l Bank, Boston, .	4,000	5,900 00	4,000 00
40	Shoe & Leather N'l B'k, Boston,	4,000	3,600 00	3,942 25
20	N'l B'k of No. America, Boston,	2,000	2,105 00	2,000 00
20	First National Bank, Clinton, .	2,000	2,500 00	2,000 00
5	Grafton Nat'l Bank, Grafton, .	500	550 00	500 00
59	Franklin Nat'l Bank, Franklin,	5,900	6,490 00	5,900 00
17	Millbury N'l Bank, Millbury, .	1,700	1,700 00	1,700 00
58	Blackstone N'l B'k, Uxbridge,	5,800	5,800 00	5,800 00
		$100,700	$106,108 50	$100,642 25

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4½s, ...	$20,000	$20,000 00	$20,000 00
Maine Central R.R. 7s, . . .	2,000	2,600 00	2,780 00
	$22,000	$22,600 00	$22,780 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$7,292 35	3 per cent.	$5,050 00	5½ per cent.	$1,748 21	7 per cent.
202,354 34	5 "	53,251 35	6 "		

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Uxbridge Savings Bank — Concluded.

Value, by books, of real estate held or owned by foreclosure or otherwise,		$13,837 54
Assessed value of the same,		11,587 00
Net income received from same during year ending Oct. 31, 1893,		228 06
Number of loans which are of an amount not exceeding $3,000 each,	129	
Aggregate amount of the same,		124,618 90
Total number of loans upon real estate,	131	
Amount of investments from which no income is received,		2,112 50
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		18,770 64
Times for the dividends fixed by the by-laws: January 1 and July 1.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent.,	7,619 84
	2 per cent.,	7,740 78
Number of accounts opened during the year ending Oct. 31, 1893,	106	
Number of accounts closed during the year ending Oct. 31, 1893,	105	
Total number of open accounts Oct. 31, 1893,	1,257	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		1,047 46
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		43,773 72
Number of same,	659	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		52,012 81
Number of same,	677	
Date of examination by commissioner: January 12.		

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WAKEFIELD SAVINGS BANK — WAKEFIELD.

Incorporated May 26, 1869. Present number of corporators, 80.

THOMAS J. SKINNER, *President.* RICHARD BRITTON, *Treasurer.*
RICHARD BRITTON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WM. S. GREENOUGH, GEO. H. SWEETSER,
EVERETT HART, RICHARD BRITTON.

Open for business Monday, Wednesday and Saturday, 2 to 5 P.M.; 6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$96,000 00	Deposits,	$381,256 40
Bank stock as per schedule,	18,600 00	Guaranty fund,	6,766 76
Railroad bonds as per schedule,	33,000 00	Interest account,	8,421 25
Real estate by foreclosure,	1,703 74		
Loans on real estate,	171,225 00		
Loans on personal security,	34,935 00		
Loans to counties, cities or towns (notes),	14,660 84		
Deposits in banks, on interest,	17,696 66		
Expense account,	286 48		
Bank fixtures,	250 00		
Premium account,	7,212 30		
Cash on hand,	874 39		
	$396,444 41		$396,444 41

Cash on Deposit in Banks, amount in each: —

National Bank of South Reading, Wakefield,	$11,845 81
Winthrop National Bank, Boston,	5,550 29
International Trust Company, Boston,	300 56

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Wakefield Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Cleveland, Ohio, 7s, . .	$6,000	$6,270 00	$6,000 00
of Fall River, Mass., 5s, . .	8,000	8,960 00	8,000 00
of Lynn, Mass., 4s, . . .	6,000	6,000 00	6,000 00
of Peoria, Ill., 4½s, . . .	1,000	1,010 00	1,000 00
of Waltham, Mass., 4s, . .	10,000	10,000 00	10,000 00
Town of Reading, Mass., 4s, . .	20,000	20,000 00	20,000 00
of Wakefield, Mass., 4s, . .	45,000	45,000 00	45,000 00
	$96,000	$97,240 00	$96,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
27	Boston National Bank, Boston,	$2,700	$2,497 50	$2,700 00
7	Blackstone Nat'l Bank, Boston,	700	631 75	700 00
50	National Bank of the Commonwealth, Boston, . . .	5,000	6,412 50	5,000 00
17	New England N'l B'k, Boston,	1,700	2,673 25	1,700 00
10	North National Bank, Boston,	1,000	1,090 00	1,000 00
16	Second National Bank, Boston,	1,600	2,896 00	1,600 00
59	National Bank of South Reading, Wakefield, . . .	5,900	7,670 00	5,900 00
		$18,600	$23,871 00	$18,600 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . .	$20,000	$19,750 00	$20,000 00
Fitchburg R.R. 4½s, ...	10,000	10,000 00	10,000 00
Fitchburg R.R. 5s, ...	2,000	2,060 00	2,000 00
Old Colony R.R. 7s, ...	1,000	1,035 00	1,000 00
	$33,000	$32,845 00	$33,000 00

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Wakefield Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$17,696 66	2½ per cent.	$94,000 00	5 per cent.	$87,760 00	6 per cent.
14,660 84	4 "	24,000 00	5½ "	400 00	7 "

Value, by books, of real estate held or owned by foreclosure or otherwise,		$1,703 74
Assessed value of the same,		3,050 00
Net income received from same during year ending Oct. 31, 1893,		42 90
Number of loans which are of an amount not exceeding $3,000 each,	118	
Aggregate amount of the same,		107,670 84
Total number of loans upon real estate,	107	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		17,544 69
Times for the dividends fixed by the by-laws: first Wednesday in February and August.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent., 2 per cent.,	6,250 09 7,096 60
Number of accounts opened during the year ending Oct. 31, 1893,	481	
Number of accounts closed during the year ending Oct. 31, 1893,	324	
Total number of open accounts Oct. 31, 1893,	2,091	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		1,374 40
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		133,387 51
Number of same,	3,163	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		119,475 39
Number of same,	1,984	
Date of examination by commissioner: March 29.		

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WALES SAVINGS BANK — WALES.

Incorporated April 2, 1870. Present number of corporators, 78.

NEWTON S. HUBBARD, *President.* H. A. MCFARLAND, *Treasurer.*
H. A. MCFARLAND, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

GEO. S. ROGERS, ISAIAH HISCOCK,
WILLIAM L. WEBBER.

Open for business every business day, 9 A.M. to 12 M.; 1 to 3 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$500 00	Deposits,	$26,850 19
Bank stock as per schedule,	8,276 25	Guaranty fund,	1,063 00
Loans on real estate,	14,523 80	Interest account,	683 45
Loans on personal security,	2,415 00		
Deposits in banks, on interest,	1,361 11		
Deposit in bank, not on interest,	54 26		
Interest,	19 62		
Cash on hand,	1,446 60		
	$28,596 64		$28,596 64

Cash on Deposit in Banks, amount in each: —

Springfield Safe Deposit and Trust Company, Springfield,	$86 38
City National Bank, Springfield,	1,235 90
Pynchon National Bank, Springfield,	38 83
Palmer National Bank, Palmer,	54 26

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Bellows Falls, Vt., 5s,	$500	$500 00	$500 00

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Wales Savings Bank — Concluded.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
8	National Revere Bank, Boston,	$800	$800 00	$800 00
5	Tremont Nat'l Bank, Boston, .	500	475 00	500 00
5	National Eagle Bank, Boston,	500	475 00	500 00
5	National City Bank, Boston, .	500	450 00	500 00
8	Hamilton Nat'l B'k, Boston, .	800	936 00	800 00
5	Nat'l Webster Bank, Boston, .	500	460 00	500 00
5	Suffolk Nat'l Bank, Boston, .	500	475 00	500 00
2	Blackstone Nat'l B'k, Boston, .	200	180 00	200 00
5	Market Nat'l Bank, Boston, .	500	460 00	500 00
8	Continental N'l Bank, Boston, .	800	920 00	800 00
5	Monson Nat'l Bank, Monson, .	500	700 00	500 00
7	Southbridge National Bank, Southbridge, . . .	700	875 00	700 00
5	Second N'l Bank, Springfield,	500	725 00	725 00
5	City Nat'l Bank, Springfield, .	500	751 25	751 25
		$7,800	$8,682 25	$8,276 25

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$125 21	2 per cent.	$1,235 90	4 per cent.	$16,938 80	6 per cent.

Number of loans which are of an amount not exceeding $3,000 each,	40	
Aggregate amount of the same, ...		$16,938 80
Total number of loans upon real estate, ...	32	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, ...		1,328 12
Times for the dividends fixed by the by-laws: January 1 and July 1.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893, ...	2 per cent.,	532 83
	2 per cent.,	587 93
Number of accounts opened during the year ending Oct. 31, 1893,	7	
Number of accounts closed during the year ending Oct. 31, 1893,	16	
Total number of open accounts Oct. 31, 1893, ...	144	
Total expenses of the corporation for the year ending Oct 31, 1893 (exclusive of taxes), ...		85 00
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, ...		3,692 15
Number of same, ...	50	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, ...		2,835 39
Number of the same, ...	62	
Date of examination by commissioner: September 14.		

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WALTHAM SAVINGS BANK — WALTHAM.

Incorporated March 18, 1853. Present number of corporators, 28.

ENOS T. LUCE, *President.* CHARLES F. STONE, *Treasurer.*
JOSEPH F. GIBBS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

HAMBLIN L. HOVEY, ENOS T. LUCE,
HENRY N. FISHER, RUFUS WARREN,
TIMOTHY LEARY.

Open for business every business day, except Saturdays, 8.30 A.M. to 2.30 P.M ; Saturdays, 8 30 A.M. to 1 P.M.; Wednesdays, for deposits only, 7 to 8.30 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$365,000 00	Deposits,	$2,506,226 33
Bank stock as per schedule,	25,500 00	Guaranty fund,	115,000 00
Loans on bank stock,	2,000 00	Interest account,	28,847 34
Railroad bonds as per schedule,	492,000 00	Profit and loss account,	15,382 41
Loans on real estate,	1,491,285 00		
Loans on personal security,	182,350 00		
Loans to counties, cities or towns (notes),	16,000 00		
Deposits in banks, on interest,	89,120 32		
Expense account,	753 87		
Cash on hand,	1,446 89		
	$2,665,456 08		$2,665,456 08

Cash on Deposit in Banks, amount in each: —

Boston Safe Deposit and Trust Company, Boston,	$40,120 32
Waltham National Bank, Waltham,	49,000 00

Loans on Bank Stock, amount on each: —

On 13 shares Waltham National Bank, Waltham,	$900 00
On 10 shares Waltham National Bank, Waltham,	750 00
On 5 shares Waltham National Bank, Waltham,	350 00

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Waltham Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Chicago, Ill., 4s,	$25,000	$24,250 00	$25,000 00
of Cleveland, Ohio, 4s,	40,000	39,800 00	40,000 00
of Des Moines, Iowa, 4½s,	69,000	69,690 00	69,000 00
of Dover, N. H., 4s,	25,000	25,000 00	25,000 00
of Grand Rapids, Mich., 5s,	30,000	31,800 00	30,000 00
of Laconia, N. H., 4s,	24,000	23,880 00	24,000 00
of Nashua, N. H., 4s,	25,000	25,000 00	25,000 00
of Rockford, Ill., 4½s,	7,000	7,000 00	7,000 00
of Springfield, Ohio, 5s,	11,000	11,000 00	11,000 00
of Waltham, Mass., 4s,	38,000	38,000 00	38,000 00
Town of Great Barrington, Mass., 4s,	11,000	11,000 00	11,000 00
City of Malden, Mass, 4s,	10,000	10,000 00	10,000 00
of Portsmouth, N. H., 4s,	50,000	50,000 00	50,000 00
	$365,000	$366,420 00	$365,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
340	Waltham N'l Bank, Waltham,	$25,500	$37,400 00	$25,500 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R R. 4s,	$100,000	$99,000 00	$100,000 00
Concord & Montreal R.R. 4s,	50,000	49,000 00	50,000 00
Fitchburg R.R. 4s,	10,000	9,700 00	10,000 00
Fitchburg R.R. 4½s,	25,000	25,000 00	25,000 00
Newport & Richford R.R. 5s,	2,000	2,060 00	2,000 00*
N. Y. & N. E. R.R. (terminal) 4s,	100,000	100,000 00	100,000 00
Old Colony R.R. 4s,	100,000	100,000 00	100,000 00
Vermont & Massachusetts R.R. 5s,	30,000	31,500 00	30,000 00
Vermont Valley R.R. 5s,	50,000	53,000 00	50,000 00
Upper Coos R.R. 4½s,	25,000	25,000 00	25,000 00
	$492,000	$494,200 00	$492,000 00

* A legal investment when made.

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Waltham Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$89,120 32	2½ per cent.	$51,350 00	5¼ per cent.	$45,650 00	6 per cent.
50,000 00	4½ "	446,673 00	5½ "	20,000 00	6½ "
1,077,962 00	5 "				

Number of loans which are of an amount not exceeding $3,000 each,	351	
Aggregate amount of the same,		$504,160 00
Total number of loans upon real estate,	468	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		124,591 18
Times for the dividends fixed by the by-laws: second Wednesday in April and October.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent., 2 per cent.,	47,515 04 48,100 62
Number of accounts opened during the year ending Oct. 31, 1893,	1,368	
Number of accounts closed during the year ending Oct. 31, 1893,	1,244	
Total number of open accounts Oct. 31, 1893,	9,385	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		8,374 15
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		604,737 28
Number of same,	10,002	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		664,077 53
Number of same,	11,242	

Date of examination by commissioner: April 29.

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WARE SAVINGS BANK — WARE.

Incorporated March 5, 1850. Present number of corporators, 50.

LEWIS N. GILBERT, *President.* FREDERICK D. GILMORE, *Treasurer.*
GEO. W. DUNHAM, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WILLIAM S. HYDE, CALVIN HITCHCOCK,
FREDERICK D. GILMORE, DAVID P. BILLINGS,
WM. C. EATON.

Open for business every business day, except Saturday, 9 A.M. to 3 P.M.; Saturday, 9 A.M. to 2 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$632,500 00	Deposits,	$3,353,566 51
Bank stock as per schedule,	527,984 88	Guaranty fund,	91,939 61
Loans on bank stock,	3,500 00	Interest account,	24,444 55
Railroad bonds as per schedule,	275,000 00	Profit and loss account,	4,379 50
Real estate (for banking purposes),	6,400 00	Suspense account,	1,366 57
Loans on real estate,	1,583,686 01		
Loans on personal security,	317,419 60		
Loans to counties, cities or towns (notes),	84,300 00		
Loans on depositors' books,	2,227 00		
Deposits in banks, on interest,	22,512 32		
Deposit in bank, not on interest,	6,263 42		
Expense account,	2,417 04		
Premium account,	5,594 00		
Cash on hand,	5,892 47		
	$3,475,696 74		$3,475,696 74

Cash on Deposit in Banks, amount in each: —

Ware National Bank, Ware,	$6,263 42
National Exchange Bank, Boston,	22,479 73
Boston Safe Deposit and Trust Company, Boston,	32 59

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Ware Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

On 10 shares Ware National Bank, Ware,	$1,000 00
On 5 shares Ware National Bank, Ware,	500 00
On 5 shares Ware National Bank, Ware,	500 00
On 5 shares Ware National Bank, Ware,	500 00
On 10 shares Ware National Bank, Ware,	1,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 5s,	$1,000	$1,120 00	$1,000 00
of Boston, Mass., 6s,	1,000	1,180 00	1,000 00
of Brockton, Mass., 5s,	30,000	33,600 00	30,000 00
of Chicago, Ill., 4s,	40,000	40,000 00	40,000 00
of Cleveland, Ohio, 5s,	23,000	23,820 00	23,000 00
of Cleveland, Ohio, 6s,	3,000	3,240 00	3,000 00
of Cleveland, Ohio, 7s,	1,000	1,040 00	1,000 00
of Dayton, Ohio, 5s,	15,000	15,750 00	15,000 00*
of Dayton, Ohio, 6s,	71,000	75,260 00	71,000 00*
of Detroit, Mich., 7s,	21,000	26,520 00	21,000 00
of East Saginaw, Mich., 5s,	15,000	15,243 00	15,000 00
of Fall River, Mass., 6s,	10,000	11,200 00	10,000 00
of Fort Wayne, Ind., 5½s,	3,000	3,060 00	3,000 00
of Fort Wayne, Ind., 6s,	18,000	19,260 00	18,000 00
of Grand Rapids, Mich., 5s,	30,000	31,800 00	30,000 00
of Grand Rapids, Mich., 4½s,	20,000	20,800 00	20,000 00
of Hyde Park, Ill., 7s,	1,000	1,020 00	1,000 00
of Lynn, Mass., 4s,	55,000	56,100 00	55,000 00
of New Bedford, Mass., 6s,	3,000	3,360 00	3,000 00
of Pawtucket, R. I., 5s,	20,000	20,900 00	20,000 00
of Providence, R. I., 5s,	32,000	35,440 00	32,000 00
of Providence, R. I., 6s,	1,000	1,120 00	1,000 00
of Saginaw, Mich., 5s,	24,000	24,420 00	24,000 00
District of Columbia 6s,	500	580 00	500 00
of Columbia 7s,	75,000	90,750 00	75,000 00
County of Aroostook, Me., 4½s,	40,000	41,400 00	40,000 00
City of Detroit, Mich., 6s,	1,000	1,040 00	1,000 00
District of Columbia 5s,	25,000	26,500 00	25,000 00
City of Somerville, Mass., 4½s,	25,000	26,000 00	25,000 00
of Springfield, Ohio, 6s,	11,000	11,880 00	11,000 00
Town of Ware, Mass., 4s,	17,000	17,000 00	17,000 00
	$632,500	$680,403 00	$632,500 00

* Legal investments when made.

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Ware Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
81	N'l B'k of Commerce, Boston,	$8,100	$10,720 00	$9,259 50
141	Continental Nat'l B'k, Boston,	14,100	16,497 00	14,977 00
60	Eliot National Bank, Boston, .	6,000	7,200 00	6,960 00
175	First National Bank, Boston, .	17,500	42,000 00	38,425 00
50	Globe National Bank, Boston,	5,000	4,700 00	4,812 00
117	Merchants' N'l Bank, Boston,	11,700	17,316 00	15,588 00
136	N'l B'k of No. America, Boston,	13,600	14,552 00	14,280 00
100	North Nat'l Bank, Boston, .	10,000	11,100 00	11,900 00
15	People's Nat'l Bank, Boston, .	1,500	2,475 00	2,400 00
156	N'l B'k of the Republic, Boston,	15,600	23,400 00	20,674 00
167	National Revere Bank, Boston,	16,700	16,867 00	20,262 50
110	N'l B'k of Redemption, Boston,	11,000	14,190 00	12,602 50
182	Second Nat'l Bank, Boston, .	18,200	33,670 00	28,053 50
250	State National Bank, Boston, .	25,000	26,250 00	30,383 50
129	Suffolk Nat'l Bank, Boston, .	12,900	12,255 00	15,567 00
91	Tremont Nat'l Bank, Boston, .	9,100	8,736 00	9,486 00
34	National Union Bank, Boston,	3,400	4,420 00	4,688 00
200	Nat'l Webster Bank, Boston, .	20,000	18,800 00	20,275 00
30	Washington N'l Bank, Boston,	3,000	3,060 00	3,900 00
118	Shawmut Nat'l Bank, Boston,	11,800	13,570 00	15,340 00
40	Miller's River N'l Bank, Athol,	4,000	8,400 00	7,400 00
150	First N'l Bank, Easthampton,	15,000	22,500 00	19,500 00
10	Leicester N'l Bank, Leicester,	1,000	1,500 00	1,100 00
50	Monson Nat'l Bank, Monson, .	5,000	7,500 00	7,500 00
15	Southbridge National Bank, Southbridge, . . .	1,500	1,950 00	2,250 00
42	Agawam N'l B'k, Springfield,	4,200	4,700 00	4,972 00
100	Chapin N'l Bank, Springfield,	10,000	16,000 00	14,800 00
41	Chicopee N'l B'k, Springfield,	4,100	7,175 00	6,975 00
27	First Nat'l Bank, Springfield, .	2,700	3,915 00	3,915 00
10	Second N'l Bank, Springfield,	1,000	1,620 00	1,620 00
123	City National Bank, Holyoke,	12,300	14,145 00	13,246 00
546	Ware National Bank, Ware, .	54,600	63,290 00	67,166 00
50	City Nat'l Bank, Worcester, .	5,000	7,500 00	5,500 00
5	Greylock Nat'l Bank, Adams, .	500	775 00	775 00
100	Atlas National Bank, Boston,	10,000	11,700 00	11,500 00
68	Atlantic Nat'l Bank, Boston, .	6,800	8,500 00	9,618 50
215	Boston National Bank, Boston,	21,500	20,425 00	24,109 50
49	Blackstone Nat'l Bank, Boston,	4,900	4,504 00	5,533 50
42	Nat'l Exchange Bank, Boston,	4,200	5,156 00	4,757 50
73	National Bank of the Commonwealth, Boston, . .	7,300	9,344 00	10,303 38
37	City Nat'l Bank, Springfield, .	3,700	5,610 00	5,610 00
		$413,500	$527,987 00	$527,984 88

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Ware Savings Bank—Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4½s,	$3,000	$3,090 00	$3,000 00
Boston & Lowell R.R. 5s,	5,000	5,200 00	5,000 00
Fitchburg R.R. 4s,	70,000	68,600 00	70,000 00
Leeds & Farmington R.R. 6s,	30,000	30,900 00	30,000 00
Maine Central R.R. 7s,	50,000	66,000 00	50,000 00
Old Colony R.R. 4s,	40,000	40,000 00	40,000 00
Old Colony R.R. 6s,	30,000	31,170 00	30,000 00
Portland & Kennebec R.R. 6s,	27,000	27,270 00	27,000 00
Troy & Boston R.R. 7s,	20,000	28,300 00	20,000 00
	$275,000	$300,530 00	$275,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$22,512 32	2½ per cent.	$1,084,700 00	5 per cent.	$778,486 45	5½ per cent.
44,000 00	3½ "	6,700 00	5¼ "	36,946 16	6 "
40,300 00	4 "				

Amount invested in real estate for banking purposes,		$6,400 00
Estimated value of the same,		6,400 00
Assessed value of the same,		5,500 00
Number of loans which are of an amount not exceeding $3,000 each,	522	
Aggregate amount of the same,		689,407 95
Total number of loans upon real estate,	606	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		179,750 84
Times for the dividends fixed by the by-laws: January 3 and July 3.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2¼ per cent., 2¼ per cent.,	72,890 80 75,128 78
Number of accounts opened during the year ending Oct. 31, 1893,	1,018	
Number of accounts closed during the year ending Oct. 31, 1893,	883	
Total number of open accounts Oct. 31, 1893,	7,123	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		6,235 54
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		486,224 09
Number of same,	4,027	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		595,693 61
Number of same,	4,588	
Date of examination by commissioner: May 3.		

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WAREHAM SAVINGS BANK — WAREHAM.

Incorporated April 13, 1847. Present number of corporators, 31.

GERARD C. TOBEY, *President.* EDWARD A. GAMMONS, *Treasurer.*
FRANK A. BESSE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

GERARD C. TOBEY, ALDEN BESSE,
GEORGE F. WING.

Open for business every business day, 9 A.M. to 2 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$16,095 00	Deposits,	$653,726 84
Bank stock as per schedule,	168,593 85	Guaranty fund,	24,000 00
Loans on bank stock,	3,650 00	Interest account,	16,721 88
Railroad bonds as per schedule,	31,050 00	Profit and loss account,	2,266 90
Railroad notes,	25,000 00	Rent account,	2,431 52
Real estate by foreclosure,	122,596 21	Suspense account,	771 08
Loans on real estate,	119,012 44		
Loans on personal security,	195,627 40		
Loans to counties, cities or towns (notes),	11,700 00		
Deposit in bank, not on interest,	3,735 78		
Expense account,	342 50		
Taxes paid,	2,515 04		
	$699,918 22		$699,918 22

Cash on Deposit in Bank: —

National Bank of Wareham, Wareham, ... $3,735 78

Loans on Bank Stock, amount on each: —

On 4 shares First National Bank, Yarmouth, ... $50 00
On 48 shares Shoe and Leather National Bank, Boston, ... 3,600 00

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Wareham Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Cleveland, Ohio, 6s, . .	$4,000	$4,120 00	$4,095 00
Town of Everett, Mass., 4s, . .	5,000	5,000 00	5,000 00
City of Quincy, Mass , 6s, . .	7,000	7,000 00	7,000 00
	$16,000	$16,120 00	$16,095 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
5	Andover Nat'l Bank, Andover,	$500	$530 00	$522 50
100	Atlas National Bank, Boston, .	10,000	11,525 00	11,838 01
41	Atlantic Nat'l Bank, Boston, .	4,100	4,940 50	4,679 26
100	Blackstone N'l Bank, Boston, .	10,000	9,025 00	13,574 81
131	Boylston Nat'l Bank, Boston, .	13,100	16,047 50	11,737 70
20	First National Bank, Boston, .	2,000	4,600 00	2,090 00
100	Merchants' Nat'l B'k, Boston, .	10,000	14,300 00	10,949 84
74	Second National Bank, Boston,	7,400	13,394 00	7,572 32
100	Shawmut Nat'l Bank, Boston,	10,000	11,200 00	10,450 00
100	Suffolk Nat'l Bank, Boston, .	10,000	9,650 00	12,147 46
66	Shoe & Leather N'l B'k, Boston,	6,600	5,940 00	6,897 00
50	National City Bank, Boston, .	5,000	4,250 00	5,225 00
100	National Eagle Bank, Boston,	10,000	8,500 00	11,068 14
7	Nat'l Exchange Bank, Boston,	700	826 00	731 50
45	National Revere Bank, Boston,	4,500	4,500 00	5,196 78
100	Nat'l Webster Bank, Boston, .	10,000	9,000 00	11,015 59
50	N'l B'k of Commerce, Boston,	5,000	5,900 00	7,053 50
75	N'l B'k of No. America, Boston,	7,500	7,893 75	6,993 68
30	N'l B'k of the Republic, Boston,	3,000	4,380 00	3,135 00
50	Falmouth N'l Bank, Falmouth,	5,000	5,000 00	5,428 28
25	Merchants' Nat'l Bank, New Bedford, ...	2,500	4,500 00	2,612 50
179	N'l B'k of Wareham, Wareham,	17,900	23,270 00	17,674 98
		$154,800	$179,171 75	$168,593 85

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Wareham Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . .	$5,000	$4,950 00	$4,975 00
Concord & Montreal R.R. 4s, . .	10,000	9,800 00	10,000 00
Fitchburg R.R. 5s, ...	5,000	5,100 00	5,075 00
Maine Central R.R 7s, . . .	11,000	14,300 00	11,000 00
	$31,000	$34,150 00	$31,050 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$3,150 00	4½ per cent.	$109,900 00	5 per cent.	$37,400 00	7 per cent.
32,550 00	4½ "	29,150 00	5½ "	280 00	7 3/10 "
30,000 00	4¾ "	111,052 40	6 "	1,507 44	8 "

Value, by books, of real estate held or owned by foreclosure or otherwise,		$122,596 21
Assessed value of the same, ...		114,050 00
Net income received from same during year ending Oct. 31, 1893, . .		6,036 35
Number of loans which are of an amount not exceeding $3,000 each,	77	
Aggregate amount of the same, ...		67,023 87
Total number of loans upon real estate, ...	71	
Amount of investments from which no income is received, ...		6,290 30
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, ...		33,752 60
Times for the dividends fixed by the by-laws: first Monday in January and July.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893, ...	2 per cent., 2 per cent.,	12,402 99 12,596 24
Number of accounts opened during the year ending Oct. 31, 1893,	237	
Number of accounts closed during the year ending Oct. 31, 1893,	224	
Total number of open accounts Oct. 31, 1893, ...	1,969	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), ...		1,544 42
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, ...		93,872 79
Number of same, ...	944	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, ...		112,403 07
Number of same, ...	886	
Date of examination by commissioner: June 12.		

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WARREN SAVINGS BANK — WARREN.

Incorporated Feb. 24, 1882. Present number of corporators, 35.

JOHN W. CHADSEY, *President.* FREDERICK W. KIMBALL, *Treasurer.*
EMORY C. SAWYER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WM. B. RAMSDELL, E. J. BUCK,
EDWARD FAIRBANKS, FREDERICK W. KIMBALL,
MARCUS BURROUGHS.

Open for business every business day, 9 A.M. to 1 P.M.; 2 to 4 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	$41,639 50	Deposits,	$300,417 87
Loans on bank stock,	5,800 00	Guaranty fund,	4,787 73
Railroad bonds as per schedule,	15,500 00	Interest account,	33 96
Loans on railroad stock,	400 00	Profit and loss account,	1,946 54
Loans on real estate,	160,077 88		
Loans on personal security,	43,800 08		
Loans to counties, cities or towns (notes),	18,840 00		
Loans on depositors' books,	125 00		
Deposits in banks, on interest,	13,891 27		
Expense account,	79 16		
Premium account,	4,080 62		
Office fixtures,	668 52		
Cash on hand,	2,284 07		
	$307,186 10		$307,186 10

Cash on Deposit in Banks, amount in each: —

City National Bank, Springfield,	$56 87
Third National Bank, Springfield,	11,075 46
Springfield Safe Deposit and Trust Company, Springfield,	2,561 80
First National Bank, Worcester,	197 14

Loans on Bank Stock, amount on each: —

On 13 shares State National Bank, Boston,	$500 00
On 7 shares State National Bank, Boston,	300 00
On 20 shares Greylock National Bank, Adams, and On 30 shares Springfield Safe Deposit and Trust Company, Springfield,	5,000 00

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Warren Savings Bank — Continued.

Loans on Railroad Stock, amount on each: —

On 4 shares Boston & Albany R.R., ...	$300 00
On 1 share Boston & Albany R.R., ...	100 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
12	Tremont Nat'l Bank, Boston, .	$1,200	$1,140 00	$1,272 00
3	N'l Bank of Commerce, Boston,	300	384 75	343 50
15	North National Bank, Boston,	1,500	1,635 00	2,085 00
8	Nat'l Webster Bank, Boston, .	800	720 00	898 00
6	Conway Nat'l Bank, Conway, .	600	720 00	750 00
10	City National Bank, Holyoke,	1,000	1,100 00	1,125 00
10	Hadley Falls N'l B'k, Holyoke,	1,000	1,600 00	1,600 00
10	Home Nat'l Bank, Holyoke, .	1,000	1,080 00	1,030 00
25	Pittsfield Nat'l Bank, Pittsfield,	2,500	3,500 00	4,125 00
16	Agawam N'l B'k, Springfield,	1,600	1,600 00	1,920 00
30	City Nat'l Bank, Springfield, .	3,000	4,200 00	4,100 00
39	First Nat'l Bank, Springfield,	3,900	5,265 00	5,607 00
14	Second N'l Bank, Springfield,	1,400	2,030 00	2,240 00
10	Citizens' N'l Bank, Worcester,	1,000	1,300 00	1,250 00
16	City Nat'l Bank, Worcester, .	1,600	2,240 00	2,303 00
40	First Nat'l Bank, Worcester, .	4,000	6,800 00	8,000 00
24	Quinsigamond National Bank, Worcester, ...	2,400	3,000 00	2,991 00
		$28,800	$38,314 75	$41,639 50

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 6s, . .	$12,000	$12,180 00	$12,000 00
Boston & Lowell R.R. 5s, . .	1,000	1,030 00	1,000 00
Maine Central R.R. 6s, . . .	500	540 00	500 00
Salem & Lowell R.R. 6s, . . .	2,000	2,140 00	2,000 00
	$15,500	$15,890 00	$15,500 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$197 14	3 per cent.	$135,702 80	5 per cent.	$25,795 08	6 per cent.
32,534 13	4 "	48,705 08	5½ "		

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Warren Savings Bank — Concluded.

Number of loans which are of an amount not exceeding $3,000 each,	128	
Aggregate amount of the same,		$161,685 16
Total number of loans upon real estate,	112	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		15,832 18
Times for the dividends fixed by the by-laws: April 1 and October 1.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent.,	5,573 97
	2 per cent.,	5,631 21
Number of accounts opened during the year ending Oct. 31, 1893,	304	
Number of accounts closed during the year ending Oct. 31, 1893,	272	
Total number of open accounts Oct. 31, 1893,	1,345	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		1,065 46
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		112,212 28
Number of same,	1,788	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		116,899 13
Number of same,	1,375	
Date of examination by commissioner: September 15.		

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WARREN FIVE CENTS SAVINGS BANK—PEABODY.

Incorporated April 28, 1854. Present number of corporators, 56.

RUFUS H. BROWN, *President.* ALBERT H. MERRILL, *Treasurer.*
ALBERT H. MERRILL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

RUFUS H. BROWN, NATHANIEL SYMONDS,
C. WARREN OSBORN, ALEX B. MERRILL,
ALBERT A. MESSER.

Open for business every business day, except Saturday, 8.30 A.M. to 12 M.; 2 to 3 P.M.; Saturday, 8.30 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$360,366 25	Deposits,	$2,155,449 63
Loans on public funds,	6,400 00	Guaranty fund,	109,000 00
Bank stock as per schedule,	277,172 62	Profit and loss account,	82,615 00
Loans on bank stock,	29,500 00		
Railroad bonds as per schedule,	333,750 00		
Loan on railroad stock,	30,000 00		
Real estate by foreclosure,	22,916 79		
Loans on real estate,	714,925 00		
Loans on personal security,	506,223 57		
Loans to counties, cities or towns (notes),	19,700 00		
Deposit in bank, on interest,	32,088 71		
Taxes and insurance paid,	857 99		
Furniture and fixtures,	10,800 00		
Cash on hand,	2,363 70		
	$2,347,064 63		$2,347,064 63

Cash on Deposit in Bank:—
Warren National Bank, Peabody, ... $32,088 71

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Warren Five Cents Savings Bank, Peabody — Continued.

Loans on Public Funds, amount on each: —

On $2,000 United States 4s,	$4,000 00
On $2,000 City of Springfield, Mass., 6s,	
On $3,000 City of Salem, Mass., 5s,	2,400 00

Loans on Bank Stock, amount on each: —

On 175 shares Fourth National Bank, Boston,	$17,500 00
On 400 shares National Eagle Bank, Bristol, R. I.,	10,000 00
On 18 shares Warren National Bank, Peabody,	2,000 00
On 5 shares Continental National Bank, Boston,	

Loan on Railroad Stock: —

On 275 shares Boston & Maine R.R.,	$30,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Cleveland, Ohio, 6s,	$12,000	$12,420 00	$12,000 00
of Cleveland, Ohio, 7s,	1,000	1,020 00	1,000 00
of Dayton, Ohio, 5s,	32,000	33,770 00	32,000 00*
of Dayton, Ohio, 6s,	10,000	10,650 00	10,000 00*
of Detroit, Mich., 7s,	1,000	1,160 00	1,000 00
of East Saginaw, Mich., 5s,	24,000	25,220 00	24,000 00
of Fall River, Mass., 5s,	10,000	10,050 00	10,000 00
of Fall River, Mass., 6s,	9,000	9,900 00	8,853 75
of Grand Rapids, Mich., 4½s,	18,000	18,360 00	18,000 00
of Grand Rapids, Mich., 8s,	8,000	8,640 00	8,000 00
of Holyoke, Mass., 6s,	15,000	16,600 00	15,000 00
of Lawrence, Mass., 6s,	20,000	22,000 00	20,000 00
of Lewiston, Me., 6s,	10,000	11,200 00	10,000 00
of Newton, Mass., 6s,	3,000	3,540 00	3,000 00
of Peoria, Ill., 4½s,	10,500	10,710 00	10,500 00
of Portland, Me., 6s,	10,000	11,800 00	9,512 50
of Providence, R. I., 5s,	30,000	33,200 00	30,000 00
of Providence, R. I., 6s,	5,000	5,600 00	5,000 00
of Somerville, Mass., 5s,	10,000	10,100 00	10,000 00
of Springfield, Ohio, 5s,	10,000	10,800 00	10,000 00
Town of Brookline, Mass., 7s,	5,000	5,500 00	5,000 00
of Dalton, Mass., 4s,	15,000	15,000 00	15,000 00
of Danvers, Mass., 5s,	10,000	10,300 00	10,000 00
City of East Saginaw, Mich., 4½s,	14,000	14,000 00	14,000 00
of Scranton, Pa., 4½s,	20,000	20,780 00	20,000 00
of Canton, Ohio, 5s,	24,500	25,555 00	24,500 00
of Milwaukee, Wis., 5s,	24,000	25,640 00	25,000 00
	$361,000	$383,515 00	$360,366 25

* Legal investments when made.

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Warren Five Cents Savings Bank, Peabody — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
107	Atlantic Nat'l Bank, Boston, .	$10,700	$12,840 00	$10,700 00
165	Atlas National Bank, Boston,	16,500	19,140 00	16,500 00
100	Blackstone N'l Bank, Boston, .	10,000	9,000 00	10,000 00
65	Boston National Bank, Boston,	6,500	6,045 00	6,500 00
60	National City Bank, Boston, .	6,000	5,160 00	6,000 00
37	Continental N'l Bank, Boston,	3,700	4,070 00	3,700 00
61	Columbian N'l Bank, Boston,	6,100	6,100 00	6,100 00
50	National Bank of the Commonwealth, Boston, . .	5,000	6,400 00	4,996 25
80	Nat'l Exchange Bank, Boston,	8,000	9,440 00	8,000 00
100	Eliot National Bank, Boston, .	10,000	11,500 00	10,000 00
50	Everett National Bank, Boston,	5,000	4,550 00	5,000 00
100	Faneuil Hall N'l Bank, Boston,	10,000	12,000 00	10,000 00
50	Freeman's Nat'l Bank, Boston,	5,000	5,000 00	5,000 00
25	Globe National Bank, Boston,	2,500	2,300 00	2,500 00
71	Howard Nat'l Bank, Boston, .	7,100	7,029 00	7,089 00
100	N'l Hide & Leather B'k, Boston,	10,000	10,600 00	9,950 00
25	Hamilton Nat'l Bank, Boston,	2,500	2,750 00	2,500 00
126	Lincoln Nat'l Bank, Boston, .	12,600	12,474 00	12,600 00
100	Manufacturers' N'l B'k, Boston,	10,000	11,000 00	9,909 37
107	Market Nat'l Bank, Boston, .	10,700	9,844 00	10,700 00
22	Mt. Vernon Nat'l B'k, Boston,	2,200	2,860 00	2,200 00
120	Massachusetts N'l B'k, Boston,	12,000	15,000 00	12,000 00
50	Merchants' Nat'l Bank, Boston,	5,000	7,150 00	5,000 00
72	N'l B'k of No. America, Boston,	7,200	7,560 00	7,200 00
35	New England N'l B'k, Boston,	3,500	5,250 00	3,500 00
6	North National Bank, Boston,	600	654 00	600 00
98	National Revere Bank, Boston,	9,800	9,800 00	9,800 00
50	N'l B'k of the Republic, Boston,	5,000	7,300 00	5,000 00
48	N'l B'k of Redemption, Boston,	4,800	6,000 00	4,800 00
40	Suffolk Nat'l Bank, Boston, .	4,000	3,840 00	4,000 00
90	Shoe & Leather N'l B'k, Boston,	9,000	8,100 00	8,983 00
84	Shawmut Nat'l Bank, Boston,	8,400	9,408 00	8,400 00
101	Tremont Nat'l Bank, Boston, .	10,100	9,494 00	10,100 00
141	Nat'l Webster Bank, Boston, .	14,100	12,831 00	14,100 00
5	Washington N'l Bank, Boston,	500	500 00	500 00
27	Winthrop Nat'l Bank, Boston,	2,700	3,132 00	2,700 00
48	N'l Grand Bank, Marblehead,	4,800	5,520 00	4,595 00
28	South Danvers Nat'l Bank, Peabody, ...	2,800	3,360 00	2,800 00
87	Warren Nat'l Bank, Peabody,	8,700	10,875 00	8,700 00
100	Asiatic National Bank, Salem,	3,000	3,000 00	3,000 00
11	Merchants' Nat'l Bank, Salem,	550	682 00	550 00
9	Nat'l Exchange Bank, Salem,	900	900 00	900 00
		$277,550	$300,458 00	$277,172 62

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Warren Five Cents Savings Bank, Peabody — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4½s,	$25,000	$25,625 00	$25,000 00
Boston & Lowell R.R. 7s,	10,000	10,300 00	10,000 00
Boston, Revere Beach & Lynn R.R. 6s,	5,000	5,250 00	5,000 00
Cheshire R.R. 6s,	18,000	19,080 00	18,000 00
Concord & Montreal R.R. 4s,	20,000	19,800 00	20,000 00
Eastern R.R. 6s,	5,000	5,800 00	4,750 00
Fitchburg R.R. 5s,	47,000	49,075 00	47,000 00
Leeds & Farmington R.R. 6s,	16,500	16,995 00	16,500 00
Maine Central R.R. 4½s,	23,000	23,575 00	23,000 00
Maine Central R.R. 6s,	2,000	2,200 00	2,000 00
Maine Central R.R. 7s,	15,000	19,500 00	15,000 00
N. Y. & N. E. R.R. (terminal) 4s,	35,000	35,000 00	35,000 00
Old Colony R.R. 6s,	26,000	26,940 00	26,000 00
Portland & Kennebec R.R. 6s,	19,500	19,800 00	19,500 00
Portland & Ogdensburg R.R. 6s,	20,000	22,000 00	20,000 00
Portsmouth, Great Falls & Conway R.R. 4½s,	25,000	25,625 00	25,000 00
Vermont & Massachusetts R.R. 5s,	12,000	12,360 00	12,000 00
Upper Coos R.R. 5s,	10,000	10,000 00	10,000 00
	$334,000	$349,015 00	$333,750 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$100 00	0 per cent.	$25,000 00	4½ per cent.	$277,530 09	5½ per cent.
32,088 71	2½ "	103,000 00	4¾ "	130,670 00	6 "
7,823 57	4 "	567,815 00	5 "	18,410 00	6½ "
7,000 00	4¼ "	132,000 00	5¼ "	37,400 00	7 "

Value, by books, of real estate held or owned by foreclosure or otherwise,	$22,916 79
Assessed value of the same,	17,000 00
Net income received from same during year ending Oct. 31, 1893,	129 86
Number of loans which are of an amount not exceeding $3,000 each,	228
Aggregate amount of the same,	261,038 57
Total number of loans upon real estate,	281
Amount of investments from which no income is received,	19,801 42
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,	112,200 97

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

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Warren Five Cents Savings Bank, Peabody — Concluded.

Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent.,	$40,668 27
	2 per cent.,	42,001 13
Number of accounts opened during the year ending Oct. 31, 1893,	604	
Number of accounts closed during the year ending Oct. 31, 1893,	482	
Total number of open accounts Oct. 31, 1893,	5,163	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		5,850 44
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		258,093 86
Number of same,	3,408	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		294,402 09
Number of same,	3,173	

Date of examination by commissioner: March 9.

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WARREN INSTITUTION FOR SAVINGS (CHARLESTOWN DISTRICT) — BOSTON.

Incorporated Feb. 21, 1829. Present number of corporators, 116.

TIMOTHY T. SAWYER, *President.* GEORGE F. TUFTS, *Treasurer.*
GEORGE S. POOLE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

TIMOTHY T. SAWYER, JOHN STOWELL,
NAHUM CHAPIN, THOMAS R. B. EDMANDS,
NELSON BARTLETT, JOHN TURNER,
CHAS. F. FAIRBANKS.

Open for business every business day, 9 A.M. to 1 P.M.; also Wednesday and Saturday 3.30 to 4.30 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$1,503,155 00	Deposits,	$7,386,451 57
Bank stock as per schedule,	204,700 00	Guaranty fund,	379,000 00
Loan on bank stock,	300 00	Interest account,	126,221 99
Railroad bonds as per schedule,	550,000 00	Profit and loss account,	136,976 25
Real estate (for banking purposes),	50,000 00	Rent account,	1,090 79
Loans on real estate,	3,810,950 00		
Loans on personal security,	1,417,200 00		
Loans to counties, cities or towns (notes),	133,400 00		
Deposit in bank, on interest,	339,242 91		
Expense account,	10,673 84		
Cash on hand,	10,118 85		
	$8,029,740 60		$8,029,740 60

Cash on Deposit in Bank: —

Bunker Hill National Bank, Boston, ... $339,242 91*

Loan on Bank Stock: —

On 7 shares Bunker Hill National Bank, Boston, ... $300 00

* This amount has since been reduced within the legal limit.

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Warren Institution for Savings, etc., Boston — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Biddeford, Me., 4s,	$5,000	$5,000 00	$5,000 00
of Boston, Mass , 4s,	200,000	206,000 00	200,000 00
of Brockton, Mass., 4s,	50,000	50,000 00	50,000 00
of Chelsea, Mass., 4s,	34,000	34,000 00	34,000 00
of Dayton, Ohio, 4s,	50,000	50,000 00	50,000 00*
of Hartford, Conn., 4s,	50,000	50,500 00	50,000 00
of Haverhill, Mass., 4s,	130,000	130,000 00	130,000 00
of Haverhill, Mass., 7s,	9,000	9,000 00	9,000 00
of Lynn, Mass., 4s,	86,000	86,000 00	86,000 00
of Malden, Mass., 4s,	35,000	35,000 00	35,000 00
of New York, N. Y., 6s,	100,000	113,200 00	100,000 00
of Northampton, Mass., 4s,	50,000	50,000 00	50,000 00
of Somerville, Mass., 4s,	47,000	47,000 00	47,000 00
of Youngstown, Ohio, 6s,	17,155	18,270 07	17,155 00
Town of Braintree, Mass., 4s,	50,000	50,000 00	50,000 00
of Canton, Mass., 4s,	50,000	50,000 00	50,000 00
of Cranston, R. I., 4s,	50,000	50,000 00	50,000 00
of Everett, Mass., 4s,	30,000	30,000 00	30,000 00
of Southbridge, Mass., 4s,	25,000	25,000 00	25,000 00
of Reading, Mass., 4s,	80,000	80,000 00	80,000 00
of Wellesley, Mass., 4s,	5,000	5,000 00	5,000 00
of Weymouth, Mass., 4s,	100,000	100,000 00	100,000 00
United States 4s,	250,000	280,000 00	250,000 00
	$1,503,155	$1,553,970 07	$1,503,155 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
90	Atlas National Bank, Boston,	$9,000	$10,350 00	$9,000 00
200	Bunker Hill N'l Bank, Boston,	20,000	40,400 00	20,000 00
20	National City Bank, Boston,	2,000	1,720 00	2,000 00
75	National Eagle Bank, Boston,	7,500	7,125 00	7,500 00
158	Eliot National Bank, Boston,	15,800	18,486 00	15,800 00
60	Everett Nat'l Bank, Boston,	6,000	5,460 00	6,000 00
150	N'l Hide & Leather B'k, Boston,	15,000	15,750 00	15,000 00
100	Howard Nat'l Bank, Boston,	10,000	9,900 00	10,000 00
55	Massachusetts N'l B'k, Boston,	5,500	5,225 00	5,500 00
116	New England N'l B'k, Boston,	11,600	18,328 00	11,600 00
43	Second National Bank, Boston,	4,300	7,783 00	4,300 00
50	Shoe & Leather N'l Bk, Boston,	5,000	4,500 00	5,000 00
118	State National Bank, Boston,	11,800	12,154 00	11,800 00

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Warren Institution for Savings, etc., Boston — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
332	Third Nat'l Bank, Boston, .	$33,200	$28,884 00	$33,200 00
108	Tremont Nat'l Bank, Boston, .	10,800	10,152 00	10,800 00
200	National Union Bank, Boston,	20,000	25,000 00	20,000 00
100	Nat'l Webster Bank, Boston, .	10,000	9,100 00	10,000 00
30	Winthrop Nat'l Bank, Boston,	3,000	3,480 00	3,000 00
42	Naumkeag Nat'l Bank, Salem,	4,200	5,628 00	4,200 00
		$204,700	$239,425 00	$204,700 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 6s, . .	$50,000	$51,375 00	$50,000 00
Boston & Lowell R.R. 4s, . .	100,000	100,000 00	100,000 00
Boston & Maine R R. 4s, . . .	100,000	98,000 00	100,000 00
Boston & Providence R.R. 4s, . .	50,000	51,000 00	50,000 00
Fitchburg R.R. 4s, ...	100,000	98,000 00	100,000 00
Old Colony R.R. 6s, . . .	50,000	51,250 00	50,000 00
Old Colony R.R. 7s, . . .	50,000	50,500 00	50,000 00
Worcester, Nashua & Rochester R.R. 5s, ...	50,000	50,000 00	50,000 00
	$550,000	$550,125 00	$550,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$239,242 91	2½ per cent.	$845,400 00	4½ per cent.	$340,350 00	6 per cent.
100,000 00	3 "	195,000 00	4¾ "	6,900 00	6½ "
170,000 00	3¾ "	2,578,900 00	5 "	333,250 00	7 "
216,500 00	4 "	9,000 00	5¼ "	500 00	7½ "
420,100 00	4¼ "	245,950 00	5½ "		

Amount invested in real estate for banking purposes, ...	$50,000 00
Estimated value of the same, ...	60,000 00
Assessed value of the same, ...	52,800 00
Net income received from same during year ending Oct. 31, 1893, . .	1,573 28
Number of loans which are of an amount not exceeding $3,000 each, 530	
Aggregate amount of the same, ...	864,150 00
Total number of loans upon real estate, ... 758	

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Warren Institution for Savings, etc., Boston — Concluded.

Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		$357,227 31
Times for the dividends fixed by the by-laws: third Wednesday in April and October.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent.,	143,886 65
	2 per cent.,	145,353 00*
Number of accounts opened during the year ending Oct. 31, 1893,	1,475	
Number of accounts closed during the year ending Oct. 31, 1893,	1,238	
Total number of open accounts Oct. 31, 1893,	17,897	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		14,418 91
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		939,959 00
Number of same,	11,321	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		1,151,902 24
Number of same,	10,691	
Date of examination by commissioner: May 29.		

* Estimated amount, and not yet charged out of profits.

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WASHINGTON SAVINGS INSTITUTION—LOWELL.

Incorporated May 23, 1892. Present number of corporators, 29.

JOHN J. DONOVAN, *President.* GEO. M. HARRIGAN, *Treasurer.*
GEO. M. HARRIGAN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOHN J. DONOVAN,
WM. J. COUGHLIN,
PATRICK GILBRIDE,
CHAS. H. ANDREWS,
DENIS MURPHY,
THOMAS C. LEE,
HUMPHREY O'SULLIVAN,
DANIEL J. MURPHY.

Open for business every business day, 9 A.M. to 1 P.M ; Saturday, 7 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Loans on real estate,	$131,970 00	Deposits,	$169,031 64
Loans on personal security,	25,900 00	Guaranty fund,	350 00
Deposit in bank, on interest,	7,302 94	Interest account,	2,313 14
Dividends paid,	286 84		
Cash on hand,	6,235 00		
	$171,694 78		$171,694 78

Cash on Deposit in Bank:—

Lowell Trust Company, Lowell, ... $7,302 94

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$7,302 94	3 per cent.	$59,825 00	5 per cent.	$98,045 00	6 per cent.

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Washington Savings Institution, Lowell — Concluded.

Number of loans which are of an amount not exceeding $3,000 each,	56	
Aggregate amount of the same,		$76,370 00
Total number of loans upon real estate,	65	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		5,290 06
Times for the dividends fixed by the by-laws: second Saturday in February and August.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent., / 2 per cent.,	904 94 / 2,282 96*
Number of accounts opened during the year ending Oct. 31, 1893,	606	
Number of accounts closed during the year ending Oct. 31, 1893,	226	
Total number of open accounts Oct. 31, 1893,	630	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		1,746 28
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		193,791 57
Number of same,	1,698	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		74,586 57
Number of same,	854	
Date of examination by commissioner: July 19.		

* Not yet charged out of profits.

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WATERTOWN SAVINGS BANK—WATERTOWN.

Incorporated April 18, 1870. Present number of corporators, 30.

ALBERT O. DAVIDSON, *President.* GEORGE E. PRIEST, *Treasurer.*
WARD M. OTIS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:
ALBERT O. DAVIDSON, WM. H. INGRAHAM,
CALVIN D. CRAWFORD.

Open for business daily, 9 A.M. to 12 M.; and every Thursday evening, 7 to 8.45 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$22,087 50	Deposits,	$522,315 67
Bank stock as per schedule,	38,695 12	Guaranty fund,	13,000 00
Railroad bonds as per schedule,	94,252 50	Interest account,	16,463 49
Real estate (for banking purposes),	28,731 18		
Loans on real estate,	317,059 84		
Loans on personal security,	31,350 00		
Loans to counties, cities or towns (notes),	15,000 00		
Deposits in banks, on interest,	4,459 11		
Expense account,	83 48		
Cash on hand,	60 43		
	$551,779 16		$551,779 16

Cash on Deposit in Banks, amount in each:—

Boston Safe Deposit and Trust Company, Boston,	$1,709 92
Union Market National Bank, Watertown,	2,749 19

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	$2,000	$2,340 00	$2,000 00
of Boston, Mass., 6s,	1,000	1,150 00	1,000 00
of Cambridge, Mass., 6s,	6,000	7,080 00	6,000 00
of Newton, Mass., 5s,	2,000	2,200 00	2,000 00
of Newton, Mass., 6s,	1,000	1,180 00	1,000 00
Town of Arlington, Mass., 4s,	5,000	5,000 00	5,000 00
of Great Barrington, Mass., 4s,	5,000	5,000 00	5,087 50
	$22,000	$23,950 00	$22,087 50

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Watertown Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	Metropolitan Nat'l B'k, Boston,	$2,000	$1,900 00	$2,040 00
10	Nat'l Exchange Bank, Boston,	1,000	1,180 00	1,275 00
50	Continental N'l Bank, Boston,	5,000	5,737 50	5,600 00
20	N'l B'k of No. America, Boston,	2,000	2,105 00	2,155 00
25	Boston Nat'l Bank, Boston, .	2,500	2,312 50	2,800 00
20	Manufacturers' N'l B'k, Boston,	2,000	1,950 00	2,000 00
52	Massachusetts N'l B'k, Boston,	5,200	4,810 00	5,982 50
40	Third National Bank, Boston,	4,000	3,480 00	4,000 00
25	Globe National Bank, Boston,	2,500	2,303 12	2,684 37
20	National Eagle Bank, Boston,	2,000	1,700 00	2,255 00
20	Central Nat'l Bank, Boston, .	2,000	2,950 00	2,000 00
12	Traders' Nat'l Bank, Boston, .	1,200	900 00	1,227 00
20	Winthrop N'l Bank, Boston, .	2,000	2,320 00	2,300 00
5	National Bank of the Commonwealth, Boston, . . .	500	641 25	676 25
12	Union Market National Bank, Watertown, ...	1,200	1,500 00	1,700 00
		$35,100	$37,789 37	$38,695 12

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s, ...	$2,000	$2,160 00	$2,000 00
Boston & Lowell R.R. 4s, . .	10,000	9,800 00	10,000 00
Boston & Maine R.R. 4s, . . .	3,000	2,940 00	3,000 00
Cheshire R.R. 6s, ...	1,500	1,545 00	1,500 00
Concord & Montreal R.R. 4s, . .	5,000	4,900 00	5,000 00
Fitchburg R.R. 4s, ...	10,000	9,750 00	10,000 00
Fitchburg R.R. 4½s, ...	5,000	5,000 00	5,000 00
Fitchburg R.R. 5s, ...	3,000	3,150 00	3,000 00
Fitchburg R.R. 6s, ...	1,000	1,050 00	1,090 00
Leeds & Farmington R.R. 6s, . .	3,000	3,090 00	3,000 00
Maine Central R.R. 4½s, . . .	10,000	10,200 00	10,000 00
Maine Central R.R. 7s, . . .	10,000	13,000 00	12,900 00
N. Y. & N. E. R.R. 4s, . . .	15,000	15,000 00	16,762 50
Vermont & Massachusetts R.R. 5s, .	5,000	5,250 00	5,000 00
Upper Coos R.R. 4½s, . . .	6,000	5,700 00	6,000 00
	$89,500	$92,535 00	$94,252 50

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Watertown Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$4,459 11	2½ per cent.	$108,495 00	5½ per cent.	$400 00	6½ per cent.
15,000 00	4½ "	68,439 84	6 "	1,775 00	7 "
169,300 00	5 "				

Amount invested in real estate for banking purposes,		$28,731 18
Estimated value of the same,		28,000 00
Assessed value of the same,		19,000 00
Net income received from same during year ending Oct. 31, 1893,		825 00
Number of loans which are of an amount not exceeding $3,000 each,	103	
Aggregate amount of the same,		140,059 84
Total number of loans upon real estate,	128	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		26,443 76
Times for the dividends fixed by the by-laws: first Wednesday in April and October.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent., 2 per cent.,	9,888 67 9,886 68
Number of accounts opened during the year ending Oct. 31, 1893,	363	
Number of accounts closed during the year ending Oct. 31, 1893,	235	
Total number of open accounts Oct. 31, 1893,	1,890	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		1,995 95
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		141,508 23
Number of same,	2,161	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		133,786 11
Number of same,	1,753	

Date of examination by commissioner: February 8.

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WEBSTER FIVE CENTS SAVINGS BANK — WEBSTER.

Incorporated March 16, 1868. Present number of corporators, 48.

CYRUS SPAULDING, *President.* F. A. STOCKWELL, *Treasurer.*
LOUIS E. PATTISON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

CYRUS SPAULDING, ERASTUS ALTON,
WALDO JOHNSON, E. P. MORTON,
LYMAN R. EDDY.

Open for business every business day, except Saturday, 9 A.M. to 12 M.; 2 to 4 P.M.; Saturday, 9 A.M. to 12 M.; 6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$60,000 00	Deposits,	$1,087,056 53
Bank stock as per schedule,	99,900 00	Guaranty fund,	24,500 00
Railroad bonds as per schedule,	115,000 00	Interest account,	21,676 72
Loans on real estate,	530,765 00	Profit and loss account,	6,485 14
Loans on personal security,	294,370 92		
Loans to counties, cities or towns (notes),	9,500 00		
Deposit in bank, on interest,	27,808 27		
Expense account,	820 60		
Cash on hand,	1,553 60		
	$1,139,718 39		$1,139,718 39

Cash on Deposit in Bank: —

First National Bank, Webster, ... $27,808 27

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Webster Five Cents Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
District of Columbia 7s, . . .	$5,000	$6,000 00	$5,000 00
City of Dayton, Ohio, 5s, . .	10,000	10,700 00	10,000 00*
of Haverhill, Mass., 4s, . .	10,000	10,000 00	10,000 00
of Milwaukee, Wis., 5s, . .	20,000	21,500 00	20,000 00
of Pawtucket, R. I., 5s, . .	5,000	5,200 00	5,000 00
Town of Webster, Mass., 4s, . .	10,000	10,000 00	10,000 00
	$60,000	$63,400 00	$60,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
40	Atlas National Bank, Boston, .	$4,000	$4,650 00	$4,000 00
50	Blackstone Nat'l Bank, Boston,	5,000	4,500 00	5,000 00
20	Boylston Nat'l Bank, Boston, .	2,000	2,500 00	2,000 00
2	National City Bank, Boston, .	200	180 00	200 00
10	National Eagle Bank, Boston,	1,000	950 00	1,000 00
10	Eliot National Bank, Boston, .	1,000	1,150 00	1,000 00
4	N'l Hide & Leather B'k, Boston,	400	425 00	400 00
66	Lincoln Nat'l Bank, Boston, .	6,600	6,600 00	6,600 00
65	Nat'l Webster Bank, Boston, .	6,500	6,000 00	6,500 00
10	Merchants' N'l Bank, Boston, .	1,000	1,450 00	1,000 00
25	Old Boston N'l Bank, Boston,	2,500	2,500 00	2,500 00
40	National Revere Bank, Boston,	4,000	4,000 00	4,000 00
10	State National Bank, Boston, .	1,000	1,025 00	1,000 00
75	Shoe & Leather N'l B'k, Boston,	7,500	6,750 00	7,500 00
20	South End Nat'l Bank, Boston,	2,000	1,825 00	2,000 00
30	Traders' Nat'l Bank, Boston, .	3,000	2,700 00	3,000 00
23	First National Bank, Barre,	2,300	2,300 00	2,300 00
10	Grafton Nat'l Bank, Grafton, .	1,000	1,000 00	1,000 00
10	First N'l Bank, Newburyport,	1,000	1,250 00	1,000 00
20	First N'l B'k, Norwich, Conn.,	2,000	2,000 00	2,000 00
50	Uncas N'l B'k, Norwich, Conn.,	2,500	2,500 00	2,500 00
38	Oxford Nat'l Bank, Oxford, .	3,800	4,000 00	3,800 00
5	Southbridge National Bank, Southbridge, . . .	500	600 00	500 00
152	First National Bank, Webster,	15,200	18,200 00	15,200 00
23	City Nat'l Bank, Worcester, .	2,300	3,400 00	2,300 00
12	First Nat'l Bank, Worcester, .	1,200	2,200 00	1,200 00
50	Mechanics' N'l B'k, Worcester,	5,000	5,000 00	5,000 00
61	Quinsigamond National Bank, Worcester, ...	6,100	7,600 00	6,100 00
80	Worcester N'l B'k, Worcester,	8,000	12,000 00	8,000 00
13	Millbury N'l Bank, Millbury, .	1,300	1,300 00	1,300 00
		$99,900	$110,555 00	$99,900 00

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Webster Five Cents Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R 5s,	$12,000	$13,000 00	$12,000 00
Boston & Lowell R.R. 4s,	5,000	5,000 00	5,000 00
Boston, Revere Beach & Lynn R.R. 6s,	10,000	10,500 00	10,000 00
Boston, Winthrop & Shore R.R. 5s,	10,000	10,400 00	10,000 00
Concord & Montreal R.R. 4s,	15,000	14,800 00	15,000 00
Fitchburg R.R. 4s,	10,000	9,800 00	10,000 00
Lowell & Lawrence R.R. 6s,	5,000	5,250 00	5,000 00
Newport & Richford R.R. 5s,	5,000	5,150 00	5,000 00*
Maine Central R.R. 4½s,	8,000	8,150 00	8,000 00
Old Colony R.R. 6s,	10,000	10,350 00	10,000 00
Vermont & Massachusetts R.R. 5s,	10,000	10,500 00	10,000 00
Upper Coos R.R. 4s,	5,000	4,900 00	5,000 00
Upper Coos R.R. 4½s,	10,000	10,500 00	10,000 00
	$115,000	$118,300 00	$115,000 00

* A legal investment when made.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$27,808 27	3 per cent.	$189,116 00	5 per cent.	$24,665 00	6 per cent.
4,000 00	4 "	30,800 00	5¼ "	13,193 22	6½ "
3,000 00	4½ "	569,861 70	5½ "		

Number of loans which are of an amount not exceeding $3,000 each,	451	
Aggregate amount of the same,		$414,566 91
Total number of loans upon real estate,	443	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		56,720 30
Times for the dividends fixed by the by-laws: January 1 and July 1.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent., 2 per cent.,	19,227 68 20,453 12
Number of accounts opened during the year ending Oct. 31, 1893,	421	
Number of accounts closed during the year ending Oct. 31, 1893,	336	
Total number of open accounts Oct. 31, 1893,	3,829	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		2,530 09
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		227,885 40
Number of same,	3,142	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		207,608 24
Number of same,	2,320	
Date of examination by commissioner: August 12.		

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WELLFLEET SAVINGS BANK — WELLFLEET.

Incorporated March 3, 1863. Present number of corporators, 60.

SIMEON ATWOOD, *President.* THOMAS KEMP, *Treasurer.*
THOMAS KEMP, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

SIMEON ATWOOD, ISAIAH C. YOUNG,
JOHN SWETT, TIMOTHY D. ATWOOD.

Open for business every business day, 9 A.M. to 12 M.; 1 to 4 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$68,075 00	Deposits,	$414,234 60
Bank stock as per schedule,	130,200 00	Guaranty fund,	20,720 00
Loans on bank stock,	10,000 00	Profit and loss account,	4,769 18
Railroad bonds as per schedule,	107,650 00		
Real estate (for banking purposes),	2,000 00		
Real estate by foreclosure,	500 00		
Loans on real estate,	92,720 31		
Loans on personal security,	8,644 33		
Loans to counties, cities or towns (notes),	13,000 00		
Loans on depositors' books,	40 00		
Deposits in banks, on interest,	6,505 36		
Cash on hand,	388 78		
	$439,723 78		$439,723 78

Cash on Deposit in Banks, amount in each: —

Blackstone National Bank, Boston,	$5,502 15
Traders' National Bank, Boston,	1,003 21

Loans on Bank Stock, amount on each: —

On 63 shares Traders' National Bank, Boston,	$5,000 00
On 65 shares Traders' National Bank, Boston,	5,000 00

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Wellfleet Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Brockton, Mass., 4s,	$3,500	$3,500 00	$3,500 00
of Cleveland, Ohio, 6s,	5,000	5,000 00	5,000 00
of Chicago, Ill., 4s,	10,000	10,000 00	10,000 00
of Concord, N. H., 4s,	4,000	4,000 00	4,000 00
of Dayton, Ohio, 4s,	10,000	10,000 00	10,000 00*
of Detroit, Mich., 7s,	1,000	1,000 00	1,000 00
of Fort Wayne, Ind., 6s,	8,000	8,000 00	9,200 00
of Malden, Mass., 4s,	5,000	5,000 00	5,462 50
of Springfield, Ohio, 5s,	10,000	10,000 00	10,912 50
of Waltham, Mass., 4s,	4,000	4,000 00	4,000 00
of Boston, Mass., 4s,	5,000	5,000 00	5,000 00
	$65,500	$65,500 00	$68,075 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Blackstone Nat'l Bank, Boston,	$10,000	$9,000 00	$10,000 00
69	Traders' Nat'l Bank, Boston,	6,900	6,210 00	6,900 00
75	Central Nat'l Bank, Boston,	7,500	11,485 00	7,500 00
20	South End Nat'l Bank, Boston,	2,000	1,700 00	2,000 00
27	N'l Hide & Leather B'k, Boston,	2,700	3,186 00	2,700 00
30	Nat'l B'k of Commerce, Boston,	3,000	3,510 00	3,000 00
150	Third National Bank, Boston,	15,000	13,500 00	10,000 00
100	Freeman's Nat'l Bank, Boston,	10,000	10,600 00	10,000 00
50	Shawmut Nat'l Bank, Boston,	5,000	6,300 00	5,000 00
8	Shoe & Leather N'l B'k, Boston,	800	720 00	800 00
50	Eliot National Bank, Boston,	5,000	5,750 00	5,000 00
35	Nat'l Webster Bank, Boston,	3,500	3,220 00	3,500 00
80	Continental Nat'l B'k, Boston,	8,000	9,120 00	8,000 00
80	Suffolk National Bank, Boston,	8,000	8,000 00	8,000 00
50	N'l B'k of the Republic, Boston,	5,000	7,500 00	5,000 00
50	State National Bank, Boston,	5,000	5,250 00	5,000 00
40	National Eagle Bank, Boston,	4,000	3,800 00	4,000 00
50	Atlas National Bank, Boston,	5,000	5,850 00	5,000 00
42	Globe National Bank, Boston,	4,200	3,948 00	4,200 00
20	Faneuil Hall N'l Bank, Boston,	2,000	2,400 00	2,000 00
90	Tremont Nat'l Bank, Boston,	9,000	8,460 00	9,000 00
71	Manufacturers' N'l B'k, Boston,	7,100	7,100 00	7,100 00
25	Old Boston N'l Bank, Boston,	2,500	2,475 00	2,500 00
40	Hamilton Nat'l Bank, Boston,	4,000	4,560 00	4,000 00
		$135,200	$143,644 00	$130,200 00

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Wellfleet Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 7s,	$16,000	$16,000 00	$17,000 00
Boston & Maine R.R. 4s,	15,000	15,000 00	15,000 00
Concord & Montreal R.R. 4s,	15,000	15,000 00	15,000 00
Fitchburg R.R. 4s,	17,000	17,000 00	16,675 00
Newport & Richford R.R. 5s,	5,000	5,000 00	5,000 00*
Old Colony R.R. 4s,	10,000	10,000 00	10,975 00
Old Colony R R. 6s,	5,000	5,000 00	5,000 00
Portland & Ogdensburg R.R. 6s,	3,000	3,000 00	3,000 00
Upper Coos R.R. 4s,	10,000	10,000 00	10,000 00
Vermont and Massachusetts R.R. 5s,	5,000	5,000 00	5,000 00
Upper Coos R.R. 4½s,	5,000	5,000 00	5,000 00
	$106,000	$106,000 00	$107,650 00

* A legal investment when made.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$6,505 36	2 per cent.	$55,750 00	5 per cent.	$5,000 00	5¾ per cent.
6,500 00	4 "	7,500 00	5½ "	41,654 64	6 "
8,000 00	4½ "				

Amount invested in real estate for banking purposes,		$2,000 00
Estimated value of the same,		4,000 00
Assessed value of the same,		3,800 00
Net income received from same during year ending Oct. 31, 1893,		100 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,		500 00
Assessed value of the same,		1,500 00
Number of loans which are of an amount not exceeding $3,000 each,	67	
Aggregate amount of the same,		51,304 33
Total number of loans upon real estate,	54	
Amount of investments from which no income is received,		500 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		21,010 35
Times for the dividends fixed by the by-laws: January 1 and July 1.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent., 2 per cent.,	7,891 46 7,930 09

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Wellfleet Savings Bank — Concluded.

Number of accounts opened during the year ending Oct. 31, 1893,	75	
Number of accounts closed during the year ending Oct. 31, 1893,	54	
Total number of open accounts Oct. 31, 1893,	1,117	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		$1,715 87
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		47,924 05
Number of same,	400	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		55,682 55
Number of same,	495	

Date of examination by commissioner: July 6.

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Federal Reserve Bank of St. Louis

WESTBOROUGH SAVINGS BANK — WESTBOROUGH.

Incorporated Feb. 9, 1869. Present number of corporators, 64.

ALDEN L. BOYNTON, *President.* GEORGE O. BRIGHAM, *Treasurer.*
ALBERT P. WILSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

J. A. FAYERWEATHER, A. L. BOYNTON,
JOHN L. BRIGHAM, ALFRED L. GOODELL,
CHAS. S. HENRY, LEWIS RICE.

Open for business every business day, except Saturday, 9 A.M. to 12 M.; 2 to 4 P.M.; Saturday, 9 A M. to 12 M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$88,500 00	Deposits,	$811,123 59
Bank stock as per schedule,	43,800 00	Guaranty fund,	40,500 00
Railroad bonds as per schedule,	22,000 00	Interest account,	12,201 14
Real estate by foreclosure,	36,450 00	Profit and loss account,	9,119 34
Loans on real estate,	601,018 98		
Loans on personal security,	56,122 91		
Loans to counties, cities or towns (notes),	4,000 00		
Deposits in banks, on interest,	4,249 51		
Deposit in bank, not on interest,	9,292 56		
Expense account,	562 08		
Suspense account,	3,834 13		
Cash on hand,	3,113 90		
	$872,944 07		$872,944 07

Cash on Deposit in Banks, amount in each: —

First National Bank, Worcester,	$1,300 12
City National Bank, Worcester,	1,449 39
Pynchon National Bank, Springfield,	1,500 00
First National Bank, Westborough,	9,292 56

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Westborough Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Rockland, Me., 6s, .	$2,500	$2,825 00	$2,500 00*
Town of Westborough, Mass., 4s, .	76,000	76,000 00	76,000 00
of Westborough, Mass., 5s, .	10,000	11,000 00	10,000 00
	$88,500	$89,825 00	$88,500 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
8	N'l B'k of Commerce, Boston,	$800	$944 00	$800 00
30	Everett Nat'l Bank, Boston, .	3,000	2,640 00	3,000 00
16	Globe National Bank, Boston,	1,600	1,474 00	1,600 00
19	N'l Hide & Leather B'k, Boston,	1,900	2,004 00	1,900 00
42	Merchants' Nat'l Bank, Boston,	4,200	6,006 00	4,200 00
6	New England N'l B'k, Boston,	600	943 00	600 00
20	N'l B'k of Redemption, Boston,	2,000	2,440 00	2,000 00
10	N'l B'k of the Republic, Boston,	1,000	1,460 00	1,000 00
36	Tremont Nat'l Bank, Boston, .	3,600	3,420 00	3,600 00
5	Grafton Nat'l Bank, Grafton,	500	550 00	500 00
10	Hopkinton N'l B'k, Hopkinton,	1,000	1,000 00	1,000 00
50	First Nat'l Bank, Marlborough,	5,000	5,500 00	5,000 00
20	Millbury Nat'l Bank, Millbury,	2,000	2,000 00	2,000 00
20	Northborough National Bank, Northborough, . . .	2,000	2,200 00	2,000 00
109	First N'l Bank, Westborough,	10,900	11,990 00	10,900 00
22	City Nat'l Bank, Worcester, .	2,200	3,080 00	2,200 00
15	Quinsigamond National Bank, Worcester, ...	1,500	1,905 00	1,500 00
		$43,800	$49,556 00	$43,800 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s, ...	$10,000	$9,700 00	$10,000 00
Fitchburg R.R. 6s, ...	1,000	1,050 00	1,000 00
Maine Central R.R. 5s, . . .	1,000	1,050 00	1,000 00
Old Colony R.R. 7s, ...	5,000	5,025 00	5,000 00
Portland & Ogdensburg R.R. 6s, .	5,000	5,400 00	5,000 00
	$22,000	$22,225 00	$22,000 00

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Westborough Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$2,749 51	3 per cent.	$4,000 00	4½ per cent.	$29,400 00	5½ per cent.
1,500 00	4 "	22,500 00	5 "	605,241 89	6 "

Value, by books, of real estate held or owned by foreclosure or otherwise,		$36,450 00
Assessed value of the same,		40,065 00
Net income received from same during year ending Oct. 31, 1893,		631 11
Number of loans which are of an amount not exceeding $3,000 each,	362	
Aggregate amount of the same,		461,795 43
Total number of loans upon real estate,	372	
Amount of investments from which no income is received,		9,150 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		46,899 67
Times for the dividends fixed by the by-laws: February 1 and August 1.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent., 2 per cent.,	15,293 95 15,501 35
Number of accounts opened during the year ending Oct. 31, 1893,	731	
Number of accounts closed during the year ending Oct. 31, 1893,	375	
Total number of open accounts Oct. 31, 1893,	2,953	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		2,381 59
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		147,135 70
Number of same,	2,713	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		171,435 21
Number of same,	1,967	
Date of examination by commissioner: May 26.		

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WESTFIELD SAVINGS BANK — WESTFIELD.

Incorporated April 16, 1853. Present number of corporators, 78.

MERRITT VAN DEUSEN, *President.* V. W. CROWSON, *Treasurer.*
V. W. CROWSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:
MERRITT VAN DEUSEN, REUBEN LOOMIS,
ROBERT H. KNEIL.

Open for business every business day, 9 A.M. to 3 P M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$111,000 00	Deposits,	$1,140,485 81
Bank stock as per schedule,	79,500 00	Guaranty fund,	36,510 26
Loans on bank stock,	3,800 00	Interest account,	21,650 21
Loan on railroad stock,	2,650 00	Profit and loss account,	4,596 00
Loans on real estate,	834,812 33	Collateral dividend account,	416 25
Loans on personal security,	162,544 19	Rent account,	292 04
Loans on depositors' books,	380 00		
Deposit in bank, not on interest,	7,710 83		
Cash on hand,	1,553 22		
	$1,203,950 57		$1,203,950 57

Cash on Deposit in Bank: —

First National Bank, Westfield,	$7,710 83

Loans on Bank Stock, amount on each: —

On 15 shares First National Bank, Westfield,	$1,400 00
On 13 shares Miller's River National Bank, Athol,	1,300 00
On 10 shares Agawam National Bank, Springfield,	900 00
On 3 shares Rockville National Bank, Rockville, Conn.,	200 00

Loan on Railroad Stock: —

On 20 shares Boston & Albany R.R.,	$2,650 00

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Federal Reserve Bank of St. Louis

Westfield Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Chelsea, Mass., 6s, . .	$3,000	$3,090 00	$3,000 00
of Providence, R. I., 5s, . .	5,000	5,500 00	5,000 00
Town of Westfield, Mass , 4s, . .	25,000	25,083 33	25,000 00
United States 4s, ...	57,000	63,270 00	57,000 00
United States 6s, ...	21,000	21,620 00	21,000 00
	$111,000	$118,563 33	$111,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
43	Atlas National Bank, Boston, .	$4,300	$4,955 75	$4,300 00
20	National Eagle Bank, Boston,	2,000	1,800 00	2,000 00
5	N'l Hide & Leather B'k, Boston,	500	527 50	500 00
25	N'l B'k of No America, Boston,	2,500	2,631 25	2,500 00
96	N'l B'k of Redemption, Boston,	9,600	12,192 00	9,600 00
35	Suffolk National Bank, Boston,	3,500	3,377 50	3,500 00
250	City National Bank, Holyoke,	25,000	28,000 00	25,000 00
30	Hampshire County National Bank, Northampton, . .	3,000	3,600 00	3,000 00
50	City Nat'l Bank, Springfield, .	5,000	7,000 00	5,000 00
32	Agawam N'l B'k, Springfield,	3,200	3,200 00	3,200 00
171	First Nat'l Bank, Westfield, .	17,100	23,940 00	17,100 00
38	Hampden N'l Bank, Westfield,	3,800	6,080 00	3,800 00
		$79,500	$97,304 00	$79,500 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$970,686 52	5 per cent.	$14,000 00	5½ per cent.	$19,500 00	6 per cent.

Number of loans which are of an amount not exceeding $3,000 each, . 486
Aggregate amount of the same, ... $508,459 03
Total number of loans upon real estate, ... 486
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, ... 66,753 88
Times for the dividends fixed by the by-laws: January 10 and July 10.

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Westfield Savings Bank — Concluded.

Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent.,	$23,014 09
	2 per cent.,	23,261 43
Number of accounts opened during the year ending Oct. 31, 1893,	578	
Number of accounts closed during the year ending Oct. 31, 1893,	581	
Total number of open accounts Oct. 31, 1893,	3,896	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		2,515 53
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		209,286 77
Number of same,	3,087	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		255,030 01
Number of same,	2,799	

Date of examination by commissioner: May 8.

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Federal Reserve Bank of St. Louis

WEST NEWTON SAVINGS BANK — WEST NEWTON.

Incorporated March 9, 1887. Present number of corporators, 20.

A. R. MITCHELL, *President.* JAMES H. NICKERSON, *Treasurer.*
ALFRED L. BARBOUR, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

A. R. MITCHELL, DWIGHT CHESTER,
E. L. PICKARD, F. E. CROCKETT,
CHAS. A. POTTER.

Open for business every business day, 8.30 A.M. to 11 A.M.; 1.30 to 4 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$4,000 00	Deposits,	$234,224 86
Bank stock as per schedule,	4,500 00	Guaranty fund,	2,350 00
Loans on bank stock,	6,775 00	Interest account,	1,195 44
Railroad bonds as per schedule,	35,000 00		
Loans on real estate,	148,520 73		
Loans on personal security,	30,230 00		
Deposit in bank, on interest,	7,638 73		
Expense account,	355 84		
Premium account,	750 00		
	$237,770 30		$237,770 30

Cash on Deposit in Bank: —

First National Bank, West Newton, ... $7,638 73

Loans on Bank Stock, amount on each: —

On 6 shares Blue Hill National Bank, Milton, ... $575 00
On 50 shares Fourth National Bank, Boston, ... 5,000 00
On 15 shares First National Bank, West Newton, ... 1,200 00

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West Newton Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, . .	$4,000	$4,080 00	$4,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	National City Bank, Boston, .	$1,000	$950 00	$1,000 00
10	Freeman's Nat'l B'k, Boston, .	1,000	980 00	1,000 00
25	First N'l Bank, West Newton,	2,500	2,500 00	2,500 00
		$4,500	$4,430 00	$4,500 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s, . . .	$3,000	$2,940 00	$3,000 00
Boston & Providence R.R. 4s, . .	1,000	1,040 00	1,000 00
Boston, Revere Beach & Lynn R.R. 6s,	3,000	3,195 00	3,000 00
Dexter & Piscataquis R.R. 4s, . .	5,000	4,900 00	5,000 00
Fitchburg R.R. 7s, ...	4,000	4,040 00	4,000 00
Leeds & Farmington R.R. 6s, . .	2,000	2,080 00	2,000 00
Maine Central R.R. 4½s, . . .	6,000	6,150 00	6,000 00
Old Colony R.R. 4s, . . .	1,000	1,020 00	1,000 00
Upper Coos R.R. 4s, . . .	10,000	9,800 00	10,000 00
	$35,000	$35,165 00	$35,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$7,638 73	2½ per cent.	$64,900 00	5 per cent.	$47,840 73	6 per cent.
7,000 00	4 "	55,285 00	5½ "	3,500 00	7 "
7,000 00	4½ "				

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West Newton Savings Bank — Concluded.

Number of loans which are of an amount not exceeding $3,000 each,	79	
Aggregate amount of the same,		$100,275 73
Total number of loans upon real estate,	77	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		11,774 82
Times for the dividends fixed by the by-laws: January 1 and July 1.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent.,	3,978 29
	2 per cent.,	4,426 43
Number of accounts opened during the year ending Oct. 31, 1893,	347	
Number of accounts closed during the year ending Oct. 31, 1893,	204	
Total number of open accounts Oct. 31, 1893,	1,325	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		1,173 29
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		103,647 54
Number of same,	1,917	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		96,566 62
Number of same,	1,345	

Date of examination by commissioner: May 9.

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WEYMOUTH SAVINGS BANK — WEYMOUTH.

Incorporated Feb. 16, 1833. Present number of corporators, 71.

HENRY A. NASH, *President.* CHARLES T. CRANE, *Treasurer.*
CHARLES T. CRANE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

HENRY A. NASH, EDWIN PRATT,
JOHN W. HART, ANDREW J. BATES.

Open for business every business day, 1 to 5 P.M.; also Monday, 7 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$83,395 00	Deposits,	$684,901 82
Bank stock as per schedule,	42,100 00	Guaranty fund,	30,750 00
Loans on bank stock,	10,400 00	Profit and loss account,	25,571 36
Railroad bonds as per schedule,	32,000 00		
Loan on railroad bonds,	10,000 00		
Real estate (for banking purposes),	8,000 00		
Real estate by foreclosure,	5,728 00		
Loans on real estate,	463,381 00		
Loans on personal security,	60,825 00		
Loans to counties, cities or towns (notes),	5,000 00		
Loans on depositors' books,	200 00		
Deposit in bank, on interest,	18,427 75		
Furniture and fixtures,	1,000 00		
Cash on hand,	766 43		
	$741,223 18		$741,223 18

Cash on Deposit in Bank: —

Union National Bank, Weymouth,	$18,427 75

Loans on Bank Stock, amount on each: —

On 15 shares Union National Bank, Weymouth,	$1,000 00
On 50 shares Neponset National Bank, Canton,	5,000 00
On 5 shares National Mt. Wollaston Bank, Quincy,	3,500 00
On 10 shares National Exchange Bank, Boston,	
On 20 shares First National Bank, South Weymouth,	
On 10 shares Union National Bank, Weymouth,	900 00

Loan on Railroad Bonds: —

On $10,000 Boston & Maine R.R. 4s,	$10,000 00

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Federal Reserve Bank of St. Louis

Weymouth Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Concord, N. H., 6s,	$2,500	$2,500 00	$2,500 00
of Dayton, Ohio, 4s,	10,000	9,500 00	10,000 00*
of Des Moines, Iowa, 4s,	3,000	2,910 00	2,895 00
of East Saginaw, Mich., 5s,	10,000	10,600 00	10,000 00
of Grand Rapids, Mich., 5s,	8,000	8,560 00	8,000 00
of Sioux City, Iowa, 6s,	5,000	5,500 00	5,000 00
of South Norwalk, Conn., 6s,	5,000	5,100 00	5,000 00
Town of Weymouth, Mass., 4s,	40,000	40,000 00	40,000 00
	$83,500	$84,670 00	$83,395 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
11	Blackstone N'l Bank, Boston,	$1,100	$990 00	$1,100 00
27	Boston Nat'l Bank, Boston,	2,700	2,511 00	2,700 00
12	Freeman's Nat'l Bank, Boston,	1,200	1,272 00	1,200 00
50	Metropolitan N'l B'k, Boston,	5,000	4,900 00	5,000 00
12	Merchants' Nat'l B'k, Boston,	1,200	1,716 00	1,200 00
65	N'l Hide & Leather B'k, Boston,	6,500	6,890 00	6,500 00
30	N'l B'k of the Republic, Boston,	3,000	4,410 00	3,000 00
14	North National Bank, Boston,	1,400	1,526 00	1,400 00
40	Washington Nat'l B'k, Boston,	4,000	4,040 00	4,000 00
10	First N'l Bank, Newburyport,	1,000	1,250 00	1,000 00
150	Union Nat'l Bank, Weymouth,	15,000	15,000 00	15,000 00
		$42,100	$44,505 00	$42,100 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Revere Beach & Lynn R.R. 6s,	$10,000	$10,500 00	$10,000 00
Fitchburg R.R. 4½s,	10,000	10,000 00	10,000 00
Newport & Richford R.R. 5s,	3,000	3,090 00	3,000 00*
Old Colony R.R. 6s,	4,000	4,200 00	4,000 00
Vermont and Massachusetts R.R. 5s,	5,000	5,250 00	5,000 00
	$32,000	$33,040 00	$32,000 00

* A legal investment when made.

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Weymouth Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$18,427 75	2½ per cent.	$225,976 00	6 per cent.	$27,800 00	7 per cent.
70,010 00	5 "	14,015 00	6½ "	20,650 00	8 "
191,355 00	5½ "				

Amount invested in real estate for banking purposes,		$8,000 00
Estimated value of the same,		8,000 00
Assessed value of the same,		7,900 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,		5,728 00
Assessed value of the same,		6,300 00
Number of loans which are of an amount not exceeding $3,000 each,	312	
Aggregate amount of the same,		322,601 00
Total number of loans upon real estate,	328	
Amount of investments from which no income is received,		600 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		37,411 91
Times for the dividends fixed by the by-laws: first Monday in January and July.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent., 2 per cent.,	12,864 64 13,204 40
Rate and amount of extra dividend paid during the year ending Oct. 31, 1893, 12½ per cent. of dividends for three years,		8,638 03
Number of accounts opened during the year ending Oct. 31, 1893,	209	
Number of accounts closed during the year ending Oct. 31, 1893,	196	
Total number of open accounts Oct. 31, 1893,	2,034	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		2,158 64
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		82,897 80
Number of same,	1,200	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		95,662 58
Number of same,	1,135	
Date of examination by commissioner: January 30.		

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Federal Reserve Bank of St. Louis

WHITINSVILLE SAVINGS BANK — WHITINSVILLE.

Incorporated March 19, 1872. Present number of corporators, 48.

JAMES F. WHITIN, *President.* H. A. GOODELL, *Treasurer.*
ARTHUR F. WHITIN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

EDWARD WHITIN, A. J. THAYER,
GEO. A. ARMSBY, CYRUS A. TAFT,
H. H. DUDLEY, WILLIAM ABBOTT,
B. L. M. SMITH.

Open for business every business day, except Saturday, 9 A.M. to 12 M.; 1 to 4 P.M.; Saturday, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$36,000 00	Deposits,	$563,667 56
Bank stock as per schedule,	100,980 00	Guaranty fund,	14,282 88
Loans on bank stock,	10,000 00	Interest account,	16,057 89
Railroad bonds as per schedule,	125,732 00		
Loans on real estate,	101,243 50		
Loans on personal security,	199,200 00*		
Loans to counties, cities or towns (notes),	13,000 00		
Deposit in bank, on interest,	2,162 94		
Deposit in bank, not on interest,	4,226 20		
Expense account,	1,463 69		
	$594,008 33		$594,008 33

* This amount, in excess of the legal limit, was reduced Nov. 1, 1893.

Cash on Deposit in Banks, amount in each: —

National Bank of the Commonwealth, Boston,	$2,162 94
Whitinsville National Bank, Whitinsville,	4,226 20

Loan on Bank Stock: —

On 100 shares Broadway National Bank, Boston,	$10,000 00

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Whitinsville Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Chicago, Ill., 4s, . . .	$10,000	$10,000 00	$10,000 00
of Dayton, Ohio, 4s, . . .	3,000	3,000 00	3,000 00*
of Dayton, Ohio, 6s, . . .	1,000	1,000 00	1,000 00*
of Fall River, Mass., 6s, . .	5,000	5,800 00	5,000 00
of Grand Rapids, Mich., 4s, .	7,000	7,000 00	7,000 00
of Grand Rapids, Mich., 5s, .	2,000	2,160 00	2,000 00
of Norwich, Conn., 5s, . .	1,000	1,100 00	1,000 00
of Peoria, Ill., 4½s, . . .	4,000	4,200 00	4,000 00
of Cleveland, Ohio, 5s, . .	3,000	3,060 00	3,000 00
	$36,000	$37,320 00	$36,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
39	Atlantic Nat'l Bank, Boston, .	$3,900	$4,836 00	$5,640 00
30	Atlas National Bank, Boston, .	3,000	3,480 00	3,790 00
20	Blackstone Nat'l B'k, Boston, .	2,000	1,820 00	2,650 00
20	Boylston Nat'l Bank, Boston, .	2,000	2,500 00	2,990 00
38	Boston National Bank, Boston,	3,800	3,534 00	4,570 00
16	Columbian N'l Bank, Boston,	1,600	1,600 00	2,220 00
90	National Bank of the Commonwealth, Boston, . . .	9,000	11,340 00	11,040 00
11	N'l B'k of Commerce, Boston,	1,100	1,298 00	1,330 00
30	Everett Nat'l Bank, Boston, .	3,000	2,760 00	3,730 00
35	Nat'l Exchange Bank, Boston,	3,500	4,165 00	4,690 00
10	Eliot National Bank, Boston, .	1,000	1,180 00	1,160 00
25	Faneuil Hall N'l Bank, Boston,	2,500	3,100 00	3,470 00
25	Freeman's Nat'l Bank, Boston,	2,500	2,650 00	3,360 00
30	Massachusetts N'l B'k, Boston,	3,000	3,000 00	3,760 00
42	Merchants' N'l Bank, Boston, .	4,200	6,132 00	6,050 00
20	Mt. Vernon Nat'l B'k, Boston, .	2,000	2,680 00	2,800 00
10	New England N'l B'k, Boston, .	1,000	1,580 00	1,480 00
36	North National Bank, Boston,	3,600	3,270 00	4,770 00
30	N'l B'k of No. America, Boston,	3,000	3,300 00	3,280 00
50	N'l B'k of Redemption, Boston,	5,000	6,400 00	7,280 00
28	N'l B'k of the Republic, Boston,	2,800	4,130 00	3,570 00
19	National Revere Bank, Boston,	1,900	1,900 00	2,360 00
10	Suffolk National Bank, Boston,	1,000	960 00	1,230 00
10	National Union Bank, Boston, .	1,000	1,280 00	1,370 00
20	Nat'l Webster Bank, Boston, .	2,000	1,840 00	2,270 00
30	Millbury N'l Bank, Millbury,	3,000	3,000 00	3,540 00
16	Northborough National Bank, Northborough, . . .	1,600	1,920 00	2,080 00
40	City Nat'l Bank, Worcester, .	4,000	5,600 00	4,500 00
		$78,000	$91,255 00	$100,980 00

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Federal Reserve Bank of St. Louis

Whitinsville Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	$2,000	$2,000 00	$1,935 00
Boston & Lowell R.R. 5s,	2,000	2,100 00	2,000 00
Boston & Lowell R.R. 6s,	3,000	3,165 00	3,000 00
Boston & Maine R.R. 7s,	2,000	2,015 00	2,000 00
Concord & Montreal R.R. 4½s,	6,000	6,000 00	6,000 00
Fitchburg R.R. 4s,	9,000	9,000 00	8,830 00
Fitchburg R.R. 4½s,	11,000	11,000 00	10,997 00
Fitchburg R.R. 5s,	5,000	5,370 00	5,000 00
Fitchburg R.R. 7s,	1,000	1,012 50	1,000 00
Lowell & Lawrence R.R. 6s,	1,000	1,070 00	1,000 00
Maine Central R.R. 4½s,	10,000	10,400 00	10,000 00
Maine Central R.R. 6s,	2,000	2,200 00	2,000 00
Portland & Kennebec R.R. 6s,	5,000	5,150 00	5,000 00
Providence & Worcester R.R. 6s,	20,000	21,300 00	20,000 00
Portsmouth, Great Falls & Conway R.R. 4½s,	5,000	5,500 00	5,000 00
Old Colony R.R. 4s,	9,000	9,000 00	8,980 00
Old Colony R.R. 4½s,	1,000	1,040 00	1,000 00
Old Colony R.R. 6s,	10,000	10,440 00	10,000 00
Salem & Lowell R.R. 6s,	3,000	3,240 00	3,000 00
Vermont & Massachusetts R.R. 5s,	2,000	2,160 00	2,000 00
Boston & Maine R.R. 4s,	5,000	5,000 00	5,000 00
Boston & Providence R.R. 4s,	4,000	4,000 00	3,990 00
Upper Coos R.R. 4½s,	8,000	8,700 00	8,000 00
	$126,000	$130,862 50	$125,732 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$2,162 94	2½ per cent.	$86,250 00	4½ per cent.	$30,000 00	5¼ per cent.
9,000 00	4 "	20,000 00	4¾ "	12,800 00	5½ "
6,000 00	4¼ "	126,250 00	5 "	33,143 50	6 "

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

Aggregate amount of the same, ... $49,556 44

Total number of loans upon real estate, ... 51

Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, ... 27,164 02

Times for the dividends fixed by the by-laws: May 1 and November 1.

Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893, ... 2 per cent., 10,121 16; 2 per cent., 10,640 76

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Whitinsville Savings Bank — Concluded.

Number of accounts opened during the year ending Oct. 31, 1893,	274	
Number of accounts closed during the year ending Oct. 31, 1893,	194	
Total number of open accounts Oct. 31, 1893,	1,601	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		$984 47
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		88,322 38
Number of same,	1,495	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		82,139 99
Number of same,	898	

Date of examination by commissioner: January 12.

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Federal Reserve Bank of St. Louis

WHITMAN SAVINGS BANK — WHITMAN.

Incorporated Feb. 16, 1888. Present number of corporators, 80.

DAVID B. GURNEY, *President.* HORACE REED, *Treasurer.*
HORACE REED, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:
DAVID B. GURNEY, GEORGE O. JENKINS,
CHARLES F. ALLEN, ALBERT DAVIS,
EDWARD KEATING, L. B. HATCH,
R. W. COOK.

Open for business Tuesday, 10 A.M. to 12 M.; 2 to 4 P.M; Thursday and Saturday, 10 A.M. to 12 M.; 5.30 to 7.30 P.M; and first ten days of each quarter at the same hours.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	$8,000 00	Deposits,	$322,465 14
Railroad bonds as per schedule,	20,000 00	Guaranty fund,	2,740 19
Loans on real estate,	198,506 50	Interest account,	2,575 22
Loans on personal security,	68,501 00		
Loans to counties, cities or towns (notes),	15,000 00		
Deposits in banks, on interest,	15,853 85		
Expense account,	122 12		
Cash on hand,	1,797 08		
	$327,780 55		$327,780 55

Cash on Deposit in Banks, amount in each: —

National Bank of the Republic, Boston,	$11,553 67
Whitman National Bank, Whitman,	4,300 18

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
5	Abington Nat'l B'k, Abington,	$500	$640 00	$600 00
20	Nat'l Exchange Bank, Boston,	2,000	2,360 00	2,400 00
10	First National Bank, Chelsea,	1,000	1,002 50	1,000 00
10	First National Bank, Rockland,	1,000	1,000 00	1,000 00
20	Whitman N'l Bank, Whitman,	2,000	2,000 00	2,000 00
10	Mercantile Loan and Trust Company, Boston,	1,000	1,000 00	1,000 00
		$7,500	$8,002 50	$8,000 00

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Whitman Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony R.R. 4s, . . .	$5,000	$5,000 00	$5,000 00
Upper Coos R.R. 4s, . . .	10,000	9,500 00	10,000 00
Boston & Maine R.R. 4s, . . .	5,000	4,900 00	5,000 00
	$20,000	$19,400 00	$20,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$15,853 85	2½ per cent.	$10,000 00	5¼ per cent.	$197,507 50	6 per cent.
10,000 00	4⅞ "	26,500 00	5½ "	15,000 00	8 "
23,000 00	5 "				

Number of loans which are of an amount not exceeding $3,000 each, .	130	
Aggregate amount of the same, ...		$144,657 50
Total number of loans upon real estate, ...	127	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, ...		16,785 42
Times for the dividends fixed by the by-laws: second Monday in April and October.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893, ...	2 per cent., 2 per cent.,	5,434 73 6,080 47
Number of accounts opened during the year ending Oct. 31, 1893, .	389	
Number of accounts closed during the year ending Oct. 31, 1893, .	259	
Total number of open accounts Oct. 31, 1893, ...	1,515	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), ...		1,092 55
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, ...		122,704 41
Number of same, ...	1,988	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, ...		92,836 62
Number of same, ...	1,424	
Date of examination by commissioner: April 11.		

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Federal Reserve Bank of St. Louis

WILDEY SAVINGS BANK—BOSTON.

Incorporated March 18, 1892. Present number of corporators, 46.

JOHN J. WHIPPLE, *President.* GEO. F. TAFT, *Treasurer.*
J. LAWRENCE MARTIN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:
JOHN J. WHIPPLE, CHARLES Q. TIRRELL,
GEORGE H. HOWARD.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$5,000 00	Deposits,	$125,459 35
Railroad bonds as per schedule,	5,000 00	Guaranty fund,	211 12
Loans on real estate,	81,590 00	Interest account,	2,629 66
Loans on personal security,	16,500 00	Due on mortgage loan,	300 00
Deposit in bank, on interest,	17,939 50		
Expense account,	484 26		
Premium account,	54 35		
Furniture and fixtures,	1,167 93		
Cash on hand,	864 09		
	$128,600 13		$128,600 13

Cash on Deposit in Bank:—
Third National Bank, Boston, ... $17,939 50*

* This amount, in excess of the legal limit, has since been reduced.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Hinsdale, N. H., 5s,	$1,500	$1,507 50	$1,500 00
of Brockton, Mass., 4s,	3,500	3,531 50	3,500 00
	$5,000	$5,039 00	$5,000 00

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Wildey Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s, . . .	$5,000	$5,068 75	$5,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$17,939 50	2½ per cent.	$97,690 00	6 per cent.	$400 00	8 per cent.

Number of loans which are of an amount not exceeding $3,000 each, .	47	
Aggregate amount of the same, ...		$57,290 00
Total number of loans upon real estate, ...	42	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, ...		4,584 91
Times for the dividends fixed by the by-laws: May 15 and November 15.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893: Nov. 15, 1892, 2 per cent., ...		632 00
May 15, 1893, an amount equal to a dividend of 2 per cent. was donated by the trustees.		
Number of accounts opened during the year ending Oct. 31, 1893, .	306	
Number of accounts closed during the year ending Oct 31, 1893, .	94	
Total number of open accounts Oct. 31, 1893, ...	503	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), the major portion of which has been assumed and paid by the trustees, ...		7,281 52
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, ...		105,595 61
Number of same, ...	816	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, ...		37,769 04
Number of same, ...	359	
Date of examination by commissioner: April 25.		

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Federal Reserve Bank of St. Louis

WILLIAMSTOWN SAVINGS BANK — WILLIAMSTOWN.

Incorporated April 6, 1892. Present number of corporators, 16.

JOHN BASCOM, *President.* BUSHNELL DANFORTH, *Treasurer.*
BUSHNELL DANFORTH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:
JOHN BASCOM, JOHN B. GALE,
CLARENCE M. SMITH.

Open for business every business day, 9 A.M. to 12 M.; 2 to 3 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Loans on real estate,	$19,550 00	Deposits,	$26,523 73
Loans on personal security,	5,950 00	Guaranty fund,	54 83
Deposit in bank, on interest,	879 09	Interest account,	46 21
Expense account,	245 68		
	$26,624 77		$26,624 77

Cash on Deposit in Bank:—
Williamstown National Bank, Williamstown, ... $879 09

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$879 09	1½ per cent.	$25,500 00	6 per cent.	-	-

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Williamstown Savings Bank — Concluded.

Number of loans which are of an amount not exceeding $3,000 each,	10	
Aggregate amount of the same,		$11,500 00
Total number of loans upon real estate,	8	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		737 43
Times for the dividends fixed by the by-laws: April 1 and October 1.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent.,	193 68
	2 per cent.,	440 92
Number of accounts opened during the year ending Oct. 31, 1893,	165	
Number of accounts closed during the year ending Oct. 31, 1893,	37	
Total number of open accounts Oct. 31, 1893,	161	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		245 68
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		37,926 66
Number of same,	165	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		18,191 25
Number of same,	37	

Date of examination by commissioner: July 14.

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Federal Reserve Bank of St. Louis

WINCHENDON SAVINGS BANK — WINCHENDON.

Incorporated Sept. 11, 1854. Present number of corporators, 72.

ORLANDO MASON, *President.* C. L. BEALS, *Treasurer.*
C. L. BEALS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

J. H. FAIRBANK, GEORGE M. WHITNEY,
WILDER P. CLARK, WM. M. WHITNEY,
C. L. BEALS.

Open for business every business day, except Saturday, 9 A.M. to 12 M.; 1 to 3 P.M.; Saturday, 9 A.M. to 12 M.; 1 to 2 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$5,000 00	Deposits,	$998,722 02
Bank stock as per schedule,	62,100 00	Guaranty fund,	50,798 16
Loan on bank stock,	100 00	Interest account,	63,995 76
Railroad bonds as per schedule,	36,000 00		
Loans on real estate,	680,178 16		
Loans on personal security,	286,960 00		
Loans to counties, cities or towns (notes),	11,000 00		
Deposits in banks, on interest,	12,443 37		
Deposit in bank, not on interest,	9,004 21		
Cash on hand,	10,730 20		
	$1,113,515 94		$1,113,515 94

Cash on Deposit in Banks, amount in each:—

Safety Fund National Bank, Fitchburg,	$10,000 00
National Exchange Bank, Boston,	2,443 37
First National Bank, Winchendon,	9,004 21

Loan on Bank Stock:—

On 1 share First National Bank, Winchendon,	$100 00

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Winchendon Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Jaffrey, N. H., 4s, . .	$5,000	$5,000 00	$5,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
67	Eliot National Bank, Boston, .	$6,700	$7,705 00	$6,700 00
48	Faneuil Hall N'l B'k, Boston, .	4,800	5,760 00	4,800 00
16	First National Bank, Boston, .	1,600	3,680 00	1,600 00
100	Merchants' N'l Bank, Boston, .	10,000	14,300 00	10,000 00
50	National Bank of the Commonwealth, Boston, . . .	5,000	6,400 00	5,000 00
100	N'l B'k of Redemption, Boston,	10,000	12,200 00	10,000 00
11	First National Bank, Adams, .	1,100	1,155 00	1,100 00
10	Fitchburg N'l B'k, Fitchburg,	1,000	1,400 00	1,000 00
84	Rollstone N'l Bank, Fitchburg,	8,400	12,600 00	8,400 00
42	Leominster Nat'l Bank, Leominster, ...	4,200	4,872 00	3,200 00
195	First N'l Bank, Winchendon,	19,500	31,980 00	10,300 00
		$72,300	$102,052 00	$62,100 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Cheshire R R. 6s, ...	$11,000	$11,660 00	$11,000 00
Fitchburg R.R. 4½s, ...	10,000	10,000 00	10,000 00
Fitchburg R.R. 6s, ...	15,000	15,750 00	15,000 00
	$36,000	$37,410 00	$36,000 00

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Federal Reserve Bank of St. Louis

Winchendon Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$2,443 37	2½ per cent.	$43,450 00	5½ per cent.	$10,000 00	6¾ per cent.
10,000 00	4 "	17,200 00	5¾ "	55,000 00	7 "
24,000 00	4¾ "	446,302 78	6 "	5,000 00	7½ "
311,285 38	5 "	16,500 00	6½ "	44,000 00	8 "
5,500 00	5¼ "				

Number of loans which are of an amount not exceeding $3,000 each,	345	
Aggregate amount of the same,		$343,146 90
Total number of loans upon real estate,	404	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		56,523 25
Times for the dividends fixed by the by-laws: May 1 and November 1.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent., 2 per cent.,	17,977 86 18,764 83
Number of accounts opened during the year ending Oct. 31, 1893,	308	
Number of accounts closed during the year ending Oct. 31, 1893,	284	
Total number of open accounts Oct. 31, 1893,	2,545	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		2,579 55
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		152,353 51
Number of same,	1,422	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		136,214 06
Number of same,	1,293	
Date of examination by commissioner: April 18.		

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WINCHESTER SAVINGS BANK—WINCHESTER.

Incorporated March 3, 1871. Present number of corporators, 30.

JAMES F. DWINELL, *President.* DAVID N. SKILLINGS, *Treasurer.*
EDWARD A. SMITH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JAMES F. DWINELL, SAMUEL B. WHITE,
STEPHEN THOMPSON, CHAS. W. SHATTUCK.

Open for business Wednesday, 4 to 7 P.M ; Saturday, 4 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$111,407 92	Deposits,	$475,393 13
Bank stock as per schedule,	36,006 25	Guaranty fund,	13,368 88
Railroad bonds as per schedule,	58,618 75	Interest account,	2,906 87
Real estate (for banking purposes),	16,152 58	Premium account,	3,408 25
Loans on real estate,	214,675 00	Due on mortgage,	1,000 00
Loans on personal security,	54,350 00		
Deposit in bank, on interest,	2,792 69		
Expense account,	2 61		
Cash on hand,	2,071 33		
	$496,077 13		$496,077 13

Cash on Deposit in Bank:—

Eliot National Bank, Boston, ... $2,792 69

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Cambridge, Mass., 6s,	$2,000	$2,152 50	$2,470 00
of Chicago, Ill., 7s,	6,000	6,045 00	6,772 50
of Cleveland, Ohio, 4s,	1,000	985 00	1,007 50
of Lawrence, Mass., 6s,	1,000	1,080 00	1,260 00
of Lynn, Mass., 6s,	2,000	2,070 00	2,340 00

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Federal Reserve Bank of St. Louis

Winchester Savings Bank — Continued.

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of North Easton, Mass., 4s,	$2,000	$2,000 00	$2,018 67
of Winchester, Mass., 4s,	49,900	49,852 50	50,808 00
of Winchester, Mass., 6s,	10,000	10,000 00	10,000 00
County of Merrimac, N. H., 4s,	2,000	1,960 00	2,000 00
District of Columbia 5s,	5,000	5,150 00	5,650 00
Town of Franklin, N. H., 4s,	5,000	4,950 00	5,000 00
of Putney, Vt., 4½s,	3,500	3,518 75	3,526 25
of Randolph, Mass., 4s,	1,000	1,000 00	1,027 50
of Rockland, Mass., 4s,	1,000	990 00	1,020 00
City of Dayton, Ohio, 5s,	10,000	10,150 00	10,350 00*
of Waltham, Mass., 4s,	6,000	6,000 00	6,157 50
	$107,400	$107,903 75	$111,407 92

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
22	Atlas National Bank, Boston,	$2,200	$2,535 50	$2,583 00
10	Atlantic Nat'l Bank, Boston,	1,000	1,205 00	1,501 25
30	Eliot National Bank, Boston,	3,000	3,465 00	3,240 00
25	Faneuil Hall Nat'l B'k, Boston,	2,500	3,000 00	3,285 00
30	Globe National Bank, Boston,	3,000	2,760 00	3,330 00
4	Hamilton Nat'l Bank, Boston,	400	456 00	496 00
5	Howard Nat'l Bank, Boston,	500	495 00	618 75
13	National Eagle B'k, Boston,	1,300	1,235 00	1,472 25
15	Nat'l Exchange Bank, Boston,	1,500	1,770 00	1,923 75
5	N'l B'k of No. America, Boston,	500	526 25	570 00
10	N'l B'k of the Republic, Boston,	1,000	1,475 00	1,290 00
10	N'l B'k of Redemption, Boston,	1,000	1,255 00	1,282 50
20	Nat'l Union Bank, Boston,	2,000	2,595 00	2,876 25
17	N'l B'k of Commerce, Boston,	1,700	2,006 00	2,076 25
50	Metropolitan N'l B'k, Boston,	5,000	4,875 00	5,100 00
11	State National Bank, Boston,	1,100	1,135 75	1,361 25
20	First National Bank, Woburn,	2,000	2,500 00	3,000 00
		$29,700	$33,289 50	$36,006 25

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Winchester Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 6s,	$2,000	$2,020 00	$2,162 50
Boston & Albany R.R. 7s,	5,000	5,012 50	5,250 00
Boston & Lowell R.R. 4s,	16,000	15,840 00	16,118 75
Boston & Maine R.R. 4s,	5,000	4,950 00	5,000 00
Concord & Montreal R.R. 4s,	10,000	9,900 00	10,175 00
Fitchburg R.R. 4s,	5,000	4,987 50	5,137 50
Fitchburg R.R. 5s,	5,000	5,000 00	5,495 00
Old Colony R.R. 6s,	4,000	4,080 00	4,800 00
Old Colony R.R. 7s,	4,000	4,020 00	4,480 00
	$56,000	$55,810 00	$58,618 75

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$2,792 69	2½ per cent.	$60,175 00	5½ per cent.	$2,000 00	7 per cent.
137,950 00	5 "	68,900 00	6 "		

Amount invested in real estate for banking purposes,		$16,152 58
Estimated value of the same,		16,152 58
Assessed value of the same,		12,700 00
Number of loans which are of an amount not exceeding $3,000 each,	82	
Aggregate amount of the same,		122,975 00
Total number of loans upon real estate,	94	
Gross amount of interest or profits received or earned, as per books, during year ending Oct 31, 1893,		23,484 17
Times for the dividends fixed by the by-laws: third Wednesday in April and October.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent., 2 per cent.,	8,909 86 9,004 00
Number of accounts opened during the year ending Oct. 31, 1893,	318	
Number of accounts closed during the year ending Oct. 31, 1893,	201	
Total number of open accounts Oct. 31, 1893,	1,707	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		1,245 98
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		117,079 31
Number of same,	2,281	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		133,511 98
Number of same,	1,594	
Date of examination by commissioner: May 10.		

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WOBURN FIVE CENTS SAVINGS BANK — WOBURN.

Incorporated April 11, 1854. Present number of corporators, 24.

JOHN CUMMINGS, *President.* EDWARD E. THOMPSON, *Treasurer.*
EDWARD E. THOMPSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOHN CUMMINGS, PARKER L. CONVERSE,
BENJAMIN HINCKLEY, CHARLIE A. JONES,
L. W. THOMPSON, JOHN W. JOHNSON,
JOHN WINN, JACOB BROWN,
JOHN R. CARTER.

Open for business every business day, 9 A.M. to 12 M., 2 to 4 P.M.; also Saturday, 6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$139,650 00	Deposits,	$1,316,103 92
Bank stock as per schedule,	216,580 00	Guaranty fund,	29,286 35
Loans on bank stock,	2,125 00	Profit and loss account,	27,512 00
Railroad bonds as per schedule,	57,000 00		
Real estate (for banking purposes),	55,000 00		
Loans on real estate,	624,150 00		
Loans on personal security,	171,450 00		
Loans to counties, cities or towns (notes),	54,022 69		
Loans on depositors' books,	825 00		
Deposits in banks, on interest,	46,558 68		
Vault, furniture and fixtures,	4,500 00		
Cash on hand,	1,040 90		
	$1,372,902 27		$1,372,902 27

Cash on Deposit in Banks, amount in each: —

Shawmut National Bank, Boston,	$37,058 91
First National Bank, Woburn,	9,499 77

Loans on Bank Stock, amount on each: —

On 19 shares First National Bank, Woburn,	$1,900 00
On 5 shares First National Bank, Woburn,	225 00

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Woburn Five Cents Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Grand Rapids, Mich., 5s, .	$10,000	$10,400 00	$10,000 00
of Woburn, Mass., 4s, . .	81,500	81,500 00	81,500 00
Town of Burlington, Mass., 5s, .	2,650	2,650 00	2,650 00
of Pawtucket, R. I., 6s, . .	14,000	14,210 00	14,000 00
of Winchester, Mass., 4s, .	10,000	10,000 00	10,000 00
of Winchester, Mass., 4½s, .	1,500	1,500 00	1,500 00
City of New York, N. Y., 6s, . .	20,000	22,600 00	20,000 00
	$139,650	$142,860 00	$139,650 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value	Amount Invested.
130	Atlas National Bank, Boston, .	$13,000	$14,982 50	$14,830 00
25	Atlantic Nat'l Bank, Boston, .	2,500	3,012 50	2,500 00
112	Blackstone N'l Bank, Boston,	11,200	10,108 00	11,200 00
30	Boston Nat'l Bank, Boston, .	3,000	2,790 00	3,000 00
77	N'l B'k of Commerce, Boston,	7,700	9,086 00	9,240 00
67	Continental Nat'l B'k, Boston,	6,700	7,688 25	6,700 00
45	Eliot National Bank, Boston, .	4,500	5,197 50	4,815 00
55	Faneuil Hall N'l B'k, Boston, .	5,500	6,600 00	6,450 00
50	Freeman's Nat'l Bank, Boston,	5,000	5,000 00	5,000 00
135	N'l Hide & Leather B'k, Boston,	13,500	14,242 50	14,850 00
35	Howard Nat'l Bank, Boston, .	3,500	3,465 00	3,500 00
115	New England N'l B'k, Boston,	11,500	18,083 75	16,215 00
21	Old Boston Nat'l B'k, Boston,	2,100	2,079 00	2,100 00
145	Nat'l Revere Bank, Boston, .	14,500	14,500 00	14,500 00
46	N'l B'k of the Republic, Boston,	4,600	6,911 50	5,980 00
165	Shawmut Nat'l Bank, Boston,	16,500	18,480 00	18,975 00
170	Shoe & Leather N'l B'k, Boston,	17,000	15,300 00	17,000 00
20	Second Nat'l Bank, Boston, .	2,000	3,620 00	3,000 00
51	Suffolk National Bank, Boston,	5,100	4,717 50	5,100 00
30	State National Bank, Boston, .	3,000	3,097 50	3,000 00
105	Tremont Nat'l Bank, Boston,	10,500	9,870 00	10,500 00
60	Third National Bank, Boston, .	6,000	5,220 00	6,000 00
70	Nat'l Webster Bank, Boston, .	7,000	6,405 00	7,000 00
201	First National Bank, Woburn,	20,100	25,125 00	25,125 00
		$196,000	$215,581 50	$216,580 00

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Woburn Five Cents Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 5s,	$1,000	$1,000 00	$1,000 00
Boston & Lowell R.R. 6s,	1,000	1,020 00	1,000 00
Boston & Lowell R R. 7s,	10,000	10,300 00	10,000 00
Concord & Montreal R.R. 4s,	20,000	20,000 00	20,000 00
Fitchburg R.R. 5s,	10,000	10,400 00	10,000 00
Maine Central R.R. 7s,	10,000	10,800 00	10,000 00
Old Colony R.R. 4½s,	1,000	1,000 00	1,000 00
Old Colony R.R. 6s,	1,000	1,020 00	1,000 00
Old Colony R.R. 7s,	3,000	3,000 00	3,000 00
	$57,000	$58,540 00	$57,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$46,558 68	2½ per cent.	$108,700 00	5½ per cent.	$700 00	7 per cent.
18,375 00	4½ "	250,000 00	6 "	400 00	8 "
474,397 69	5 "				

Amount invested in real estate for banking purposes,		$55,000 00
Estimated value of the same,		55,000 00
Assessed value of the same,		55,000 00
Net income received from same during year ending Oct. 31, 1893,		1,481 75
Number of loans which are of an amount not exceeding $3,000 each,	274	
Aggregate amount of the same,		324,648 70
Total number of loans upon real estate,	311	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		67,974 56
Times for the dividends fixed by the by-laws: first Saturday in January and July.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent., 2 per cent.,	24,783 34 25,817 53
Number of accounts opened during the year ending Oct. 31, 1893,	880	
Number of accounts closed during the year ending Oct. 31, 1893,	833	
Total number of open accounts Oct. 31, 1893,	5,221	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		5,053 30
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		364,722 52
Number of same,	6,492	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		418,245 38
Number of same,	5,223	
Date of examination by commissioner: April 17.		

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WORCESTER COUNTY INSTITUTION FOR SAVINGS — WORCESTER.

Incorporated Feb. 8, 1828. Present number of corporators, 141.

STEPHEN SALISBURY, *President.* CHARLES A. CHASE, *Treasurer.*
CHARLES F. ALDRICH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

STEPHEN SALISBURY, EDWARD D. THAYER, Jr,
GEORGE E. FRANCIS, LYMAN A. ELY,
WALDO LINCOLN.

Open for business every business day, except Saturday, 9 A.M. to 1 P.M., 2 to 4 P.M.; Saturday, 9 A.M. to 1 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$3,284,500 00	Deposits,	$12,466,977 56
Loan on public funds,	2,000 00	Guaranty fund,	635,000 00
Bank stock as per schedule,	808,700 00	Interest account,	245,398 07
Loan on bank stock,	1,000 00	Reserve profits,	36,189 48
Railroad bonds as per schedule,	2,769,500 00	Premium account,	31,731 25
Real estate by foreclosure,	2,000 00	Suspense account,	638 83
Loans on real estate,	4,906,312 70		
Loans on personal security,	1,052,625 00		
Loans to counties, cities or towns (notes),	300,343 33		
Loans on depositors' books,	2,050 00		
Deposits in banks, on interest,	281,344 12		
Expense account,	2,205 46		
Cash on hand,	3,354 58		
	$13,415,935 19		$13,415,935 19

Cash on Deposit in Banks, amount in each: —

Worcester National Bank, Worcester,	$121,344 12
Citizens' National Bank, Worcester,	20,000 00
City National Bank, Worcester,	20,000 00
First National Bank, Worcester,	27,000 00
Mechanics' National Bank, Worcester,	20,000 00
Quinsigamond National Bank, Worcester,	18,000 00
Millbury National Bank, Millbury,	20,000 00
Wachusett National Bank, Fitchburg,	20,000 00
National Bank of the Commonwealth, Boston,	15,000 00

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Worcester County Institution for Savings, Worcester — Continued.

Loan on Public Funds: —

On $2,000 United States 4s, ... $2,000 00

Loan on Bank Stock: —

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

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, ...	$100,000	$112,250 00	$100,000 00
County of Rockingham, N. H., 4s, .	50,000	50,250 00	50,000 00
of Strafford, N. H., 4s,.	10,000	10,000 00	10,000 00
Town of Abington, Mass., 4s, .	80,000	81,600 00	80,000 00
of Brookline, Mass., 7s, .	20,000	22,000 00	20,000 00
of Beverly, Mass., 4s, .	100,000	103,000 00	100,000 00
of Pawtucket, R I., 5s, .	3,000	3,135 00	3,000 00
of Spencer, Mass., 4s, .	40,000	40,725 00	40,000 00
of Westborough, Mass., 5s, .	20,000	21,600 00	20,000 00
City of Boston, Mass., 3½s, .	170,000	167,600 00	138,000 00
of Boston, Mass., 4s, .	291,000	298,040 00	291,000 00
of Boston, Mass., 5s, .	224,000	252,000 00	224,000 00
of Boston, Mass., 6s, .	28,000	32,700 00	28,000 00
of Columbus, Ohio, 4s, .	90,000	91,800 00	90,000 00*
of Fall River, Mass., 4s, .	92,500	93,425 00	92,500 00
of Concord, N. H., 6s, .	500	510 00	500 00
of Holyoke, Mass , 4s, .	30,000	30,600 00	30,000 00
of Lynn, Mass., 4s, . .	200,000	202,000 00	200,000 00
of Lynn, Mass., 6s, . .	50,000	52,400 00	50,000 00
of Manchester, N. H., 4s, .	8,000	8,100 00	8,000 00
of Manchester, N. H., 6s, .	37,500	38,000 00	37,500 00
of New Bedford, Mass., 4s, .	127,000	130,600 00	127,000 00
of New Bedford, Mass., 6s, .	5,000	5,600 00	5,000 00
of New London, Conn , 7s, .	25,000	31,250 00	25,000 00
of Newton, Mass., 6s, . .	40,000	47,000 00	40,000 00
of Norwich, Conn., 5s, . .	14,000	15,400 00	14,000 00
of Providence, R. I., 4s, . .	49,000	50,900 00	49,000 00
of Providence, R. I , 4½s, . .	52,000	53,825 00	52,000 00
of Providence, R. I., 5s, . .	105,000	113,400 00	105,000 00
of Salem, Mass., 4s, . . .	40,000	40,600 00	40,000 00
of Salem, Mass.. 5s, . . .	22,000	24,000 00	22,000 00
of Somerville, Mass., 4s, . .	28,000	28,700 00	28,000 00
of Worcester, Mass., 4s, . .	990,000	1,017,100 00	990,000 00
of Worcester, Mass., 5s, . .	26,000	28,860 00	26,000 00
Town of Brockton, Mass., 4s, . .	94,000	95,000 00	94,000 00
of Cranston, R. I., 4s, . .	25,000	25,500 00	25,000 00
of Lincoln, R. I., 4s, . .	30,000	30,600 00	30,000 00
	$3,316,500	$3,450,070 00	$3,284,500 00

* A legal investment when made.

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Worcester County Institution for Savings, Worcester — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
54	Atlantic Nat'l Bank, Boston, .	$5,400	$6,534 00	$5,400 00
375	Atlas National Bank, Boston, .	37,500	43,500 00	37,500 00
138	Blackstone N'l Bank, Boston,	13,800	12,558 00	13,800 00
14	Boylston Nat'l Bank, Boston, .	1,400	1,750 00	1,400 00
54	Columbian Nat'l B'k, Boston, .	5,400	5,400 00	5,400 00
120	Continental N'l Bank, Boston,	12,000	13,770 00	12,000 00
110	Eliot National Bank, Boston, .	11,000	12,705 00	11,000 00
20	Faneuil Hall Nat'l B'k, Boston,	2,000	2,400 00	2,000 00
250	First National Bank, Boston, .	25,000	59,375 00	25,000 00
172	Freeman's Nat'l Bank, Boston,	17,200	18,232 00	17,200 00
31	Globe National Bank, Boston, .	3,100	2,867 50	3,100 00
180	Hamilton Nat'l Bank, Boston,	18,000	20,320 00	18,000 00
150	Howard Nat'l Bank, Boston, .	15,000	14,850 00	15,000 00
74	Market National Bank, Boston,	7,400	6,802 00	7,400 00
110	Massachusetts N'l B'k, Boston,	11,000	10,450 00	11,000 00
125	Merchants' Nat'l Bank, Boston,	12,500	18,312 50	12,500 00
217	N'l B'k of Commerce, Boston,	21,700	25,606 00	21,700 00
78	N'l B'k of No. America, Boston,	7,800	8,209 50	7,800 00
93	N'l B'k of Redemption, Boston,	9,300	11,671 50	9,300 00
210	N'l B'k of the Republic, Boston,	21,000	30,975 00	21,000 00
208	National City Bank, Boston, .	20,800	17,940 00	20,800 00
110	National Eagle Bank, Boston,	11,000	10,450 00	11,000 00
49	Nat'l Exchange Bank, Boston,	4,900	6,962 00	4,900 00
308	N'l Hide & Leather B'k, Boston,	30,800	32,494 00	30,800 00
375	Nat'l Revere Bank, Boston, .	37,500	37,500 00	37,500 00
71	National Union Bank, Boston,	7,100	9,230 00	7,100 00
300	Nat'l Webster Bank, Boston, .	30,000	27,450 00	30,000 00
199	New England N'l B'k, Boston,	19,900	31,542 00	19,900 00
52	North National Bank, Boston,	5,200	5,668 00	5,200 00
42	Old Boston Nat'l Bank, Boston,	4,200	4,158 00	4,200 00
352	Second Nat'l Bank, Boston, .	35,200	63,712 00	35,200 00
173	Shawmut Nat'l Bank, Boston,	17,300	19,376 00	17,300 00
134	Shoe & Leather N'l B'k, Boston,	13,400	12,060 00	13,400 00
113	State National Bank, Boston, .	11,300	11,667 25	11,300 00
34	Suffolk Nat'l Bank, Boston, .	3,400	3,145 00	3,400 00
100	Third National Bank, Boston, .	10,000	8,700 00	10,000 00
156	Tremont Nat'l Bank, Boston, .	15,600	14,644 00	15,600 00
190	Washington N'l Bank, Boston,	19,000	19,045 00	19,000 00
51	Fitchburg N'l B'k, Fitchburg,	5,100	7,240 00	5,100 00
27	Leicester N'l Bank, Leicester,	2,700	4,050 00	2,700 00
108	Millbury N'l Bank, Millbury, .	10,800	10,800 00	10,800 00
48	Oxford Nat'l Bank, Oxford, .	4,800	5,280 00	4,800 00
30	Southbridge National Bank, Southbridge, . . .	3,000	3,450 00	3,000 00
200	Third Nat'l Bank, Springfield,	20,000	40,000 00	20,000 00
10	Blackstone N'l Bank, Uxbridge,	1,000	1,100 00	1,000 00
8	Ware National Bank, Ware, .	800	800 00	800 00
300	Central Nat'l Bank, Worcester,	30,000	43,500 00	30,000 00
248	Citizens' N'l Bank, Worcester,	24,800	32,240 00	24,800 00
300	City Nat'l Bank, Worcester, .	30,000	42,000 00	30,000 00

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Federal Reserve Bank of St. Louis

Worcester County Institution for Savings, Worcester — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
150	Mechanics' N'l B'k, Worcester,	$15,000	$15,000 00	$15,000 00
206	Quinsigamond National Bank, Worcester,	20,600	25,750 00	20,600 00
800	Worcester N'l B'k, Worcester,	80,000	116,000 00	80,000 00
60	Franklin County Nat'l Bank, Greenfield,	6,000	5,700 00	6,000 00
		$808,700	$1,014,941 25	$808,700 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 5s,	$200,000	$214,000 00	$200,000 00
Boston & Albany R.R. 6s,	323,000	329,000 00	323,000 00
Boston & Lowell R.R. 4s,	150,000	148,500 00	150,000 00
Boston & Lowell R.R. 4½s,	30,000	31,125 00	30,000 00
Boston & Lowell R.R. 5s,	24,000	25,000 00	24,000 00
Boston & Lowell R.R. 6s,	5,000	5,125 00	5,000 00
Boston & Lowell R R. 7s,	27,000	27,900 00	27,000 00
Boston & Maine R.R. 4s,	300,000	301,500 00	300,000 00
Boston & Maine R.R. 7s,	10,000	10,000 00	10,000 00
Concord & Montreal R.R. 4s,	50,000	50,000 00	50,000 00
Eastern R.R. 6s,	135,000	159,300 00	135,000 00
Fitchburg R.R 4s,	100,000	98,000 00	97,000 00
Fitchburg R.R. 5s,	202,000	210,000 00	202,000 00
Fitchburg R.R. 6s,	19,000	20,000 00	19,000 00
Leeds & Farmington R.R. 6s,	30,000	35,000 00	30,000 00
Lowell & Lawrence R.R. 6s,	3,000	3,180 00	3,000 00
Maine Central R.R. 6s,	52,000	57,000 00	52,000 00
Old Colony R.R. 4s,	250,000	250,000 00	250,000 00
Old Colony R.R. 6s,	81,000	83,000 00	81,000 00
Old Colony R.R. 7s,	5,000	5,000 00	5,000 00
Portland & Kennebec R.R. 6s,	38,000	39,000 00	38,000 00
Providence & Worcester R.R. 6s,	183,000	194,800 00	183,000 00
Salem & Lowell R.R. 6s,	25,000	26,500 00	25,000 00
Worcester & Nashua R.R. 5s,	215,000	217,150 00	215,000 00
Worcester, Nashua & Roch. R.R. 4s,	65,000	65,000 00	65,000 00
Vermont & Massachusetts R.R. 5s,	100,000	107,500 00	100,000 00
Conn. & Passumpsic Rivers R.R. 4s,	100,000	100,000 00	100,000 00
Nashua & Rochester R.R. 5s,	20,500	20,500 00	20,500 00
New Haven & Derby R.R. 6s,	30,000	31,800 00	30,000 00
	$2,772,500	$2,864,880 00	$2,769,500 00

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Worcester County Institution for Savings, Worcester — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$15,000 00	2½ per cent.	$295,000 00	4¾ per cent.	$111,455 00	6 per cent.
84,344 12	3 "	4,096,387 70	5 "	4,000 00	6½ "
107,000 00	3½ "	110,000 00	5¼ "	46,650 00	7 "
260,333 33	4 "	212,325 00	5½ "	50,000 00	7½ "
43,500 00	4⅛ "	77,500 00	5¾ "	3,200 00	8 "
1,028,980 00	4½ "				

Value, by books, of real estate held or owned by foreclosure or otherwise,		$2,000 00
Assessed value of the same,		2,400 00
Net income received from same during year ending Oct. 31, 1893,		106 12
Number of loans which are of an amount not exceeding $3,000 each,	1,253	
Aggregate amount of the same,		1,746,732 70
Total number of loans upon real estate,	1,519	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		636,199 16
Times for the dividends fixed by the by-laws: January 1 and July 1.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent., 2 per cent.,	236,294 74 241,115 29
Number of accounts opened during the year ending Oct. 31, 1893,	3,446	
Number of accounts closed during the year ending Oct. 31, 1893,	3,146	
Total number of open accounts Oct. 31, 1893,	26,544	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		22,876 00
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		1,584,611 88
Number of same,	20,591	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		1,875,094 99
Number of same,	20,833	
Date of examination by commissioners: November 9.		

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Federal Reserve Bank of St. Louis

WORCESTER FIVE CENTS SAVINGS BANK— WORCESTER.

Incorporated April 1, 1854. Present number of corporators, 118.

ELIJAH B. STODDARD, *President.* J. STEWART BROWN, *Treasurer.*
J. STEWART BROWN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ELIJAH B. STODDARD, WILLIAM L. CLARK,
STEPHEN SAWYER, JOSEPH E. DAVIS.

Open for business every business day, except Saturday, 9 A.M. to 4 P.M.; Saturday, 9 A.M. to 1 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$238,000 00	Deposits,	$4,880,248 35
Bank stock as per schedule,	252,800 00	Guaranty fund,	146,000 00
Loans on bank stock,	5,900 00	Interest account,	141,892 23
Railroad bonds as per schedule,	447,400 00		
Loan on railroad bonds,	70,000 00		
Loans on railroad stock,	6,400 00		
Real estate (for banking purposes),	150,000 00		
Loans on real estate,	2,583,330 00		
Loans on personal security,	1,219,720 00		
Loans to counties, cities or towns (notes),	500 00		
Deposits in banks, on interest,	168,423 46		
Expense account,	7,245 09		
Cash on hand,	18,422 03		
	$5,168,140 58		$5,168,140 58

Cash on Deposit in Banks, amount in each: —

City National Bank, Worcester,	$70,038 20
Mechanics' National Bank, Worcester,	3,534 49
Quinsigamond National Bank, Worcester,	73,807 58
National Bank of the Commonwealth, Boston,	21,043 19

Loans on Bank Stock, amount on each: —

On 5 shares Worcester National Bank, Worcester,	$900 00
On 8 shares Central National Bank, Worcester,	
On 10 shares Mechanics' National Bank, Worcester,	1,200 00
On 10 shares Worcester Safe Deposit and Trust Company, Worcester,	
On 8 shares First National Bank, Northampton,	300 00
On 5 shares First National Bank, Greenfield,	
On 12 shares Shelburne Falls National Bank, Shelburne Falls,	1,000 00
On 38 shares First National Bank, Clinton,	2,500 00

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Worcester Five Cents Savings Bank — Continued.

Loan on Railroad Bonds: —

On $70,000 Worcester, Nashua & Rochester R.R. 4s,	$70,000 00

Loans on Railroad Stock, amount on each: —

On 20 shares Boston & Albany R.R.,	$2,800 00
On 10 shares New York, New Haven & Hartford R.R.,	3,600 00
On 20 shares Boston & Maine R.R,	

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	$50,000	$55,500 00	$50,000 00
Town of Beverly, Mass, 4s,	7,000	7,000 00	7,000 00
of Brookline, Mass., 7s,	5,000	5,600 00	5,000 00
City of Boston, Mass, 4s,	5,000	5,000 00	5,000 00
of Chicago, Ill., 4s,	50,000	48,500 00	50,000 00
of Cleveland, Ohio, 7s,	20,000	20,200 00	20,000 00
of New London, Conn., 7s,	15,000	17,250 00	15,000 00
of Newton, Mass., 6s,	25,000	29,250 00	25,000 00
of Scranton, Pa., 6s,	6,000	6,240 00	6,000 00
of Springfield, Mass., 7s,	12,000	14,640 00	12,000 00
of Worcester, Mass., 4s,	25,000	25,000 00	25,000 00
Town of Marlborough, Mass., 4s,	18,000	18,000 00	18,000 00
	$238,000	$252,180 00	$238,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Atlas National Bank, Boston,	$5,000	$5,750 00	$5,000 00
88	Blackstone Nat'l Bank, Boston,	8,800	7,920 00	8,800 00
25	National City Bank, Boston,	2,500	2,150 00	2,500 00
44	N'l B'k of Commerce, Boston,	4,400	5,192 00	4,400 00
160	National Bank of the Commonwealth, Boston,	16,000	20,480 00	16,000 00
100	National Eagle Bank, Boston,	10,000	9,500 00	10,000 00
122	Eliot National Bank, Boston,	12,200	13,030 00	12,200 00
67	First Nat'l Bank, Boston,	6,700	15,879 00	6,700 00
61	Fourth National Bank, Boston,	6,100	7,625 00	6,100 00
100	Globe National Bank, Boston,	10,000	9,200 00	10,000 00
50	Hamilton Nat'l Bank, Boston,	5,000	5,700 00	5,000 00
164	N'l Hide & Leather B'k, Boston,	16,400	17,220 00	16,400 00
100	Howard Nat'l Bank, Boston,	10,000	9,900 00	10,000 00
12	Market Nat'l Bank, Boston,	1,200	1,104 00	1,200 00
50	Merchants' N'l Bank, Boston,	5,000	7,150 00	5,000 00
8	North National Bank, Boston,	800	872 00	800 00

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Federal Reserve Bank of St. Louis

Worcester Five Cents Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
185	N'l B'k of No. America, Boston,	$18,500	$19,425 00	$18,500 00
50	Shawmut Nat'l Bank, Boston,	5,000	5,600 00	5,000 00
63	Shoe & Leather N'l B'k, Boston,	6,300	5,670 00	6,300 00
50	State National Bank, Boston, .	5,000	5,100 00	5,000 00
16	Third National Bank, Boston, .	1,600	1,392 00	1,600 00
110	Nat'l Webster Bank, Boston, .	11,000	10,120 00	11,000 00
25	Wachusett N'l B'k, Fitchburg,	2,500	5,000 00	2,500 00
15	Leicester N'l Bank, Leicester,	1,500	1,750 00	1,500 00
25	Leominster Nat'l Bank, Leominster, ...	2,500	2,900 00	2,500 00
107	Millbury N'l Bank, Millbury,	10,700	10,700 00	10,700 00
55	Northborough National Bank, Northborough, . . .	5,500	6,050 00	5,500 00
25	Oxford Nat'l Bank, Oxford,	2,500	2,500 00	2,500 00
50	Spencer Nat'l Bank, Spencer,	5,000	6,250 00	5,000 00
10	Westminster N'l Bank, Westminster, ...	1,000	1,000 00	1,000 00
70	Central N'l Bank, Worcester,	7,000	9,150 00	7,000 00
7	Citizens' N'l Bank, Worcester,	700	910 00	700 00
200	City Nat'l Bank, Worcester, .	20,000	28,000 00	20,000 00
64	Mechanics' N'l B'k, Worcester,	6,400	6,400 00	6,400 00
180	Quinsigamond National Bank, Worcester, ...	18,000	22,500 00	18,000 00
20	Worcester N'l B'k, Worcester,	2,000	2,900 00	2,000 00
		$252,800	$291,989 00	$252,800 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 6s, . .	$21,000	$21,210 00	$21,000 00
Boston & Lowell R.R. 4s, . .	50,000	49,500 00	50,000 00
Boston & Maine R.R. 4s, . . .	55,000	53,900 00	55,000 00
Boston & Providence R.R. 4s, . .	50,000	50,000 00	50,000 00
Concord & Montreal R.R. 4s, . .	50,000	49,000 00	50,000 00
Fitchburg R.R. 4s, ...	57,000	55,290 00	57,000 00
Fitchburg R.R. 5s, ...	18,000	18,540 00	18,000 00
Lowell & Lawrence R.R. 6s, . .	5,000	5,250 00	5,000 00
Nashua & Rochester R.R. 5s, . .	24,000	24,000 00	24,000 00
Norwich & Worcester R.R. 6s, .	6,000	6,300 00	6,000 00
Portland & Kennebec R.R 6s, .	25,400	25,654 00	25,400 00
Portland & Ogdensburg R.R. 6s, .	6,000	6,480 00	6,000 00
Providence & Worcester R.R. 6s, .	36,000	37,800 00	36,000 00
Worcester & Nashua R.R. 5s, . .	19,000	19,190 00	19,000 00
Worcester, Nashua & Roch. R.R. 4s,	25,000	24,550 00	25,000 00
	$447,400	$446,664 00	$447,400 00

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Worcester Five Cents Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$21,043 19	2½ per cent.	$2,753,080 00	5 per cent.	$155,970 00	6 per cent.
147,380 27	3 "	244,000 00	5¼ "	125,000 00	6½ "
23,000 00	4½ "	489,900 00	5½ "	34,900 00	7 "
30,000 00	4¾ "	30,000 00	5¾ "		

Amount invested in real estate for banking purposes,		$150,000 00
Estimated value of the same,		150,000 00
Assessed value of the same,		122,500 00
Net income received from same during year ending Oct. 31, 1893,		6,186 70
Number of loans which are of an amount not exceeding $3,000 each,	686	
Aggregate amount of the same,		1,047,850 00
Total number of loans upon real estate,	882	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		245,749 35
Times for the dividends fixed by the by-laws: January 1 and July 1.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent., 2 per cent.,	88,935 40 92,422 16
Number of accounts opened during the year ending Oct. 31, 1893,	2,904	
Number of accounts closed during the year ending Oct. 31, 1893,	1,480	
Total number of open accounts Oct. 31, 1893,	18,724	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		16,085 74
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		865,803 83
Number of same,	17,677	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		845,412 07
Number of same,	11,944	
Date of examination by commissioner: October 5.		

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Federal Reserve Bank of St. Louis

WORCESTER MECHANICS' SAVINGS BANK— WORCESTER.

Incorporated May 15, 1851. Present number of corporators, 100.

J. EDWIN SMITH, *President.* HENRY WOODWARD, *Treasurer.*
FRANCIS H. DEWEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

J. EDWIN SMITH, T. W. HAMMOND,
JOHN D. LOVELL, THOMAS B. EATON,
JOHN H. COES.

Open for business every business day, except Saturday, 9 A.M. to 4 P.M.; Saturday, 9 A.M. to 1 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$158,000 00	Deposits,	$5,015,347 20
Bank stock as per schedule,	622,118 19	Guaranty fund,	156,071 08
Loan on bank stock,	250 00	Interest account,	96,205 28
Railroad bonds as per schedule,	201,000 00	Profit and loss account,	51,098 79
Loans on railroad bonds,	90,000 00	Real estate loan account,	18,691 36
Railroad notes,	50,000 00		
Loans on real estate,	3,005,288 74		
Loans on personal security,	1,028,221 19		
Deposits in banks, on interest,	176,595 30		
Expense account,	4,538 33		
Cash on hand,	1,401 96		
	$5,337,413 71		$5,337,413 71

Cash on Deposit in Banks, amount in each:—

Quinsigamond National Bank, Worcester,	$47,054 25
First National Bank, Worcester,	38,243 16
Mechanics' National Bank, Worcester,	91,297 89

Loan on Bank Stock:—

On 10 shares Mechanics' National Bank, Worcester,	$250 00

Loans on Railroad Bonds, amount on each:—

On $50,000 Worcester, Nashua & Rochester R.R. bonds,	$50,000 00
On $40,000 Nashua & Rochester R.R. bonds,	40,000 00

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Worcester Mechanics' Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Cambridge, Mass., 6s, . .	$15,000	$15,600 00	$15,000 00
of Dayton, Ohio, 5s, . .	32,000	33,420 00	32,000 00*
of New London, Conn., 7s, .	20,000	24,800 00	20,000 00
of Norwich, Conn., 5s, . .	5,000	5,550 00	5,000 00
of Providence, R. I., 4½s, . .	50,000	51,500 00	50,000 00
of Springfield, Mass., 7s, . .	4,000	4,920 00	4,000 00
Town of Brookline, Mass., 7s, . .	7,000	7,910 00	7,000 00
of Spencer, Mass., 4s, . .	25,000	25,000 00	25,000 00
	$158,000	$168,700 00	$158,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
32	Atlantic Nat'l Bank, Boston, .	$3,200	$3,856 00	$4,537 75
186	Atlas National Bank, Boston, .	18,600	21,436 50	22,937 00
128	Boston National Bank, Boston,	12,800	11,904 00	13,244 12
47	Blackstone Nat'l B'k, Boston, .	4,700	4,241 75	5,272 00
150	Boylston Nat'l Bank, Boston, .	15,000	18,750 00	18,925 62
13	Central Nat'l Bank, Boston, .	1,300	1,998 75	1,758 25
118	National City Bank, Boston, .	11,800	10,177 50	12,626 00
76	Columbian Nat'l Bank, Boston,	7,600	7,600 00	9,572 50
5	Continental N'l Bank, Boston,	500	573 75	608 75
200	N'l B'k of Commerce, Boston,	20,000	23,600 00	23,700 00
210	Eliot National Bank, Boston, .	21,000	24,255 10	25,262 00
63	Faneuil Hall Nat'l B'k, Boston,	6,300	7,560 00	8,868 75
62	Globe National Bank, Boston,	6,200	5,700 00	6,161 50
123	Hamilton Nat'l Bank, Boston,	12,300	14,022 00	15,279 12
207	N'l Hide & Leather B'k, Boston,	20,700	21,838 50	23,379 87
118	Howard Nat'l Bank, Boston, .	11,800	10,582 00	13,348 00
100	Market Nat'l Bank, Boston, .	10,000	9,200 00	9,300 00
42	Massachusetts N'l B'k, Boston,	4,200	3,990 00	4,455 27
146	Merchants' Nat'l Bank, Boston,	14,600	20,878 00	20,289 75
7	Mt Vernon Nat'l Bank, Boston,	700	924 87	966 75
62	New England N'l B'k, Boston,	6,200	9,749 50	8,260 25
255	North National Bank, Boston,	25,500	27,795 00	31,250 75
106	Old Boston N'l Bank, Boston,	10,600	10,494 00	12,713 75
197	N'l B'k of Redemption, Boston,	19,700	24,723 50	25,270 50
109	N'l B'k of the Republic, Boston,	10,900	16,077 50	14,277 25
200	National Revere Bank, Boston,	20,000	20,000 00	20,965 00
50	Second National Bank, Boston,	5,000	9,050 00	7,700 00
174	Shawmut Nat'l Bank, Boston, .	17,400	19,488 00	20,794 25

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Worcester Mechanics' Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
122	State National Bank, Boston, .	$12,200	$12,596 50	$15,088 75
238	Suffolk Nat'l Bank, Boston, .	23,800	22,015 00	28,012 50
139	Tremont Nat'l Bank, Boston, .	13,900	13,066 00	15,454 00
94	National Union Bank, Boston,	9,400	12,196 50	13,305 00
68	Washington N'l Bank, Boston,	6,800	6,817 00	8,414 00
10	First National Bank, Clinton, .	1,000	1,120 00	1,120 00
51	Franklin Nat'l Bank, Franklin,	5,100	5,750 00	5,715 00
4	Leicester N'l Bank, Leicester,	400	640 00	476 00
74	Millbury N'l Bank, Millbury, .	7,400	9,095 00	9,095 00
101	Oxford Nat'l Bank, Oxford, .	10,100	10,605 00	12,355 00
35	Southbridge National Bank, Southbridge, . . .	3,500	3,780 00	3,780 00
20	City Nat'l Bank, Springfield, .	2,000	2,800 00	2,800 00
20	Westminster National Bank, Westminster, . . .	2,000	2,000 00	2,000 00
84	Central N'l Bank, Worcester, .	8,400	10,180 00	9,167 50
180	City Nat'l Bank, Worcester, .	18,000	25,200 00	18,000 00
142	Citizens' N'l Bank, Worcester,	14,200	18,460 00	18,375 00
12	First Nat'l Bank, Worcester, .	1,200	2,040 00	1,656 00
434	Mechanics' N'l B'k, Worcester,	43,400	43,400 00	50,787 69
123	Quinsigamond National Bank, Worcester, ...	12,300	15,375 00	14,570 00
95	Worcester N'l B'k, Worcester,	9,500	13,775 00	10,222 00
		$523,200	$591,377 22	$622,118 19

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Barre & Gardner R.R. 6s, .	$15,000	$15,300 00	$15,000 00
Boston & Maine R R. 4s, . . .	20,000	19,800 00	20,000 00
Fitchburg R.R. 4s, ...	66,000	64,020 00	66,000 00
Old Colony R.R. 4s, ...	50,000	50,000 00	50,000 00
Worcester & Nashua R.R. 5s, . .	50,000	50,500 00	50,000 00
	$201,000	$199,620 00	$201,000 00

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Worcester Mechanics' Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$176,595 30	3 per cent.	$312,000 00	5¼ per cent.	$135,200 00	6 per cent.
113,000 00	4½ "	149,671 19	5½ "	15,000 00	6½ "
3,142,538 74	5 "	194,000 00	5¾ "	112,350 00	7 "

Number of loans which are of an amount not exceeding $3,000 each, 987
Aggregate amount of the same, ... $1,350,742 46
Total number of loans upon real estate, ... 1,196
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, ... 252,243 82
Times for the dividends fixed by the by-laws: January 15 and July 15.
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893, ... 2 per cent., 95,798 98; 2 per cent., 97,137 38
Number of accounts opened during the year ending Oct. 31, 1893, . 875
Number of accounts closed during the year ending Oct. 31, 1893, . 843
Total number of open accounts Oct. 31, 1893, ... 8,387
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), ... 11,544 53
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, ... 529,675 80
Number of same, ... 4,541
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, ... 663,467 22
Number of same, ... 6,346
Date of examination by commissioners: November 9.

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Federal Reserve Bank of St. Louis

WORCESTER NORTH SAVINGS INSTITUTION — FITCHBURG.

Incorporated May 26, 1868. Present number of corporators, 60.

AMASA NORCROSS, *President.* HENRY A. WILLIS, *Treasurer.*
BENJAMIN F. WALLIS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

AMASA NORCROSS, WILLIAM BAKER,
JAMES F. D. GARFIELD, ELLIOT N. CHOATE,
LOUIS D. BARTLETT.

Open for business every business day, except Saturday, 8.45 A.M. to 3 P.M.; Saturday, close at 2 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$682,643 00	Deposits,	$3,227,961 55
Bank stock as per schedule,	101,500 00	Guaranty fund,	103,200 00
Loans on bank stock,	20,000 00	Interest account,	74,834 99
Railroad bonds as per schedule,	153,000 00	Profit and loss account,	46,107 04
Loan on railroad stock,	2,400 00	Suspense account,	77 54
Real estate by foreclosure,	4,806 86		
Loans on real estate,	1,902,448 52		
Loans on personal security,	433,536 89		
Loans to counties, cities or towns (notes),	77,600 00		
Loans on depositors' books,	1,275 00		
Deposits in banks, on interest,	68,980 28		
Cash on hand,	3,990 57		
	$3,452,181 12		$3,452,181 12

Cash on Deposit in Banks, amount in each: —

National Bank of the Commonwealth, Boston,	$26,980 28
Rollstone National Bank, Fitchburg,	42,000 00

Loans on Bank Stock, amount on each: —

On 3 shares Westminster National Bank, Westminster,	$200 00
On 10 shares Third National Bank, Boston,	800 00
On 5 shares Rollstone National Bank, Fitchburg,	500 00
On 5 shares Rollstone National Bank, Fitchburg,	500 00
On 20 shares Wachusett National Bank, Fitchburg,	2,000 00
On 40 shares Wachusett National Bank, Fitchburg,	4,000 00
On 50 shares Wachusett National Bank, Fitchburg,	5,000 00
On 50 shares Wachusett National Bank, Fitchburg,	5,000 00
On 14 shares Wachusett National Bank, Fitchburg, and On 6 shares Fitchburg National Bank, Fitchburg,	2,000 00

Loan on Railroad Stock: —

On 29 shares Boston & Albany R.R.,	$2,400 00

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Worcester North Savings Institution, Fitchburg — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Akron, Ohio, 5s,	$26,000	$27,170 00	$26,000 00
of Boston, Mass., 4s,	90,000	90,200 00	101,000 00
of Boston, Mass., 6s,	10,000	10,025 00	
of Dayton, Ohio, 4s,	25,000	25,000 00	25,000 00*
of Dayton, Ohio, 5s,	24,000	24,300 00	24,000 00*
of Fall River, Mass., 4s,	30,000	30,000 00	30,000 00
of Fall River, Mass., 5s,	20,000	22,150 00	20,000 00
of Fitchburg, Mass., 4s,	100,000	100,000 00	100,000 00
of Grand Rapids, Mich., 4½s,	25,000	25,500 00	25,000 00
of Lewiston, Me., 5s,	10,000	11,400 00	10,000 00
of Lynn, Mass., 5s,	10,000	10,900 00	10,000 00
of Milwaukee, Wis., 5s,	30,000	30,752 00	30,000 00
of Montpelier, Vt., 4½s,	34,000	34,680 00	34,000 00
of New Bedford, Mass., 6s,	20,000	22,400 00	21,300 00
of Norwich, Conn, 7s,	20,000	25,400 00	22,200 00
of Portland, Me., 6s,	15,000	17,300 00	15,543 00
of Saginaw, Mich., 5s,	20,000	20,520 00	20,000 00
of Terre Haute, Ind., 4½s,	26,000	27,160 00	26,000 00
Town of Abington, Mass., 4s,	7,000	7,000 00	7,000 00
of Danvers, Mass, 5s,	10,000	10,950 00	10,000 00
of Greenfield, Mass., 4s,	15,000	15,150 00	15,000 00
of Needham, Mass., 4s,	17,500	17,500 00	17,500 00
of Wayland, Mass., 5s,	10,000	10,450 00	10,000 00
City of Canton, Ohio, 5s,	31,500	32,445 00	31,500 00
of Cleveland, Ohio, 7s,	20,000	20,250 00	51,600 00
of Cleveland, Ohio, 5s,	18,000	18,270 00	
of Cleveland, Ohio, 6s,	12,000	12,600 00	
	$676,000	$699,472 00	$682,643 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Atlas National Bank, Boston,	$10,000	$11,525 00	$10,000 00
100	Boston Nat'l Bank, Boston,	10,000	9,300 00	10,000 00
50	Blackstone Nat'l Bank, Boston,	5,000	4,513 00	5,000 00
100	National City Bank, Boston,	10,000	8,625 00	10,000 00
100	N'l B'k of Commerce, Boston,	10,000	11,800 00	10,000 00
50	Continental Nat'l B'k, Boston,	5,000	5,737 00	5,000 00
50	National Eagle Bank, Boston,	5,000	4,750 00	5,000 00
50	Merchants' Nat'l Bank, Boston,	5,000	7,150 00	5,000 00
50	Tremont Nat'l Bank, Boston,	5,000	4,700 00	5,000 00
50	Nat'l Webster Bank, Boston,	5,000	4,575 00	5,000 00
25	Fitchburg Nat'l Bank, Boston,	2,500	3,750 00	3,500 00
200	Rollstone Nat'l Bank, Boston,	20,000	30,000 00	28,000 00
		$92,500	$106,425 00	$101,500 00

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Worcester North Savings Institution, Fitchburg — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . .	$30,000	$30,000 00	$30,000 00
Fitchburg R.R. 4s, ...	25,000	25,000 00	25,000 00
Fitchburg R.R. 5s, ...	35,000	36,325 00	35,000 00
Vermont & Massachusetts R.R. 5s, .	40,000	42,000 00	40,000 00
Maine Central R.R. 4½s, . . .	23,000	23,575 00	23,000 00
	$153,000	$156,900 00	$153,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$68,980 28	2½ per cent.	$7,300 00	4¾ per cent.	$815,966 89	5½ per cent.
49,600 00	4 "	25,000 00	4⅞ "	124,625 00	6 "
20,000 00	4¼ "	972,768 52	5 "	2,000 00	8 "
375,000 00	4½ "	45,000 00	5¼ "		

Value, by books, of real estate held or owned by foreclosure or otherwise,		$4,806 86
Assessed value of the same, ...		5,850 00
Number of loans which are of an amount not exceeding $3,000 each,	709	
Aggregate amount of the same, ...		981,847 17
Total number of loans upon real estate, ...	796	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, ...		163,684 50
Times for the dividends fixed by the by-laws: January 1 and July 1.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893, ...	2 per cent., 2 per cent.,	60,295 75 62,442 74
Number of accounts opened during the year ending Oct. 31, 1893,	1,429	
Number of accounts closed during the year ending Oct. 31, 1893,	1,306	
Total number of open accounts Oct. 31, 1893, ...	8,322	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), ...		9,430 78
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, ...		631,599 24
Number of same, ...	7,103	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, ...		662,404 66
Number of same, ...	6,357	
Date of examination by commissioner: May 25.		

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WORONOCO SAVINGS BANK — WESTFIELD.

Incorporated May 5, 1871. Present number of corporators, 29.

D. L. GILLETT, *President.* J. H. ASHLEY, *Treasurer.*
HENRY FULLER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

D. L. GILLETT, O. B. PARKS,
L. R. NORTON, M. L. ROBINSON.

Open for business every business day, 9 A.M. to 3 P.M.; also on the tenth days o January, April, July and October, 7 to 8.30 P.M.

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$145,000 00	Deposits,	$1,084,132 51
Bank stock as per schedule,	25,400 00	Guaranty fund,	33,643 90
Loans on bank stock,	5,690 00	Interest account,	3,906 78
Railroad bonds as per schedule,	69,750 00	Profit and loss account,	7,786 44
Loans on railroad stock,	1,200 00		
Loans on real estate,	607,160 97		
Loans on personal security,	202,490 00		
Loans to counties, cities or towns (notes),	29,700 00		
Loans on depositors' books,	150 00		
Deposit in bank, not on interest,	41,999 65		
Expense account,	461 64		
Cash on hand,	467 37		
	$1,129,469 63		$1,129,469 63

Cash on Deposit in Bank: —

Hampden National Bank, Westfield,	$41,999 65

Loans on Bank Stock, amount on each: —

On 9 shares Hampden National Bank, Westfield,	$740 00
On 3 shares Hampden National Bank, Westfield,	300 00
On 2 shares Hampden National Bank, Westfield,	50 00
On 30 shares Hampden National Bank, Westfield,	3,000 00
On 2 shares Hampden National Bank, Westfield,	300 00
On 1 share First National Bank, Westfield,	
On 3 shares First National Bank, Westfield,	300 00
On 10 shares Hampden National Bank, Westfield,	1,000 00

Loans on Railroad Stock, amount on each: —

On 7 shares Boston, Revere Beach & Lynn R R.,	$700 00
On 2 shares Boston & Albany R.R.,	175 00
On 1 share Boston & Albany R.R.,	125 00
On 2 shares Boston & Albany R.R.,	200 00

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Federal Reserve Bank of St. Louis

Woronoco Savings Bank, Westfield — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Akron, Ohio, 5s,	$15,000	$15,200 00	$15,000 00
of Cleveland, Ohio, 5s,	13,000	13,000 00	13,000 00
of Dayton, Ohio, 6s,	6,000	6,030 00	6,000 00*
of East Saginaw, Mich., 4s,	10,000	9,800 00	10,000 00
of Grand Rapids, Mich., 5s,	25,000	26,000 00	25,000 00
of Peoria, Ill., 4s,	10,000	9,800 00	10,000 00
of Saginaw, Mich., 5s,	10,000	10,000 00	10,000 00
Town of Westfield, Mass., 4s,	25,000	25,000 00	25,000 00
United States 4s,	31,000	34,875 00	31,000 00
	$145,000	$149,705 00	$145,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Hampshire County National Bank, Northampton,	$5,000	$6,000 00	$5,000 00
12	Agawam N'l B'k, Springfield,	1,200	1,200 00	1,200 00
13	Chicopee N'l B'k, Springfield,	1,300	2,080 00	1,300 00
40	First Nat'l Bank, Springfield,	4,000	4,400 00	4,000 00
86	First Nat'l Bank, Westfield,	8,600	12,040 00	8,600 00
53	Hampden Nat'l B'k, Westfield,	5,300	8,250 00	5,300 00
		$25,400	$33,970 00	$25,400 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 6s,	$4,000	$4,060 00	$4,000 00
Boston & Maine R.R. 7s,	2,000	2,000 00	2,000 00
Boston, Winthrop & Shore R.R. 5s,	14,000	14,560 00	14,000 00
Old Colony R R 6s,	20,000	20,795 00	20,000 00
Old Colony R.R. 7s,	5,000	5,060 00	5,000 00
Upper Coos R.R. 4s,	25,000	23,500 00	24,750 00
	$70,000	$69,975 00	$69,750 00

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Woronoco Savings Bank, Westfield — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$20,000 00	3¾ per cent.	$4,200 00	4 per cent.	$822,190 97	5 per cent.

Number of loans which are of an amount not exceeding $3,000 each,	336	
Aggregate amount of the same,		$434,390 97
Total number of loans upon real estate,	336	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,		55,548 72
Times for the dividends fixed by the by-laws: January 10 and July 10.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893,	2 per cent.,	20,812 03
	2 per cent,	21,296 05
Number of accounts opened during the year ending Oct. 31, 1893,	456	
Number of accounts closed during the year ending Oct. 31, 1893,	380	
Total number of open accounts Oct. 31, 1893,	2,666	
Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes),		1,468 29
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893,		213,131 75
Number of same,	2,041	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893,		247,888 50
Number of same,	1,967	

Date of examination by commissioner: May 8.

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Federal Reserve Bank of St. Louis

CONSOLIDATED BALANCE SHEET

October 31, 1893.

Assets.		Liabilities.	
Public funds,	$56,431,236 26	Deposits,	$399,995,569 81
Loans on public funds,	1,441,955 00	Guaranty fund,	15,743,022 40
Bank stock,	29,031,145 95	Interest account,	3,628,219 85
Loans on bank stock,	2,333,329 53	Profit and loss account,	4,674,665 17
Railroad bonds,	36,158,018 52	Surplus account,	264,450 78
Loans on railroad bonds,	1,677,700 00	Premium account,	100,610 96
Loans on railroad stock,	1,408,375 00	Rent account,	41,145 29
Railroad notes,	4,029,110 42	Due on mortgage loans,	73,067 05
Real estate (for banking purposes),	3,427,921 88	Sundry liabilities,	58,583 07
Real estate by foreclosure,	1,026,169 01		
Loans on real estate,	173,950,578 00		
Loans on personal security,	88,798,632 87		
Loans to counties, cities or towns (notes),	9,609,498 78		
Loans on depositors' books,	59,080 00		
Deposits in banks, on interest,	12,678,834 16		
Deposits in banks, not on interest,	639,262 64		
Expense account,	161,738 54		
Sundry assets,*	469,110 34		
Cash on hand,	1,247,637 48		
	$424,579,334 38		$424,579,334 38

* Consisting of interest and premium accounts, stocks taken to secure indebtedness, furniture and fixtures, etc.

Gross amount of interest or profits received or earned during the year ending Oct. 31, 1893, ... $20,244,957 59

Aggregate amount of ordinary dividends for the year ending Oct. 31, 1893, ... 15,546,430 43

Average rate of ordinary dividends for the year ending Oct. 31, 1893, 4.09 + per cent.

Aggregate amount of extra dividends for the year ending Oct. 31, 1893, . 109,135 38

Rates of Ordinary Dividends paid by One Hundred and Eighty-four Banks.

Number.	Rate.	Number.	Rate.	Number.	Rate.
154,	4 per cent.	19,	4½ per cent.	5	5 per cent.
4,	4½ "	2,	4¾ "		

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Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$24,326 10	0 per cent.	$653,500 00	4⅛ per cent.	$44,982,957 40	6 per cent.
13,756 78	1¼ "	15,000 00	4 3-16 "	132,500 00	6¼ "
900,777 19	2 "	75,000 00	4 15-64 "	2,754,364 72	6½ "
12,629 27	2 4-10 "	2,979,605 00	4¼ "	19,713 12	6¾ "
5,448,110 36	2½ "	572,500 00	4⅜ "	8,095,106 65	7 "
245,723 98	2¾ "	27,270,111 18	4½ "	114,310 25	7¼ "
3,921,559 70	3 "	111,000 00	4⅝ "	44,660 00	7 3-10 "
13,500 00	3¼ "	8,904,400 00	4¾ "	738,573 97	7½ "
50,000 00	3⅜ "	1,017,500 00	4⅞ "	10,000 00	7¾ "
623,987 06	3½ "	121,107,758 97	5 "	1,532,399 44	8 "
10,000 00	3 6-10 "	326,000 00	5⅛ "	15,000 00	8½ "
243,485 00	3⅝ "	8,118,733 80	5¼ "	45,000 00	9 "
369,500 00	3¾ "	327,500 00	5⅜ "	12,072 10	10 "
24,700 00	3⅞ "	31,147,173 74	5½ "	8,000 00	12 "
1,500 00	3 9-10 "	35,000 00	5⅝ "	$295,987,093 76	
20,919,627 98	4 "	1,998,470 00	5¾ "		

Number of loans which are of an amount not exceeding $3,000 each,	56,421	
Aggregate amount of the same,		$65,008,771 99
Total number of loans upon real estate,	63,200	
Number of accounts opened during the year ending Oct. 31, 1893,	174,880	
Number of accounts closed during the year ending Oct. 31, 1893,	150,373	
Total number of open accounts Oct. 31, 1893,	1,214,493	
Total amount of expenses for the year ending Oct. 31, 1893 (exclusive of taxes),		1,010,639 63
Number of deposits, not including dividends, received during the year ending Oct. 31, 1893,	1,101,410	
Aggregate amount of the same,		75,727,471 03
Number of withdrawals, including dividends, during the year ending Oct. 31, 1893,	953,053	
Aggregate amount of the same,		84,403,075 29

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Federal Reserve Bank of St. Louis

COMPARATIVE AGGREGATES.

	1892. One hundred and eighty-four Banks.	1893. One hundred and eighty-five Banks.	Increase.	Decrease.
Number of open accounts,	1,189,936	1,214,493	24,557	-
Amount of deposits,	$393,019,862 08	$399,995,569 81	$6,975,707 73	-
Number of deposits (not including dividends),	1,175,295	1,101,410	-	73,885
Amount of same,	$82,535,534 15	$75,727,471 03	-	$6,808,063 12
Number of withdrawals (including dividends),	820,138	953,053	132,915	-
Number of same,	$73,658,237 93	$84,403,075 29	$10,744,837 36	-
Amount of accounts opened,	190,724	174,880	-	15,844
Number of accounts closed,	132,017	150,373	18,356	-
Profit and loss account,	$4,121,648 27	$4,674,665 17	$553,016 90	-
Interest account,	3,591,320 33	3,628,219 85	36,899 52	-
Surplus account,	219,697 03	264,450 78	44,753 75	-
Premium account,	65,582 80	100,610 96	35,028 16	-
Rent account,	45,869 29	41,145 29	-	$4,724 00
Due on unfinished mortgage loans,	86,515 81	73,067 05	-	13,448 76
Sundry liabilities,	202,009 20	58,583 07	-	143,426 13
Amount of guaranty fund,	14,545,654 63	15,743,022 40	$1,197,367 77	-
Public funds,	54,107,603 93	56,431,236 26	2,323,632 33	-
Loans on public funds,	1,046,858 23	1,441,955 00	395,096 77	-
Bank stock,	28,972,053 80	29,031,145 95	59,092 15	-
Loans on bank stock,	2,000,503 66	2,333,329 53	332,825 87	-
Railroad bonds,	35,561,448 34	36,158,018 52	596,570 18	-
Loans on railroad bonds,	700,650 00	1,677,700 00	977,050 00	-
Loans on railroad stock,	1,596,765 00	1,408,375 00	-	188,390 00
Railroad notes,	3,360,000 00	4,029,110 42	669,110 42	-
Real estate for banking purposes,	3,229,553 72	3,427,921 88	198,368 16	-
Real estate by foreclosure,	1,305,309 86	1,026,169 01	-	279,140 85
Assessed value of the same,	1,422,649 00	1,157,067 00	-	265,582 00
Loans on mortgage of real estate,	165,854,636 38	173,950,578 00	8,095,941 62	-

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Loans on personal security,	94,144,457 91	88,798,632 87	–	5,345,825 04
Loans to counties, cities and towns,	9,405,957 38	9,609,498 78	203,541 40	–
Deposits in banks, on interest,	12,479,091 54	12,678,834 16	199,742 62	–
Deposits in banks, not on interest,	521,488 48	639,262 64	117,774 16	–
Cash on hand,	955,131 91	1,247,637 48	292,505 57	–
Aggregate amount of earnings,	19,628,798 02	20,244,957 59	616,159 57	–
Aggregate amount of ordinary dividends,	14,603,122 63	15,546,430 43	943,307 80	–
Average rate of ordinary dividends,	4.11+ per cent.	4.09 + per cent.	–	.02 + per cent.
Aggregate amount of extra dividends,	$18,671 94	$109,135 38	90,463 44	–
Number of loans not exceeding $3,000 each,	55,093	56,421	1,328	–
Amount of same,	$63,198,285 72	$65,008,771 99	$1,810,486 27	–
Total number of loans upon real estate,	61,398	63,200	1,802	–
Total expenses (exclusive of taxes),	$936,829 59	$1,010,639 63	$73,810 04	–

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TABLE exhibiting the Number, Condition and Progress of the Savings Banks of Massachusetts in Each Year from 1834 to 1893, inclusive.

[Returns first required by Acts 1834, Chapter 190.]

YEAR.	No. of Banks.	Number of Deposit Accounts.	Increase in Number of Accounts over Previous Year.	Amount of Deposits.	Increase in Amount of Deposits over Previous Year.	Average to Each Account.	Population of Massachusetts.	Deposits to Each Person of Population.	Expense of Management.	Percentage of Expense to Total Deposits.
1834,	22	24,256	–	$3,407,773 00	–	$140 09	614,408*	$5 58	$10,968 00	
1835,	27	27,232	2,976	3,921,370 00	$513,597 00	143 99	–	–	12,066 00	
1836,	28	29,786	2,554	4,374,578 00	453,208 00	146 19	–	–	14,413 00	.0033
1837,	30	32,564	2,778	4,781,426 00	400,848 00	146 51	–	–	17,504 00	
1838,	30	33,063	499	4,869,393 00	87,967 00	147 27	–	–	18,329 00	
1839,	30	36,686	3,623	5,608,159 00	738,766 00	152 86	–	–	17,204 00	
1840,	31	37,470	784	5,819,554 00	211,395 00	157 98	737,609	7 88	17,952 00	
1841,	30	41,423	3,953	6,714,182 00	894,628 00	162 08	–	–	19,248 00	
1842,	–	42,587	1,164	6,900,451 00	186,270 00	162 03	–	–	–	
1843,	31	43,217	630	6,935,547 00	35,095 00	160 40	–	–	20,777 00	
1844,	31	49,699	6,482	8,261,345 00	1,325,798 00	166 23	–	–	22,688 00	.0029
1845,	33	58,178	8,479	9,813,288 00	1,551,943 00	168 66	–	–	27,017 00	
1846,	38	62,893	4,715	10,680,933 00	867,645 00	169 82	–	–	29,307 00	
1847,	39	68,312	5,419	11,780,813 00	1,099,880 00	172 45	–	–	34,490 00	
1848,	41	69,894	1,582	11,970,448 00	189,635 00	171 26	–	–	36,405 00	
1849,	43	71,629	1,735	12,111,554 00	141,106 00	169 08	–	–	37,361 00	
1850,	45	78,823	7,194	13,660,024 00	1,548,471 00	174 57	994,514	13 73	41,681 00	
1851,	45	86,537	7,715	15,554,089 00	1,894,065 00	179 73	–	–	43,707 00	
1852,	53	97,353	10,816	18,401,308 00	2,847,219 00	189 01	–	–	49,380 00	.0026
1853,	60	117,404	20,051	23,370,102 00	4,968,794 00	199 05	–	–	59,071 00	
1854,	73	136,654	19,250	25,936,858 00	2,566,756 00	189 88	–	–	63,471 00	
1855,	80	148,263	11,609	27,296,217 00	1,257,359 00	184 10	1,132,369	24 12	77,757 00	
1856,	81	165,484	17,221	30,373,447 00	3,077,231 00	184 15	–	–	89,309 00	.0028
1857,	86	177,375	11,891	33,015,757 00	2,642,310 00	186 13	–	–	102,027 00	

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1858,	86	182,655	5,280	33,914,972 00	899,215 00	185 67	–	–	105,339 00	}	
1859,	86	205,409	22,754	39,424,419 00	5,509,647 00	191 93	–	–	107,951 00	}	.0028
1860,	89	230,068	24,659	45,054,236 00	5,629,817 00	195 83	1,232,065	35 59	112,264 00	}	
1861,	93	225,058	5,010†	44,785,439 00	268,797 00†	198 99	–	–	120,886 00	}	
1862,	93	248,900	23,842	50,403,674 00	5,618,235 00	202 50	–	–	135,783 00	}	.0027
1863,	95	272,219	23,319	56,883,828 00	6,480,154 00	208 92	–	–	140,713 00	}	
1864,	97	291,616	19,397	62,557,604 30	5,673,775 75	214 52	–	–	184,739 77		.0029
1865,	102	291,488	128†	59,936,482 52	2,621,121 78†	205 62	1,267,329	47 29	203,348 56		.0033
1866,	102	316,853	25,365	67,732,264 31	7,795,281 79	213 76	–	–	219,257 03		.0032
1867,	108	348,593	31,740	80,431,583 71	12,699,319 40	230 73	–	–	254,225 79	}	.0031
1868,	115	383,094	34,501	94,838,336 54	14,406,752 83	247 55	–	–	297,527 60	}	
1869,	130	431,769	48,675	112,119,016 64	17,280,680 10	259 67	–	–	339,271 57		.0030
1870,	139	488,797	57,028	135,745,097 54	23,626,080 90	277 71	1,457,352	93 14	375,734 09		.0027
1871,	160	561,201	72,404	163,704,077 54	27,958,980 00	291 52	–	–	429,080 09		.0026
1872,	172	630,246	69,045	184,797,313 92	21,093,236 38	293 21	–	–	469,681 80		.0025
1873,	175	666,229	35,983	202,195,343 70	17,398,029 78	303 49	–	–	547,518 83		.0026
1874,	179	702,099	35,870	217,452,120 84	15,256,777 14	309 71	–	–	644,682 68		.0029
1875,	180	720,639	18,540	237,848,963 21	20,396,842 37	330 05	1,651,652	144 00	661,503 92		.00277
1876,	180	739,289	18,650	243,340,642 75	5,491,679 54	329 15	–	–	657,858 72		.0027
1877,	179	739,757	468	244,596,614 18	1,255,971 43	330 64	–	–	671,728 23		.00275
1878,	168	674,251	65,506†	209,860,631 18	34,735,983 00†	311 25	–	–	606,550 23		.00289
1879,	166	675,555	1,304	206,378,709 53	3,481,921 65†	305 50	–	–	590,820 18		.00286
1880,	164	706,395	30,840	218,047,922 37	11,669,212 84	308 68	1,783,086	122 29	581,274 35		.00271
1881,	165	738,951	32,556	230,444,479 10	12,396,556 73	311 85	–	–	617,672 51		.00268
1882,	166	772,518	33,567	241,311,362 49	10,866,883 39	312 37	–	–	619,829 24		.00257
1883,	168	806,010	33,492	252,607,593 02	11,296,230 53	313 40	–	–	650,247 92		.00257
1884,	168	826,008	19,998	262,720,146 97	10,112,553 95	318 06	–	–	658,690 60		.00257
1885,	171	848,787	22,779	274,998,412 93	12,278,265 96	323 99	1,941,465	141 64	674,561 84		.00245
1886,	172	906,039	57,252	291,197,900 96	16,199,488 03	321 40	–	–	698,087 72		.00239
1887,	173	944,778	38,739	302,948,624 08	11,750,723 12	320 66	–	–	747,295 32		.00247
1888,	176	983,202	38,424	315,185,070 57	12,236,446 49	320 57	–	–	783,158 82		.00248
1889,	177	1,029,694	46,492	332,723,688 59	17,538,618 02	323 13	–	–	827,619 26		.00249
1890,	179	1,083,817	54,123	353,592,937 24	20,869,248 65	326 24	2,238,943	157 92	850,978 56		.00241
1891,	180	1,131,203	47,386	369,526,385 54	15,933,448 30	326 67	–	–	882,787 61		.00239
1892,	184	1,189,936	58,733	393,019,862 08	23,493,476 54	330 29	–	–	936,829 59		.00238
1893,	185	1,214,493	24,557	399,995,569 81	6,975,707 73	329 35	–	–	1,010,639 63		.00252

* In 1830.

† Decrease.

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ABSTRACT OF THE ANNUAL REPORTS

OF

SAFE DEPOSIT, LOAN

AND

TRUST COMPANIES

MADE IN ACCORDANCE WITH THE PROVISIONS
OF THEIR CHARTERS.

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AMERICAN LOAN AND TRUST COMPANY—BOSTON.

Incorporated March 12, 1881. Commenced business Aug. 29, 1881.

S. Endicott Peabody, *President.* E. A. Coffin, *Treasurer.*
N. W. Jordan, *Actuary.*

Balance Sheet October 31, 1893.

Assets.		Liabilities.	
Bank stocks,	$62,244 38	Capital stock,	$1,000,000 00
Railroad stocks,	5,476 30	Surplus fund,	500,000 00
Railroad bonds,	356,326 73	Earnings undivided,	73,794 46
Miscellaneous bonds,	368,602 14	Profit and loss,	50,000 00
Miscellaneous stocks,	13,797 50	Deposits: —	
Loans to corporations,	718,793 39	Subject to check,	3,585,186 31
Time loans with collaterals,	1,036,605 83	For payment of coupons, etc.,	296,837 36
Demand loans with collaterals,	1,693,949 20	Certificates of deposit,	151,138 97
Notes of individuals or firms,	44,715 62	Sinking funds, railroads,	49,639 57
Expense account,	17,758 35	Sinking funds, corporations,	8,141 09
Cash: —		Dividends unpaid,	1,632 00
In office,	35,607 03		
In banks,	1,362,493 29		
	$5,716,369 76		$5,716,369 76

Date of examination by commissioners: December 14.

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BAY STATE TRUST COMPANY—BOSTON.

Incorporated April 4, 1887. Commenced business Nov. 23, 1887.

F. W. HUNNEWELL, *President.* ALFRED RODMAN, *Actuary and Secretary.*

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
United States bonds,	$15,000 00	Capital stock,	$200,000 00
State bonds,	9,733 00	Surplus fund,	25,000 00
Railroad bonds,	109,750 00	Earnings undivided,	50,660 03
Miscellaneous bonds,	21,250 00	Deposits: —	
Loans on real estate,	92,000 00	Subject to check,	1,490,068 27
Loans to corporations,	378,466 40	For payment of coupons, etc.,	3,007 50
Time loans with collaterals,	385,095 00	Sinking funds, corporations,	9,406 41
Demand loans with collaterals,	167,125 00		
Notes of individuals or firms,	55,000 00		
Expense account,	9,685 74		
Safe deposit vaults,	20,000 00		
Cash: —			
In office,	52,512 15		
In banks,	462,524 92		
	$1,778,142 21		$1,778,142 21

Date of examination by commissioners: June 26 and 27.

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BEACON TRUST COMPANY — BOSTON.

Incorporated June 14, 1892. Commenced business May 4, 1893.

JOHN A. GALE, *President.* WILLIAM R. WITHERLE, *Treasurer.*
J. OTIS WARDWELL, *Secretary.*

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
United States bonds,	$5,650 00	Capital stock,	$200,000 00
Miscellaneous bonds,	9,000 00	Earnings undivided,	13,314 33
Loans on real estate,	2,700 00	Deposits: —	
Loans to corporations,	33,516 15	Subject to check,	199,473 88
Time loans with collaterals,	93,472 76	Certificates of deposit,	12,200 00
Demand loans with collaterals,	67,350 00	Certified checks,	1,049 29
Notes of individuals or firms,	118,094 07		
Expense account,	3,511 48		
Furniture and fixtures,	1,695 06		
Cash: —			
In office,	24,404 36		
In banks,	66,643 62		
	$426,037 50		$426,037 50

Date of examination by commissioners: December 19.

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B. M. C. DURFEE SAFE DEPOSIT AND TRUST COMPANY—FALL RIVER.

Incorporated March 16, 1887. Commenced business July 9, 1888.

JOHN S. BRAYTON, *President.* ARTHUR W. ALLEN, *Treasurer and Secretary.*

BALANCE SHEET NOVEMBER 4, 1893.

ASSETS.		LIABILITIES.	
United States bonds,	$50,500 00	Capital stock,	$400,000 00
Railroad bonds,	49,550 00	Earnings undivided,	19,726 77
Loans on real estate,	8,500 00	Profit and loss,	55,671 60
Loans to corporations,	998,031 89	Deposits: —	
Time loans with collaterals,	53,071 32	Subject to check,	1,044,204 43
Demand loans with collaterals,	32,362 00		
Notes of individuals or firms,	105,130 62		
Loans to cities and towns,	5,000 00		
Cash: —			
In office,	21,456 97		
In banks,	196,000 00		
	$1,519,602 80		$1,519,602 80

Trust Department.

Loans on real estate,	$10,000 00	Trust accounts,	$35,000 00
Notes of corporations,	25,000 00		
	$35,000 00		$35,000 00

Date of examination by commissioners: September 14.

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Federal Reserve Bank of St. Louis

BOSTON SAFE DEPOSIT AND TRUST COMPANY— BOSTON.

Incorporated April 13, 1867.

F. M. STONE, *President.* FRANK C. MILES, *Treasurer.*
E. P. BOND, *Secretary.*

BALANCE SHEET NOVEMBER 13, 1893.

ASSETS.		LIABILITIES.	
United States bonds,	$100,000 00	Capital stock,	$1,000,000 00
City, county and town bonds,	629,000 00	Surplus fund,	800,000 00
Railroad bonds,	295,000 00	Earnings undivided,	142,607 75
Loans on real estate,	650,562 00	Profit and loss,	120,414 05
Time loans with collaterals,	3,004,443 52	Deposits: —	
Demand loans with collaterals,	1,435,400 00	Subject to check,	4,863,807 03
Expense account,	38,451 91	For payment of coupons, etc.,	30,748 39
Boston Safe Deposit and Trust Company stock, for distribution under by-laws,	1,300 00	Certificates of deposit,	403,050 70
Cash: —		Trust funds,	49,612 19
In office,	408,164 93	Special trusts,	508,837 36
In banks,	1,360,444 19	Guarantee account, letters of credit,	1,382 22
		Certified checks,	2,306 86
	$7,922,766 55		$7,922,766 55

Trust Department.

United States bonds,	$122,755 68	Trust accounts,	$4,052,019 75
City, county and town bonds,	36,853 27	Income,	23,063 29
Bank stocks,	55,148 75		
Railroad bonds,	598,400 62		
Railroad stocks,	658,959 34		
Real estate, etc.,	467,166 52		
Loans on real estate,	1,673,946 28		
Sundry stocks and bonds,	110,832 50		
Notes, with collaterals or sureties,	31,514 32		
Electric bonds,	21,450 00		
Cash on hand,	49,612 19		
Deposits in savings banks,	23,989 87		
Water works bonds,	7,000 00		
Manufacturing stocks,	144,003 70		
Steamship company stock,	5,950 00		
Massachusetts Hospital Life Insurance Company, in trust,	65,000 00		
Gas light company stock,	2,500 00		
	$4,075,083 04		$4,075,083 04

Date of examination by commissioners: December 20 and 21.

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CAMBRIDGE SAFE DEPOSIT AND TRUST COMPANY — CAMBRIDGE.

Incorporated May 8, 1890. Commenced business Nov. 7, 1892.

HENRY WHITE, *President.* L. W. CUTTING, *Treasurer and Secretary.*

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
City, county and town bonds,	$10,100 00	Capital stock,	$100,000 00
Railroad bonds,	11,190 00	Earnings undivided,	14,759 95
Loans to corporations,	20,126 02	Deposits: —	
Time loans with collaterals,	180,918 65	Subject to check,	220,271 32
Demand loans with collaterals,	5,700 00	Certified checks outstanding,	82 70
Notes of individuals or firms,	3,445 88		
Expense account,	6,785 33		
Furniture and fixtures,	3,000 00		
Safe deposit vaults,	20,000 00		
Cash: —			
In office,	12,563 78		
In banks,	61,284 31		
	$335,113 97		$335,113 97

Date of examination by commissioner: November 20.

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GLOUCESTER SAFE DEPOSIT AND TRUST COMPANY — GLOUCESTER.

Incorporated Feb. 20, 1891. Commenced business Jan. 18, 1892.

GEORGE R. BRADFORD, *President.* C. E. FISHER, *Treasurer and Secretary.*

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
United States bonds,	$4,900 00	Capital stock,	$100,000 00
State bonds,	13,000 00	Earnings undivided,	17,650 97
City, county and town bonds,	13,900 00	Profit and loss,	3,182 81
Bank stocks,	14,189 35	Deposits: —	
Railroad bonds,	21,000 00	Subject to withdrawal on ten days' notice,	163,210 11
Miscellaneous bonds,	5,000 00	Certificates of deposit,	116,630 49
Loans on real estate,	132,703 00	Bills payable,	20,000 00
Loans to corporations,	47,500 00		
Time loans with collaterals,	52,802 70		
Notes of individuals or firms,	58,968 70		
Expense account,	1,922 69		
Premium account,	2,388 28		
Safe deposit boxes,	1,242 00		
Interest paid,	7,776 10		
Stock of Gloucester Gas Light Company,	5,762 07		
Special stock of Gloucester Net and Twine Company,	1,700 00		
Cash: —			
In office,	1,196 73		
In banks,	34,722 76		
	$420,674 38		$420,674 38

Date of examination by commissioner: March 7.

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HAVERHILL SAFE DEPOSIT AND TRUST COMPANY — HAVERHILL.

Incorporated March 24, 1891. Commenced business Oct. 12, 1891.

CHAS. E. WIGGIN, *President.* O. E. LITTLE, *Treasurer.*
MELLEN A. PINGREE, *Secretary.*

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
United States bonds,	$8,000 00	Capital stock,	$200,000 00
Bank stocks,	25,000 00	Surplus fund,	20,000 00
Railroad bonds,	24,950 00	Profit and loss,	9,712 05
Miscellaneous bonds,	36,500 00	Deposits: —	
Loans on real estate,	27,263 86	Payable on demand or within ten days,	165,172 13
Real estate owned,	27,590 22		
Loans to corporations,	44,968 33		
Time loans with collaterals,	112,628 00		
Demand loans with collaterals,	60 00		
Notes of individuals or firms,	44,375 00		
Premium account,	880 00		
Furniture and fixtures,	2,000 00		
Safe deposit vaults,	8,000 00		
Loans to cities and towns,	10,000 00		
Cash: —			
In office,	2,982 41		
In banks,	19,686 36		
	$394,884 18		$394,884 18

Date of examination by commissioner: June 26.

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INTERNATIONAL TRUST COMPANY—BOSTON.

Incorporated March 25, 1879. Commenced business Dec. 31, 1879.

JOHN M. GRAHAM, *President.* HENRY L. JEWETT, *Treasurer and Secretary.*

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
City, county and town bonds,	$1,107,000 00	Capital stock,	$1,000,000 00
Bank stocks,	24,920 00	Surplus fund,	700,000 00
Railroad stocks,	26,977 48	Earnings undivided,	113,020 63
Railroad bonds,	547,716 98	Profit and loss,	152,191 18
Miscellaneous bonds,	200,954 61	Guarantee account,	100,000 00
Loans on real estate,	70,300 60	Deposits: —	
Real estate owned,	458,350 06	Subject to check,	4,297,715 52
Loans to corporations,	1,366,441 27	For payment of coupons, etc.,	25,741 80
Time loans with collaterals,	576,105 16	Certificates of deposit,	341,170 82
Demand loans with collaterals,	516,976 71	Sinking funds, corporations,	165,066 14
Notes of individuals or firms,	985,698 32	Dividends unpaid,	450 00
Expense account,	22,954 79		
Miscellaneous stocks,	199,650 05		
Sinking fund bonds,	124,444 42		
Cash: —			
In office,	186,239 48		
In banks,	480,616 16		
	$6,895,356 09		$6,895,356 09

Trust Department.

United States bonds,	$3,000 00	Trust accounts,	$1,104,708 22
City, county and town bonds,	134,751 16	Income,	8,680 41
Bank stocks,	22,862 13		
Railroad bonds,	100,635 00		
Railroad stocks,	42,569 69		
Loans on real estate,	14,350 00		
Notes of corporations,	405,816 24		
Cash on hand,	8,680 41		
Endowments and bequests (special trust),	60,750 00		
Manufacturing stocks,	319,441 00		
Real estate owned,	533 00		
	$1,113,388 63		$1,113,388 63

Date of examination by commissioners: December 6, 7 and 8.

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LOWELL TRUST COMPANY — LOWELL.

Incorporated May 23, 1890. Commenced business Feb. 9, 1891.

JOHN J. DONOVAN, *President.* GEO. T. SHELDON, *Treasurer.*
GEO. M. HARRIGAN, *Actuary.* JOHN W. CORCORAN, *Secretary.*

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Railroad stocks,	$35,000 00	Capital stock,	$125,000 00
Railroad bonds,	37,868 00	Earnings undivided,	7,137 63
Miscellaneous bonds,	3,641 25	Profit and loss,	13,564 56
Loans on real estate,	71,969 67	Deposits: —	
Loans to corporations,	133,550 10	Subject to check,	1,022,367 98
Time loans with collaterals,	70,550 00	Certificates of deposit,	5,360 05
Demand loans with collaterals,	421,281 75	Time deposits,	86,863 54
Notes of individuals or firms,	197,406 65	Dividends unpaid,	393 00
Expense account,	2,344 44		
Furniture, fixtures and vaults,	4,702 40		
Cash: —			
In office,	99,942 57		
In banks,	182,429 93		
	$1,260,686 76		$1,260,686 76

Date of examination by commissioner: July 18 and 19.

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LYNN SAFE DEPOSIT AND TRUST COMPANY—LYNN.

Incorporated April 20, 1887. Commenced business Dec. 1, 1888.

JOHN MACNAIR, *President.* JAMES E JENKINS, *Treasurer and Secretary.*

BALANCE SHEET NOVEMBER 3, 1893.

ASSETS.		LIABILITIES.	
State bonds,	$15,000 00	Capital stock,	$100,000 00
Bank stocks,	5,664 00	Surplus fund,	50,000 00
Railroad bonds,	66,590 00	Profit and loss,	8,045 19
Loans on real estate,	56,550 00	Deposits,	513,934 28
Loans to corporations,	27,600 00		
Time loans with collaterals,	60,506 72		
Demand loans with collaterals,	36,475 00		
Notes of individuals or firms,	296,098 97		
Premium account,	1,237 50		
Taxes paid,	1,575 90		
Safe deposit vaults and fixtures,	25,000 00		
Cash:—			
In office,	18,935 63		
In banks,	60,745 75		
	$671,979 47		$671,979 47

Date of examination by commissioner: June 13.

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MASSACHUSETTS HOSPITAL LIFE INSURANCE COMPANY — BOSTON.

Incorporated Feb. 24, 1818.

WILLIAM MINOT, *President.* CHARLES F. CHOATE, *Actuary.*

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Mortgages,	$9,479,405 87	Capital stock,	$500,000 00
Bank stocks,	130,700 00	Surplus fund,	101,652 64
Railroad stocks,	444,200 00	Earnings undivided,	1,224,492 05
Railroad bonds and notes,	2,688,000 00	Deposits,	20,063,280 92
Municipal bonds,	75,000 00	Insurance on lives,	929 74
Real estate,	600,000 00	Annuities on lives,	717,582 81
Collateral and personal loans,	8,856,720 00	Mortgage guarantee fund,	56,425 17
Expense account,	22,942 30		
Cash: —			
In banks,	367,395 16		
	$22,664,363 33		$22,664,363 33

Date of examination by commissioners: December 28.

Also ninety-six (96) 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 is receivable by this company, and the accumulations of which are included in the sum above named.

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MASSACHUSETTS LOAN AND TRUST COMPANY — BOSTON.

Incorporated June 3, 1870. Commenced business Jan. 11, 1873.

STEPHEN M. CROSBY, *President.* FRANK W. REYNOLDS, *Treasurer and Secretary.*

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
State bonds,	$80,093 79	Capital stock,	$1,000,000 00
Miscellaneous bonds,	128,364 92	Surplus fund,	200,000 00
Loans to corporations,	667,006 67	Earnings undivided,	51,798 92
Time loans with collaterals,	936,076 75	Profit and loss,	15,341 83
Demand loans with collaterals,	550,254 66	Deposits: —	
Notes of individuals or firms,	47,294 94	Subject to check,	1,397,671 21
Expense account,	8,163 44	For payment of coupons, etc.,	5,545 00
Cash: —		Certificates of deposit,	75,550 46
In office,	33,839 15	Sinking funds, corporations,	27,098 28
In banks,	325,631 38	Taxes,	3,720 00
	$2,776,725 70		$2,776,725 70

Date of examination by commissioners: December 12.

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MATTAPAN DEPOSIT AND TRUST COMPANY — SOUTH BOSTON.

Incorporated March 7, 1891. Commenced business May 16, 1892.

R. J. Monks, *President.* Wm. H. Hidden, Jr., *Actuary.*
Wm. S. Fretch, Jr., *Secretary.*

Balance Sheet October 31, 1893.

Assets.		Liabilities.	
State bonds,	$15,000 00	Capital stock,	$100,000 00
City, county and town bonds,	3,000 00	Earnings undivided,	12,414 80
Railroad bonds,	29,000 00	Profit and loss,	1,500 76
Loans on real estate,	12,950 00	Deposits: —	
Loans to corporations,	140,233 44	Subject to check,	317,764 59
Time loans with collaterals,	47,750 00	Certificates of deposit,	3,286 50
Demand loans with collaterals,	68,800 00		
Notes of individuals or firms,	37,902 28		
Expense account,	2,084 16		
Furniture and fixtures,	3,000 00		
Cash: —			
In office,	18,984 60		
In banks,	56,262 17		
	$434,966 65		$434,966 65

Date of examination by commissioner: November 13 and 14.

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MERCANTILE LOAN AND TRUST COMPANY — BOSTON.

Incorporated May 29, 1888.

HALES W. SUTER, *President.* RICHARD J. MONKS, *Actuary.*
J. E. GILCREAST, *Secretary.*

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
State bonds,	$28,000 00	Capital stock,	$250,000 00
City, county and town bonds,	31,000 00	Surplus fund,	10,563 62
Railroad bonds,	58,900 00	Earnings undivided,	16,206 42
Miscellaneous bonds,	2,000 00	Deposits: —	
Loans on real estate,	25,000 00	Subject to check,	405,383 31
Loans to corporations,	159,140 49	Certificates of deposit,	19,866 16
Time loans with collaterals,	94,580 00	Sinking funds, railroads,	229 34
Demand loans with collaterals,	81,162 10		
Notes of individuals or firms,	52,870 53		
Expense account,	8,510 90		
Taxes paid,	3,825 00		
Furniture and fixtures,	2,448 88		
Muskegon Railway Co.,	70		
Cash: —			
In office, In banks,	154,810 25		
	$702,248 85		$702,248 85

Trust Department.

Bank stocks,	$4,239 75	Trust accounts,	$72,611 11
Railroad stocks,	6,747 00	Income,	599 47
Loans on real estate,	10,600 00		
Cash on hand,	690 83		
Real estate,	49,400 00		
Savings bank deposits,	1,500 00		
Estate of Joseph Kelly,	33 00		
	$73,210 58		$73,210 58

Date of examination by commissioners: November 13 and 14.

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NEW BEDFORD SAFE DEPOSIT AND TRUST COMPANY — NEW BEDFORD.

Incorporated March 2, 1887. Commenced business June 28, 1888.

JOHN W. MACOMBER, *President.* EDMUND W. BOURNE, *Cashier.*
EDWARD T. TUCKER, *Secretary.*

BALANCE SHEET NOVEMBER 6, 1893.

ASSETS.		LIABILITIES.	
United States bonds,	$10,000 00	Capital stock,	$200,000 00
Bank stocks,	2,500 00	Earnings undivided,	12,000 00
Railroad bonds,	16,000 00	Profit and loss,	105 06
Miscellaneous bonds,	24,847 75	Deposits: —	
Loans on real estate,	21,435 00	Subject to check,	301,772 78
Real estate owned,	40,000 00	Certificates of deposit,	3,650 00
Real estate by foreclosure,	23,950 00	Dividends unpaid,	16 00
Loans to corporations,	52,000 00	Due national banks,	619 81
Time loans with collaterals,	125,231 00		
Notes of individuals or firms,	89,582 17		
Furniture and fixtures,	11,500 00		
Cash: —			
In office,	28,693 93		
In banks,	72,423 80		
	$518,163 65		$518,163 65

Date of examination by commissioners: August 5.

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NEW ENGLAND TRUST COMPANY — BOSTON.

Incorporated April 22, 1869.

WM. ENDICOTT, Jr., *President.* D. R. WHITNEY, *Actuary.*
N. H. HENCHMAN, *Secretary.*

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
United States bonds,	$650,000 00	Capital stock,	$1,000,000 00
State bonds,	179,000 00	Earnings undivided,	268,343 58
City and town bonds,	837,000 00	Profit and loss,	175,662 26
Railroad bonds,	882,070 65	Guarantee fund,	1,000,000 00
Time loans,	6,287,074 75	Deposits,	11,923,019 56
Demand loans,	1,337,750 00	For payment of coupons, etc.,	58,592 26
Expense account,	48,754 87	Sinking funds, railroads,	105,565 81
Accounts receivable,	1,911 15	Dividends unpaid,	2,400 00
Cash: — In office, In banks,	4,310,022 05		
	$14,533,583 47		$14,533,583 47

Trust Department.

United States bonds,	$1,153 28	Trust accounts,	$1,864,592 41
City, county and town bonds,	46,625 82	Income,	28,921 56
Bank stocks,	91,288 25	Dividends,	1,989 21
Railroad bonds,	212,801 25		
Railroad stocks,	222,097 84		
Loans on real estate,	1,148,350 00		
Notes, with collaterals or sureties,	30,000 00		
Cash in banks,	16,821 42		
Manufacturing companies and miscellaneous stocks,	27,925 00		
Miscellaneous bonds,	13,430 00		
General trust agreements,	85,010 32		
	$1,895,503 18		$1,895,503 18

Date of examination by commissioners: April 29, May 2 and 3.

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OLD COLONY TRUST COMPANY—BOSTON.

Incorporated May 8, 1890. Commenced business June 13, 1890.

T. Jefferson Coolidge, Jr., *President.* C. S. Tuckerman, *Treasurer.*
E. A. Phippen, *Secretary.*

Balance Sheet October 31, 1893.

Assets.		Liabilities.	
City, county and town bonds,	$300,000 00	Capital stock,	$1,000,000 00
Miscellaneous bonds,	337,967 50	Surplus fund,	500,000 00
Time loans with collaterals,	2,478,568 27	Earnings undivided,	210,248 53
Other time loans,	2,170,578 05	Deposits: —	
Demand loans with collaterals,	1,114,548 09	Subject to check,	8,327,607 32
Safe deposit vaults,	60,000 00	For payment of coupons, etc.,	40,949 20
Cash: —		Certificates of deposit,	57,580 48
In office,	775,748 04		
In banks,	2,898,975 58		
	$10,136,385 53		$10,136,385 53

Date of examination by commissioners: November 15 and 16.

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PLYMOUTH COUNTY SAFE DEPOSIT AND TRUST COMPANY — BROCKTON.

Incorporated June 14, 1892. Commenced business Sept. 1, 1893.

ZIBA C. KEITH, *President.* ISAAC N. NUTTER, *Treasurer.*
ROBERT O. HARRIS, *Secretary.*

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
State bonds,	$5,000 00	Capital stock,	$100,000 00
Loans on real estate,	9,000 00	Earnings undivided,	512 16
Real estate owned,	25,000 00	Deposits: —	
Loans to cities and towns,	24,800 00	Subject to check,	35,251 55
Time loans with collaterals,	16,500 00	Certificates of deposit,	8,175 00
Demand loans with collaterals,	2,000 00	Other liabilities.*	
Notes of individuals or firms,	18,382 40		
Expense account,	1,463 99		
Taxes paid,	533 87		
Furniture and fixtures,	10,750 00		
Safe deposit vaults,	25,000 00		
Real estate improvement account,	1,905 33		
Insurance,	740 01		
Cash: —			
In office,	788 87		
In banks,	2,074 24		
	$143,938 71		$143,938 71

Date of examination by commissioner: September 28.

* This company is also liable for a mortgage of $40,000 on its real estate.

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SECURITY SAFE DEPOSIT AND TRUST COMPANY — LYNN.

Incorporated April 26, 1890. Commenced business Jan. 15, 1891.

D. J. Lord, *President.* A. C. R. Smith, *Treasurer.*
N. Everett Silsbee, *Secretary.*

Balance Sheet October 31, 1893.

Assets.		Liabilities.	
United States bonds,	$25,750 00	Capital stock,	$200,000 00
City, county and town bonds,	10,750 00	Surplus fund,	45,000 00
Bank stocks,	4,000 00	Earnings undivided,	10,134 56
Miscellaneous bonds and stocks,	75,970 00	Profit and loss,	4,981 31
Loans on real estate,	61,000 00	Deposits,	607,918 13
Time loans with collaterals,	256,150 88	Certificates of deposit,	43,982 70
Demand loans with collaterals,	23,550 00	Safe deposit vault, sinking fund,	1,025 00
Notes of individuals or firms,	307,572 23		
Expense account,	3,495 88		
Premium account,	2,575 00		
Taxes paid,	1,734 00		
Furniture and fixtures,	26,000 00		
Cash: —			
In office,	21,486 58		
In banks,	93,007 13		
	$913,041 70		$913,041 70

Trust Department.

Bank stocks,	$8,624 00	Trust accounts,	$24,164 91
Loans on real estate,	14,000 00	Income,	243 65
Cash on hand,	659 56		
Manufacturing company's stock,	1,125 00		
	$24,408 56		$24,408 56

Date of examination by commissioner: June 19.

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SPRINGFIELD SAFE DEPOSIT AND TRUST COMPANY — SPRINGFIELD.

Incorporated June 18, 1885. Commenced business June 1, 1886.

J. G. MACKINTOSH, *President.* W. A. LINCOLN, *Treasurer.*

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
United States bonds,	$56,000 00	Capital stock,	$300,000 00
State bonds,	50,000 00	Surplus fund,	100,000 00
City, county and town bonds,	40,300 00	Earnings undivided,	31,888 89
Railroad bonds,	53,200 00	Reserve for taxes,	3,750 00
Miscellaneous bonds,	1,000 00	Deposits: —	
Loans to corporations,	734,050 30	Subject to check,	909,496 14
Time loans with collaterals,	62,613 00	Certificates of deposit,	401,851 21
Demand loans with collaterals,	224,528 60	Due to banks (collections),	12,426 56
Notes of individuals or firms,	231,097 80	Treasurer's checks outstanding,	769 25
Expense account,	1,625 38		
Safe deposit vaults,	27,750 00		
Due from banks,	6,215 20		
Demand interest,	195 81		
Cash: —			
In office,	88,288 62		
In banks,	183,317 34		
	$1,760,182 05		$1,760,182 05

Trust Department.

City, county and town bonds,	$6,000 00	Trust accounts,	$57,732 84
Bank stocks,	4,000 00	Income,	41 67
Railroad bonds,	10,000 00		
Railroad stocks,	2,100 00		
Loans on real estate,	31,800 00		
Cash,	41 67		
Real estate,	1,200 00		
Quincy Water Company's stock,	1,600 00		
Savings bank books,	1,032 84		
	$57,774 51		$57,774 51

Date of examination by commissioners: November 23 and 24.

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STATE STREET SAFE DEPOSIT AND TRUST COMPANY — BOSTON.

Incorporated April 13, 1891. Commenced business July 1, 1891.

MOSES WILLIAMS, *President.* CHARLES LOWELL, *Treasurer.*
CHARLES LOWELL, *Actuary.*

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
United States bonds,	$500 00	Capital stock,	$300,000 00
State bonds,	46,000 00	Earnings undivided,	12,935 52
City, county and town bonds,	19,576 00	Deposits: —	
Railroad stocks,	21,767 95	Subject to check,	951,438 91
Railroad bonds,	42,985 00	For payment of coupons, etc.,	607 49
Miscellaneous bonds,	975 00	Certificates of deposit,	7,935 62
Loans to corporations,	40,000 00	Dividends unpaid,	26 00
Time loans with collaterals,	393,600 00	Reserved for taxes,	4,681 80
Demand loans with collaterals,	485,984 49	Trust funds,	2,362 97
Expense account,	1,158 72		
Cash: —			
In office,	29,514 36		
In banks,	197,926 79		
	$1,279,988 31		$1,279,988 31

Trust Department.

Bank stocks,	$4,306 00	Trust accounts,	$128,506 81
Railroad bonds,	4,000 00	Income,	690 66
Railroad stocks,	92,107 50		
Loans on real estate,	18,100 00		
Cash on hand,	2,362 97		
Real estate,	2,000 00		
Savings bank books,	1,001 00		
Miscellaneous stocks,	5,320 00		
	$129,197 47		$129,197 47

Date of examination by commissioners: June 28 and 29.

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WORCESTER SAFE DEPOSIT AND TRUST COMPANY — WORCESTER.

Incorporated March 16, 1868. Commenced business May 1, 1869.

EDWARD F. BISCO, *President.* SAMUEL H. CLARY, *Treasurer and Secretary.*

BALANCE SHEET OCTOBER 31, 1893.

ASSETS.		LIABILITIES.	
Bank stocks,	$13,400 00	Capital stock,	$200,000 00
Railroad bonds,	152,000 00	Surplus fund,	100,000 00
Loans on real estate,	16,830 00	Earnings undivided,	7,711 99
Real estate owned,	60,000 00	Profit and loss,	30,010 31
Loans to corporations,	1,116,584 41	Deposits: —	
Time loans with collaterals,	85,640 00	Subject to check,	1,868,643 69
Demand loans with collaterals,	46,610 07	Certificates of deposit,	1,875 00
Notes of individuals or firms,	363,038 51	Dividends unpaid,	27 00
Expense account,	1,743 46	Trust funds,	539 13
Safe deposit vaults,	20,000 00		
Clearing house fund,	1,000 00		
Cash: —			
In office,	178,857 97		
In banks,	153,102 70		
	$2,208,807 12		$2,208,807 12

Trust Department.

Bank stocks,	$17,509 00	Trust accounts,	$129,576 40
Railroad bonds,	22,890 00	Income,	150 29
Railroad stocks,	11,473 15		
Loans on real estate,	63,200 00		
Notes,	3,152 46		
Cash on hand,	539 13		
Savings bank deposits,	9,962 95		
Water works bond,	1,000 00		
	$129,726 69		$129,726 69

Date of examination by commissioner: October 6.

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APPENDIX.

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STATUTES RELATING TO

SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS.

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P. S., Chapter 116.

[With Amendments and Additional Legislation Noted in the Margin.]

COMMISSIONERS OF SAVINGS BANKS.

Appointment and tenure of office of board. 1889, chap. 321.

SECTION 1. The board of commissioners of savings banks shall consist of three commissioners appointed by the governor, with the advice and consent of the council, 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. The governor shall designate a member of said board to be the chairman thereof. The annual salary of the chairman of the board shall be thirty-five hundred dollars, that of the other commissioners three thousand dollars each.

Compensation and allowances. 1879, 124, § 1. 1886, 252. 1889, 77.

SECT. 2. The board shall be allowed three thousand two 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. 1888, chap. 51.

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, and when such institutions are connected with a national bank they shall make such arrangements with the national bank examiner, if possible, that their visits shall be simultaneous. 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.

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The board 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 is insolvent, or in a hazardous condition. 1866, 192, § 5. 1876, 231, § 3.

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

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

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

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

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

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

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

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

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

SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS.

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

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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. 1893, 254.

SECT. 14. Treasurers, vice treasurers and assistant treasurers of savings banks and institutions for savings, if such offices are created under the provisions of section thirteen of chapter one hundred and sixteen of the Public Statutes, shall give bonds for the faithful discharge of their duties, to the satisfaction of the trustees, and shall

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file with the commissioners of savings banks an attested copy of their bonds, with a certificate of the custodian of the bonds that the originals are in his possession. The treasurer, vice treasurer and assistant treasurer shall notify said commissioners of any change thereafter made therein. If a treasurer, vice treasurer or assistant treasurer fails, within ten days from the date thereof, to file a copy of his bond, or to notify the commissioners of any change therein, as required by this act, he shall be liable to a penalty of fifty dollars. 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, vice treasurer and assistant treasurer, if any, of each savings bank or institution for savings shall give new bonds as often as once in five years. 1886, 93.

Choice and appointment of officers. Vacancies. Not taking oath, to vacate office. Clerk to notify persons elected, and publish list. Penalty. 1893, 254.

SECT. 15. The officers of every such corporation, except the treasurer, vice treasurer and assistant 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, vice treasurer and assistant treasurer shall be appointed by the trustees and shall hold 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 con-

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taining the name of a person as an officer of any such corporation who has not taken the oath of office, shall be liable to a penalty of fifty dollars.

Special meetings, how called and notified. 1884, 150.

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.

Members of the corporation. 1890, 222.

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. If a member fails to attend two consecutive annual meetings his membership may be declared forfeited by vote of the corporation at its next annual meeting: *provided*, *however*, that the member shall be notified of such proposed vote by letter duly addressed to his last and usual place of abode and mailed at least three months prior to such annual meeting. Such action and vote recorded shall be considered evidence of forfeiture of membership. No person shall continue to be a member after removing from the Commonwealth.

Regular meetings of trustees to be held once in three months. Quorum. Statement of condition of bank. Record of each meeting, and names of trustees present. Office of trustee, how vacated, and proceedings thereon. 1876, 203, § 7. 1888, 96.

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

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each meeting of the transactions of the trustees and the names of those present. If a trustee fails both to attend the regular meetings of the board and 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.

Business to be transacted at banking house only, located in city or town where such corporation is established. 1884, chap. 253. 1889, chap. 91.

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

DEPOSITS, LOANS AND INVESTMENTS.

Limit to amount of deposits from any person, and interest. 1876, 203, § 8. 1889, chap. 86.

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 sec-

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tion shall not apply to deposits by religious or charitable corporations, or to deposits made by direction of a probate court, by virtue of the sixteenth section of the one hundred and forty-fourth chapter of the Public Statutes.

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.

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

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

1885, chap. 111.

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

May make certain additional investments. 1888, chap. 90. 1890, chap. 369

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

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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, and refunding bonds issued to take up at maturity bonds which have been issued for other than municipal purposes, but on which the interest has been fully paid, of any city of the aforesaid states and in the state of New York, which has at the date of such investment more than thirty thousand inhabitants, as established by the last national or state census, or city census, certified to by the city clerk or treasurer of said city and taken in the same manner as a national or state census, preceding such investment, 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.

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. 1883, chap. 127.

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 such rail- Railroad bonds. 1881, 214, §§ 1, 4. 1888, chap. 213. Railroad stock. 1887, chap. 196.

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road 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 note or notes of any citizen of this Commonwealth with a pledge as collateral of any of the aforesaid securities at no more than the par value thereof; or in the note or notes of any citizen of this Commonwealth with a pledge as collateral, shares of the capital stock of any railroad company incorporated under the authority of any of the New England states and whose road is located wholly or in part therein and which is in possession of and operating its own road and has earned and paid regular dividends of not less than five per cent. per annum on all its issues of capital stock for five years next preceding the date of such note or notes or any renewal thereof and at no more than seventy-five per cent. of the market value thereof, such note or notes to be made payable on demand and to be paid or renewed within one year of the date thereof; but street railway companies shall not be considered railroad companies within the meaning of this section.

Amendment. 1888, chap. 213.

1889, chap. 305. Savings banks and institutions for savings may invest 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 has earned and paid regular dividends for the two years next preceding such investment on all its issues of capital stock, notwithstanding the road of such company may be leased to some other railroad company.

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.

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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. 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. 1887, chap. 113.

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. 1886, chap. 176.

Savings banks and institutions for savings may, subject to the provisions of article three of section twenty of chapter one hundred and sixteen of the Public Statutes, invest in or make loans upon the bonds and notes of the Boston and Lowell Railroad Corporation issued according to law, notwithstanding the mortgages on those portions of its railroad formerly belonging to the Salem and Lowell Railroad Company and the Lowell and Lawrence Railroad Company. 1888, chap. 53.

Savings banks and institutions for savings may, subject to the provisions of article three of section twenty of chapter one hundred and sixteen of the Public Statutes, invest in bonds or notes of said Boston and Maine Railroad, issued according to law, notwithstanding any mortgages on that part of its railroad, franchises and property formerly belonging to the Eastern Railroad Company, the Eastern Railroad in New Hampshire, or the Portsmouth, Great Falls and Conway Railroad. 1888, chap. 250, § 2.

Savings banks and institutions for savings are hereby authorized to invest in the first mortgage bonds of the Concord and Montreal Railroad, notwithstanding such company be formed by the union of two or more companies, only one of which has paid regular dividends for the two years next preceding such investment on all its issues of capital stock, and notwithstanding the mortgage indebtedness existing on that part of its road formerly 1890, chap. 298.

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belonging to the Boston, Concord and Montreal Railroad: *provided, however*, that said bonds shall be issued in whole or in part to renew and refund said existing first mortgage indebtedness, and that an amount of such bonds equal at the par value to the amount of such existing mortgage indebtedness shall, by the terms of the mortgage securing the same, be made applicable exclusively to the payment of such existing mortgage indebtedness and, for the purpose of securing such payment at the maturity of the same, shall be deposited with and held by such trust company, incorporated under the laws of this Commonwealth and doing business in the city of Boston, as may be approved by the board of commissioners of savings banks.

1890, chap. 394.

Savings banks and institutions for savings may invest in the first mortgage bonds of the Maine Central Railroad Company, notwithstanding the existence of a mortgage indebtedness not matured upon the whole or a part of the road of said railroad company: *provided, however*, that said bonds be issued in whole or in part to renew and refund said existing first mortgage indebtedness, and that an amount of such bonds equal at the par value to the amount of such existing mortgage indebtedness shall, by the terms of the mortgage securing the same, be made applicable exclusively to the payment of such existing mortgage indebtedness; and for the purpose of securing such payment at the maturity of the same, said bonds shall be deposited with and held by such trust company, incorporated under the laws of this Commonwealth and doing business in the city of Boston, as may be approved by the commissioners of savings banks.

Bank stocks, and deposits in banks, etc. 1890, chap. 168.

Fourth, In the stock of any bank incorporated under the laws of this Commonwealth, or in the stock of any trust company, or safe deposit and trust company, incorporated under the laws of and doing business within this Commonwealth, as provided for in chapter four hundred thirteen of the acts of the year eighteen hundred eighty-eight, or of those trust companies, or safe deposit and trust companies, incorporated as such by special charters granted under the laws of and doing business within this

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Commonwealth, whose special charters require them to provide the same security as prescribed in sections thirteen and fourteen of said chapter four hundred thirteen, or in 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, banking association, trust company, or safe deposit and trust company, herein described, nor invest nor hold as collateral security more than three per cent. of its deposits, nor more than one hundred thousand dollars, in the capital stock of any one such bank, association, trust company, or safe deposit and trust company. No savings bank or institution for savings shall invest or hold as collateral security more than thirty-five per cent. of its deposits in the stocks of banks, banking associations, trust companies, or safe deposit and trust companies, such as are described in this clause. Savings banks and institutions for savings shall not deposit more than five per cent. of the amount of their deposits in any one bank, banking association, trust company, or safe deposit and trust company, herein described, nor an amount exceeding twenty-five per cent. of the capital stock and surplus of such bank, banking association, trust company, or safe deposit and trust company.

Loans to depositors. 1879, 57, § 1.

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

Personal securities.

Sixth, If such deposits and income cannot be conveniently invested in the modes hereinbefore prescribed, not

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1876, 203, § 9, cl. 5. 1886, chap. 69. 1884, 168.

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; *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. 1893, 174.

Seventh, Five 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 thereof is vested in the corporation.

1886, chap. 77.

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 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 six-

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teen 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.

Exemption from taxation. 1883, chap. 248.

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.

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

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.

No officer charged with the investment to borrow the funds of the corporation, or become surety. 1876, 203, § 10. 1889, chap. 161.

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

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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. 1879, 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

SECT. 25. The income or profit of every such corporation, after a deduction of all reasonable expenses incurred

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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.

In what manner. 1876, 203, § 14.

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 may 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. 1888, 355.

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

Deposits, how withdrawn.

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the by-laws direct, but the deposits so withdrawn shall be deducted in each case from the amounts last deposited.

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

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.

Payment on orders after death of drawer. 1885, 210, § 2.

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

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

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

When deposits are claimed by a person other than plaintiff, claimants may be made defendants, etc. Deposits may remain or be paid into court, etc. 1876, 203, § 19. 1877, 179.

SECT. 31. In actions against any such corporation for money on deposit therewith, if it appears that the same fund is claimed by another party than the plaintiff, whether by the husband or wife of such plaintiff, or otherwise, the court, in which such action is pending, on the petition of the corporation and on such notice as the court considers proper to the plaintiff and to such claimants, may order the proceedings to be amended by making such claimants parties defendant thereto; and thereupon the rights and interests of the several parties in and to said funds shall be heard and determined. Such deposits may remain with the corporation until final

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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 amount 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.

Funds in trust for parks, shade trees, ceme-

SECT. 35. Any such corporation may receive on deposit to any amount funds in trust for the purpose of

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teries and drinking fountains. Principal not to be withdrawn, and to be exempt from attachment. 1875, 174, § 1.

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 the 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.

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

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.

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

SECT. 37. The funds held in accordance with the two preceding sections shall be known as the "Shade-Tree and Cemetery Fund," and the treasurer of the corporation in which they are deposited shall give a certificate of gift to each donor of such funds, and shall send by mail or deliver in the month of January in every third year after the first deposit to the mayor of any city, or the chairman

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of the selectmen of any town within the limits of which the interest and dividends of any such fund are to be expended, a written statement, signed by such treasurer, of the amount of funds on deposit for the purposes aforesaid, which statement shall be recorded in the office of the clerk of such city or town.

If the corporation ceases to do business, these funds to be deposited in 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, 28, § 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. 1888, chap. 127.

SECT. 40. The treasurer of every such corporation shall annually within twenty 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 liabilities; 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

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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 and extra dividend for the previous year; the times for the dividends fixed by the by-laws; the rates of interest received on loans; the total amount of loans bearing each specified rate of interest; the number of outstanding loans which are of an amount not exceeding three thousand dollars each, and the aggregate amount of the same; the number of open accounts; also the number and amount of deposits received; the number 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. The president and five or more of the trustees shall certify and make oath that the report is correct according to their best knowledge and belief.

Additional statements required. 1890, chap. 41.

SECT. 41. Beginning with the year ending with the last business day of October eighteen hundred and eighty-nine and every fifth year thereafter such reports shall also state the number and amount of deposits 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 exceeding five hundred dollars and less than one thousand 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, received during the year.

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

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

1890, chap. 126.

The annual report of the board of commissioners of savings banks, required to be made to the General Court, may hereafter be published in two volumes: that portion relating to savings banks, institutions for savings, safe deposit, and loan and trust companies to constitute one volume, designated as Part I., of which twenty-five hundred copies shall be printed; and that portion relating to co-operative banks and loan companies to constitute another volume, designated as Part II., of which fifteen hundred copies shall be printed; the two parts to remain as number eight in the series of public documents.

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

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.

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RECEIVERS.

(Acts of 1882, Chapter 77.)

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

Receivers of insolvent savings banks and institutions for savings shall, at the end of one year after final settlement ordered by the court, deposit with the commissioners of savings banks all books and papers of such insolvent savings banks and institutions for savings, including those relating to their receivership. And said commissioners shall receive and hold the same in some proper repository in the state house or Commonwealth building.

(Chapter 258, Acts of 1883.)

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 sec-

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tion one of chapter seventy-seven of the acts of the year eighteen hundred and eighty-two, shall be made at the time when the payment into the treasury of the Commonwealth of such unclaimed moneys or dividends is required by law to be made and not before.

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

AN ACT AUTHORIZING THE USE OF COPIES OF THE RECORDS, BOOKS AND ACCOUNTS OF SAVINGS BANKS IN EVIDENCE.

(Chapter 92, Acts of 1885.)

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

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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.

AN ACT CONCERNING UNCLAIMED DEPOSITS IN SAVINGS BANKS.

(Chapter 319, Acts of 1887.)

SECTION 1. The treasurer of every savings bank shall within fifteen days after the last business day of October in the year eighteen hundred and eighty-seven, and every fifth year thereafter, return to the commissioners of savings banks a sworn statement containing the name, the amount standing to his credit, the last known place of residence or post-office address and the fact of death, if known to such treasurer, of every depositor who shall not have made a deposit therein or withdrawn therefrom any part of his deposit, or any part of the interest thereon, for a period of more than twenty years next preceding; and the treasurers of such savings banks shall give notice of these deposits in one or more newspapers published in or nearest to the city or town where such banks are located, at least once a week for three weeks in succession: *provided*, *however*, that this act shall not apply to the deposit made by or in the name of any person known to the bank to be living or to any deposit which, with the accumulations thereon, shall be less than twenty-five dollars.

SECT. 2. The commissioners of savings banks shall incorporate in their annual report, or in a supplementary annual report, each return which shall have been made to them as provided in section one.

SECT. 3. The treasurer of any savings bank neglecting or refusing to make the sworn return required by section one shall be subject to a fine of one hundred dollars.

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AN ACT REQUIRING SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS TO CALL IN THEIR BOOKS OF DEPOSIT AT STATED INTERVALS.

(Chapter 40, Acts of 1888.)

During the year eighteen hundred and eighty-nine and every third year thereafter savings banks and institutions for savings shall call in the books of deposit of their depositors for verification in such manner as their respective boards of trustees may elect.

AN ACT REQUIRING SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS TO MAKE AN ACCURATE TRIAL BALANCE OF THEIR DEPOSITORS' LEDGERS.

(Chapter 88, Acts of 1889.)

Every savings bank and institution for savings shall, as often as once in each of its fiscal years, make an accurate trial balance of its depositors' ledgers.

AN ACT PROVIDING FOR THE FINAL DISTRIBUTION OF SUMS OF MONEY DEPOSITED IN THE NAME OF A JUDGE OF PROBATE COURT, AS TRUSTEE, OR BY ORDER OF ANY COURT.

(Chapter 449, Acts of 1889.)

SECTION 1. All sums of money hereafter deposited in savings banks, institutions for savings or trust companies, in the name of a judge of probate court, as trustee, or by order of any court, shall draw interest, or dividends, at the same rate as other deposits in the same bank, institution or company, while they remain therein, without regard to the amount deposited.

SECT. 2. The probate court, court of insolvency or other court, respectively, shall, upon the application of any person interested or of the attorney-general, and after such public notice as the court or any judge or justice thereof may deem proper to be given, order and decree that all sums of money heretofore or hereafter

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deposited in a savings bank, institution for savings or trust company, by authority of either of said courts or any judge or justice thereof, and which shall have remained unclaimed for a period of more than five years from the date of such deposit, with the increase and proceeds thereof, to be paid to the treasurer of the Commonwealth, to be held and used by him according to law, subject for fifteen years only to be paid with interest at the rate of three per cent. per annum from the time it is so paid to said treasurer to the time it is paid by him to the person or persons having, and established, a lawful right thereto.

AN ACT RELATIVE TO THE BUSINESS OF SAVINGS BANKS, INSTITUTIONS FOR SAVINGS AND TRUST COMPANIES.

[Chap. 230, Acts of 1893]

SECTION 1. No bank, and no person or persons, association or body corporate, except savings banks and institutions for savings, incorporated under the laws of the Commonwealth, and trust companies so incorporated previous to the first day of January in the year eighteen hundred and ninety-three, which are organized and doing business on the first day of October in said year, shall advertise or put forth a sign as a savings bank, or in any way solicit or receive deposits as a savings bank. Every bank, association, corporation or person violating this provision shall forfeit for every offence the sum of one hundred dollars for every day such offence shall be continued.

SECT. 2. This act shall take effect on the first day of October in the year eighteen hundred and ninety-three.

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INVESTMENTS AND LOANS

AUTHORIZED BY THE STATUTES OF MASSACHUSETTS

TO BE MADE BY

SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS.

Deposits and the income derived therefrom shall be invested only as follows (see section 20, chapter 116, Public Statutes): —

INVESTMENTS.

Investments.	Description of Investments.	Aggregate of Investments.
Public Funds:	Bonds of the United States.	Unlimited.
	Bonds of any of the New England States.	Unlimited.
	Bonds of the States of New York, Illinois, Pennsylvania, Ohio, Indiana, Iowa, Wisconsin, Michigan and of the District of Columbia.	Unlimited.
	Bonds or notes of any county, city or town of this Commonwealth.	Unlimited.
	Bonds or notes of incorporated districts in Massachusetts whose net indebtedness* does not exceed five per cent of the last preceding valuation of the property therein for the assessment of taxes.	Unlimited.
	Bonds or notes 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 property therein for the assessment of taxes.	Unlimited.

* See page xliv for meaning of net indebtedness.

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INVESTMENTS — CONTINUED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
PUBLIC FUNDS: (*Concluded.*)	Bonds or notes of any county or town of the States of Maine, New Hampshire, Vermont, Rhode Island or Connecticut whose net indebtedness* does not exceed three per cent. of the last preceding valuation of property therein for the assessment of taxes.	Unlimited.
	Bonds issued for municipal purposes, and refunding bonds issued to take up at maturity bonds which have been issued for other than municipal purposes, but on which the interest has been fully paid, of any city of the States of New York, Ohio, Illinois, Pennsylvania, Indiana, Michigan, Iowa and Wisconsin, having at the date of such investment more than 30,000 inhabitants, as established by the last national or State census (or city census certified to by the city clerk or treasurer of said city, and taken in the same manner as a national or State census preceding such investment), and whose net indebtedness* does not exceed five per cent. of the last preceding valuation of property therein for the assessment of taxes.	Unlimited.
RAILROAD BONDS AND NOTES:	First mortgage bonds of any railroad company incorporated under the authority of any of the New England States whose road is located wholly or in part therein, which is in possession of and operating its own road, and which has earned and paid regular dividends for the two years next preceding such investment; or in the first mortgage bonds, guaranteed by such railroad company, of any railroad company so incorporated whose road is thus located.	Unlimited.
	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 has earned and paid regular dividends for the two years next preceding such investment on all its issues of capital	Unlimited.

* See page xliv for meaning of net indebtedness.

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INVESTMENTS — CONTINUED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
RAILROAD BONDS AND NOTES: (*Continued.*)	stock, notwithstanding the road of such company may be leased to some other railroad company.	Unlimited.
	Bonds or notes of any railroad company incorporated under the laws of this Commonwealth whose road is located wholly or in part therein, unencumbered by mortgage, which has paid a dividend of not less than five per cent. per annum for two years next preceding such investment. *Street railway companies shall not be considered railroad companies within the meaning of this section.*	Unlimited.
	Bonds or notes of the Old Colony Railroad Company, issued according to law, notwithstanding the mortgages on that part of its road formerly belonging to the Boston, Clinton, Fitchburg & New Bedford Railroad Company.	Unlimited.
	Bonds and notes of the Fitchburg Railroad Company, issued according to law.	Unlimited.
	First mortgage bonds of the Worcester, Nashua & Rochester Railroad Company, issued according to law, notwithstanding said road is leased to the Boston & Maine Railroad.	Unlimited.
	Bonds and notes of the Boston & Lowell Railroad Corporation, issued according to law, notwithstanding the mortgages on that portion of its road formerly belonging to the Salem & Lowell and Lowell & Lawrence Railroad companies.	Unlimited.
	First mortgage bonds of the Concord & Montreal Railroad, notwithstanding such company be formed by the union of two or more companies, only one of which has paid regular dividends for the two years next preceding such investment on all its issues of capital stock, and notwithstanding the	Unlimited.

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INVESTMENTS— CONTINUED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
RAILROAD BONDS AND NOTES: (*Continued.*)	mortgage indebtedness existing on that part of its road formerly belonging to the Boston, Concord & Montreal Railroad: *provided, however*, that said bonds shall be issued in whole or in part to renew and refund said existing first mortgage indebtedness, and that an amount of such bonds equal at the par value to the amount of such existing mortgage indebtedness shall, by the terms of the mortgage securing the same, be made applicable exclusively to the payment of such existing mortgage indebtedness and, for the purpose of securing such payment at the maturity of the same, shall be deposited with and held by such trust company, incorporated under the laws of this Commonwealth and doing business in the city of Boston, as may be approved by the board of commissioners of savings banks.	Unlimited.
	First mortgage bonds of the Maine Central Railroad Company, notwithstanding the existence of a mortgage indebtedness not matured upon the whole or a part of the road of said railroad company: *provided, however*, that said bonds be issued in whole or in part to renew and refund said existing first mortgage indebtedness, and that an amount of such bonds equal at the par value to the amount of such existing mortgage indebtedness shall, by the terms of the mortgage securing the same, be made applicable exclusively to the payment of such existing mortgage indebtedness; and for the purpose of securing such payment at the maturity of the same, said bonds shall be deposited with and held by such trust company, incorporated under the laws of this Commonwealth and doing business in the city of Boston, as may be approved by the board of commissioners of savings banks.	Unlimited.
	Bonds or notes of the Boston & Maine Railroad, issued according to law, notwithstanding any mortgages	Unlimited.

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INVESTMENTS — CONCLUDED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
RAILROAD BONDS AND NOTES: (*Concluded.*)	on that part of its railroad, franchises and property formerly belonging to the Eastern Railroad Company, the Eastern Railroad in New Hampshire, or the Portsmouth, Great Falls & Conway Railroad.	Unlimited.
BANK STOCK:	Stock of any bank incorporated under the authority of this Commonwealth; stock of any national bank located in any of the New England States	Thirty-five per cent. of deposits, both as loans and investments.
	Stock of any trust company, or safe deposit and trust company, incorporated under the laws of and doing business within this Commonwealth, as provided for in chapter four hundred thirteen of the acts of the year eighteen hundred eighty-eight, or of those trust companies, or safe deposit and trust companies, incorporated as such by special charters granted under the laws of and doing business within this Commonwealth, whose special charters require them to provide the same security as prescribed in sections thirteen and fourteen of said chapter four hundred thirteen.	
	Holdings, by way of investment or as security for loans, in the stock of any one bank, trust company, or safe deposit and trust company not to exceed three per cent. of deposits nor more than $100,000, nor an amount exceeding one-quarter of the capital stock thereof.	
REAL ESTATE FOR BANKING PURPOSES:	For the purchase of a site and the erection or preparation of a suitable building for the convenient transaction of its business.	Five per cent. of deposits, but not exceeding $200,000.
REAL ESTATE BY FORECLOSURE:	May hold real estate acquired by foreclosure or otherwise; same to be sold within five years after the title is vested in the corporation. Commissioners may in certain cases, upon petition of the board of investment, grant an additional time within which such real estate shall be sold. See chapter 77, Acts of 1886.	

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LOANS.

Investments.	Description of Investments.	Aggregate of Investments.
	Loans.	
Loans on Real Estate:	First mortgages on real estate situated in this Commonwealth, to an amount not exceeding sixty per cent. of the valuation thereof, no loan to be made except upon report of not less than two members of the board of investment, who shall certify to the value of the premises to be mortgaged, such report to be filed and preserved with the records of the corporation.	Seventy per cent. of whole amount of deposits.
Loans on Personal Security:	Bonds or other personal securities, payable and to be paid at a time not exceeding one year, with at least two sureties, if principal and sureties are all citizens of and resident in this Commonwealth, provided that the total liabilities to any such corporation of any person, partnership, company or corporation for money borrowed upon personal security, including in the liabilities of a partnership or company the liabilities of the several members thereof, shall at no time exceed five per cent. of such deposits and income.	Thirty-three and one-third per cent. of deposits and income.
Loans on Railroad Stock:	Notes of citizens of this Commonwealth, with pledge as collateral, of the stock of any railroad company incorporated under the authority of any of the New England States, whose road is located wholly or in part therein, which is in possession of and operating its own road, and which has earned and paid regular dividends of not less than five per cent. per annum on all issues of its capital stock for five years next preceding the date of such note or notes or any renewal thereof, at no more than seventy-five per cent. of the market value thereof, such note or notes to be made payable on demand and to be paid or renewed within one year of the date thereof. *Street railway companies shall not be considered railroad companies within the meaning of this section.*	Unlimited.

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LOANS — CONTINUED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
LOANS ON PUBLIC FUNDS:	Notes of any citizen of this Commonwealth, with pledge of the bonds of the United States; any of the New England States; State of New York; bonds or notes of any city, county or town of this Commonwealth; bonds or notes 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 property therein for the assessment of taxes; bonds or notes of any county or town thereof whose net indebtedness* does not exceed three per cent. of such valuation. *Loans not to exceed the par value of the securities pledged.*	Unlimited.
	Notes of any citizen of this Commonwealth, with a pledge as collateral of the bonds of the States of Pennsylvania, Ohio, Michigan, Indiana, Illinois, Wisconsin, Iowa, and of the District of Columbia; of any city of the aforesaid States and the State of New York, issued for municipal purposes, and refunding bonds issued to take up at maturity bonds which have been issued for other than municipal purposes, but on which the interest has been fully paid, which has at the date of such investment more than 30,000 inhabitants, as established by the last national or State census, or city census taken in the same manner as a national or State census, whose net indebtedness * does not exceed five per cent. of the last preceding valuation of the property therein for the assessment of taxes. *Loans not to exceed eighty per cent. of the market value of the securities pledged.*	Unlimited.
LOANS ON RAILROAD BONDS:	Notes of any citizen of this Commonwealth, with a pledge as collateral of any of the following securities, viz.: First mortgage bonds of any railroad company incorporated by any of the	Unlimited.

* See page xliv for meaning of net indebtedness.

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LOANS — CONTINUED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
LOANS ON RAILROAD BONDS: (*Continued.*)	New England States, whose road is located wholly or in part therein, which is in possession of and operating its own road, and which has earned and paid regular dividends for two years next preceding such investment.	Unlimited.
	First mortgage bonds, guaranteed by such railroad company, of any railroad company so incorporated, whose road is thus located.	Unlimited.
	Bonds or notes of any railroad company incorporated under the laws of this Commonwealth, whose road is located wholly or in part in the same, which 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.	Unlimited.
	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 has earned and paid regular dividends for the two years next preceding such investment on all its issues of capital stock, notwithstanding the road of such company may be leased to some other railroad company.	Unlimited.
	Bonds or notes of the Old Colony Railroad Company	Unlimited.
	Bonds or notes of the Fitchburg Railroad Company.	Unlimited.
	First mortgage bonds of the Worcester, Nashua & Rochester Railroad Company.	Unlimited.
	Bonds or notes of the Boston & Lowell Railroad Corporation.	Unlimited.
	First mortgage bonds of the Concord & Montreal Railroad, notwithstanding such company be formed by the union of two or more companies, only one of which has paid regular dividends for the two years next preceding such investment on all its issues of	Unlimited.

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LOANS — CONTINUED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
RAILROAD BONDS AND NOTES: (*Continued.*)	capital stock, and notwithstanding the mortgage indebtedness existing on that part of its road formerly belonging to the Boston, Concord & Montreal Railroad: *provided, however*, that said bonds shall be issued in whole or in part to renew and refund said existing first mortgage indebtedness, and that an amount of such bonds equal at the par value to the amount of such existing mortgage indebtedness shall, by the terms of the mortgage securing the same, be made applicable exclusively to the payment of such existing mortgage indebtedness and, for the purpose of securing such payment at the maturity of the same, shall be deposited with and held by such trust company, incorporated under the laws of this Commonwealth and doing business in the city of Boston, as may be approved by the board of commissioners of savings banks.	Unlimited.
	First mortgage bonds of the Maine Central Railroad Company, notwithstanding the existence of a mortgage indebtedness not matured upon the whole or a part of the road of said railroad company: *provided, however*, that said bonds be issued in whole or in part to renew and refund said existing first mortgage indebtedness, and that an amount of such bonds equal at the par value to the amount of such existing mortgage indebtedness shall, by the terms of the mortgage securing the same, be made applicable exclusively to the payment of such existing mortgage indebtedness; and for the purpose of securing such payment at the maturity of the same, said bonds shall be deposited with and held by such trust company, incorporated under the laws of this Commonwealth and doing business in the city of Boston, as may be approved by the board of commissioners of savings banks.	Unlimited.
	Bonds or notes of the Boston & Maine Railroad, issued according to	Unlimited.

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LOANS — CONTINUED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
RAILROAD BONDS AND NOTES: (*Concluded*)	law, notwithstanding any mortgages on that part of its railroad, franchises and property formerly belonging to the Eastern Railroad Company, the Eastern Railroad in New Hampshire, or the Portsmouth, Great Falls & Conway Railroad. *Loans not to exceed the par value of the securities pledged.*	Unlimited.
LOANS ON BANK STOCK:	Notes of any citizen of this Commonwealth, with a pledge as collateral of the stock of any bank incorporated by this Commonwealth; or the stock of any national bank located in any of the New England States; or the stock of any trust company, or safe deposit and trust company incorporated under the laws of and doing business within this Commonwealth, as provided for in chapter four hundred thirteen of the acts of the year eighteen hundred eighty-eight, or of those trust companies, or safe deposit and trust companies, incorporated as such by special charters granted under the laws of and doing business within this Commonwealth, whose special charters require them to provide the same security as prescribed in sections thirteen and fourteen of said chapter four hundred thirteen. *Loans to be made at no more than eighty per cent. of the market value of the stock pledged, and not exceeding the par value thereof.* *Holdings, by way of investment or as security for loans, in the stock of any one bank, trust company, or safe deposit and trust company not to exceed three per cent. of deposits, nor more than $100,000, nor an amount exceeding one-quarter of the capital stock thereof.*	Thirty-five per cent. of deposits, both as loans and investments.
LOANS TO DEPOSITORS:	Personal notes of depositors in the corporation, but not exceeding one-half of the amount of his deposit to a depositor, with pledge of deposit and book of such depositor as collateral security.	Unlimited.

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LOANS — CONCLUDED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
DEPOSITS IN BANKS:	May deposit sums of money, on call, in any bank incorporated under the laws of this Commonwealth, or in any national bank located in any of the New England States, or in any trust company, or safe deposit and trust company, incorporated under the laws of and doing business within this Commonwealth, as provided for in chapter four hundred thirteen of the acts of the year eighteen hundred eighty-eight, or in those trust companies, or safe deposit and trust companies, incorporated as such by special charters granted under the laws of and doing business within this Commonwealth, whose special charters require them to provide the same security as prescribed in sections thirteen and fourteen of said chapter four hundred thirteen, to an amount not exceeding five per cent. of total deposits, nor exceeding twenty-five per cent. of the capital and surplus of any such bank, trust company, or safe deposit and trust company.	Unlimited.

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MEMORANDA.

1883, CHAP. 127.

Net indebtedness.

The term "net indebtedness" used of city, town or district in any statute limiting or regulating the investment of 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 the debt created for supplying the inhabitants with water, and deducting the amount of sinking funds available for the payment of such indebtedness.

CHAP. 116, P. S., SECT. 21.

Officer cannot borrow.

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

CHAP. 116, P. S., SECT. 22.

Fee, brokerage or commission on account of loans made.

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 a 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.

CHAP. 116, P. S., SECT. 23.

Applications for loans.

All applications for loans shall be made in writing, through the treasurer, 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.

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STATUTES

RELATING TO

SAFE DEPOSIT, LOAN AND TRUST COMPANIES.

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AN ACT

IN RELATION TO

SAFE DEPOSIT, LOAN AND TRUST COMPANIES.

(Chapter 413, Acts of 1888.)

SECTION 1. All safe deposit, loan and trust companies hereafter 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 this chapter. And they shall also be subject to all the duties, restrictions and liabilities set forth in chapter one hundred and five of the Public Statutes, so far as the same do not conflict with the provisions of this chapter, and to all general laws which now are or hereafter may be in force relating to such corporations: *provided*, that no safe deposit, loan or trust company, incorporated hereafter shall advance money or credits on farm property situated outside of this Commonwealth, or on the bonds or securities of any mortgage investment company.

SECT. 2. The capital stock of such corporation shall not be less than one hundred thousand dollars nor more than one million dollars, divided into shares of the par value of one hundred dollars each; and no business shall be transacted by the corporation until the whole amount of its capital is subscribed for and actually paid in, and no shares shall be issued until the par value of such shares shall have actually been paid in in cash.

SECT. 3. The officers of every such corporation shall consist of a president, clerk, or secretary, a board of not less than seven directors, a treasurer or actuary, or both, and such other officers as may be prescribed by its by-laws.

SECT. 4. The officers of every such corporation, except the treasurer and actuary, shall be chosen at its annual meeting. The treasurer and actuary shall be appointed

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by the directors, and shall hold their respective offices during the pleasure of the board of directors and shall give bond for the faithful discharge of their duties to the satisfaction of said board.

SECT. 5. The corporation may adopt by-laws for the proper management of its affairs consistent with law, may establish rules and regulations controlling the assignment and transfer of its shares, may determine what number of shares shall be represented at any meeting to constitute a quorum. If the quorum is not so determined, a majority in interest of the stockholders shall constitute a quorum.

SECT. 6. Every such corporation is hereby authorized to receive on deposit, storage or otherwise, moneys, government securities, stocks, bonds, coin, jewelry, plate, valuable papers and documents, evidences of debt and other property of every kind, upon such terms or conditions as may be obtained or agreed upon, and at the request of the depositor to collect and disburse the interest or income upon such of said property received on deposit as produces interest or income, and to collect and disburse the principal of such of said property as produces interest or income when it becomes due, upon terms to be prescribed by the corporation, and also to advance money or credits on real property within the Commonwealth, and on personal security on terms that may be agreed upon; and all the rights and privileges necessary for the execution of such powers are hereby granted. Deposits under this section shall be general deposits, and may be made by corporations and persons acting individually or in any trust capacity.

SECT. 7. Any court of law or equity, and any court of probate and insolvency of this Commonwealth, may by decree or otherwise direct any moneys or properties under its control, or that may be paid into court by parties to any legal proceedings, or which may be brought into court by reason of any order or judgment, to be deposited with such corporation, upon such terms and subject to such instructions as the court may prescribe: *provided, however*, that such corporation shall not be required to assume or execute any trust without its assent.

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Such corporation shall also have power to receive and hold moneys or property in trust or on deposit from executors, administrators, assignees, guardians and trustees, upon such terms or conditions as may be obtained or agreed upon: *provided, also*, that all such moneys or property received under the provisions of this section shall be loaned on or invested only in the authorized loans of the United States, or of any of the New England states, or cities or counties or towns thereof, or of the states of Illinois, Iowa, Michigan, Minnesota, Wisconsin, or the cities or counties thereof, or stocks of state or national banks organized within this Commonwealth, or in the first mortgage bonds of any railroad company incorporated by any of the New England states and whose road is located wholly or in part in the same and which has earned and paid regular dividends on all its issues of capital stock for two years next preceding such loan or investment, or in the bonds of any such railroad company unencumbered by mortgages, or in first mortgages on real estate in this Commonwealth, or in any securities in which savings banks are allowed to invest, or upon notes, with two sureties, of manufacturing corporations established under the laws of this state, or of individuals with a sufficient pledge as collateral of any of the aforesaid securities; but all real estate acquired by foreclosure of mortgage or by levy of execution shall be sold at public auction within two years after such foreclosure or levy; *provided, also*, that all such money or property received, invested or loaned under this section shall be a special deposit in such corporation, and the accounts thereof shall be kept separate, and such funds, and the investment or loans of them, shall be specially appropriated to the security and payment of such deposits, and not to be subject to the other liabilities of the corporation; and for the purpose of securing the observance of this proviso, such corporation shall have a trust department into which all business authorized by this section shall be kept separate and distinct from its general business.

Sect. 8. Every such corporation may be appointed trustee under any will or instrument creating a trust for

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the care and management of property, under the same circumstances and in the same manner, and subject to the same control by the court having jurisdiction of the same, as in the case of a legally qualified person. The capital stock of such corporations, with the liabilities of the stockholders existing thereunder, together with the trust guarantee fund as hereinafter provided, shall be held as security for the faithful discharge of the duties undertaken by virtue of sections seven and eight, or of any existing similar provision of law as applicable to any such corporation heretofore chartered, and no surety shall be required upon the bonds filed by such corporation. In all proceedings in the probate court or elsewhere, connected with any authority exercised under this section, or under similar provisions relating to any such corporation heretofore chartered, all accounts, returns and other papers may be signed and sworn to, in behalf of the corporation, by any officer thereof duly authorized by it, and the answers and examinations under oath of said officer shall be received as the answers and examinations of the corporation, and the court may order and compel any and all officers of such corporation to answer and attend said examination in the same manner as if they were parties to the proceedings of inquiry instead of the corporation: *provided, however*, that such corporation shall not be required to receive or hold any property or moneys, or to execute any trust, without its assent; *provided, also*, that it shall be competent for the party making a deposit with the company, to direct whether such money and property shall be held and invested separately or invested in the general trust fund of the company, and *provided, also*, that the corporation shall always be bound to follow and be governed by all directions contained in any will or instrument under which it may act.

SECT. 9. No money, property or securities received or held by such corporation under the provisions of sections seven and eight of this act shall be mingled with the investments of the capital stock or other moneys or property belonging to such corporation, or be liable for the debts or obligations thereof.

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SECT. 10. The directors may from time to time set apart as a trust guarantee fund, such portion of the profits as they may judge expedient. The trust guarantee fund shall be invested in such securities only as the trust deposits may by law be invested in. The accounts of its investment and management, and the securities in which it is invested, shall be kept in the trust department.

SECT. 11. The trust guarantee fund shall be absolutely pledged for the faithful performance by the corporation of all its duties and undertakings under the seventh and eighth sections of this act, and shall be applied to make good any default in such performance, and such pledge and liability shall not in any respect relieve the capital stock and general funds of the corporation, but creditors under the seventh and eighth sections shall have an equal claim with other creditors upon the capital and other property of the corporation, in addition to the security hereby given.

SECT. 12. No portion of such trust guarantee fund shall be transferred to the general capital while the corporation has undertakings of the kind mentioned in the seventh and eighth sections, for whose performance bonds are required from individuals, outstanding uncompleted; but its income, if not needed at any dividend time to make good such deposits or undertakings may be added to and disposed of with the general income of the corporation.

SECT. 13. Such corporations shall at all times have on hand, as a reserve, in lawful money of the United States, an amount equal to at least fifteen per centum of the aggregate amount of all its deposits which are subject to withdrawal upon demand or within ten days; and whenever said reserve of such corporation shall be below said per centum of such deposits, it shall not increase its liabilities by making any new loans until the required proportion between the aggregate amount of such deposits and its reserve fund shall be restored: *provided*, that in lieu of lawful money two-thirds of said fifteen per centum may consist of balances payable on demand, due from any national bank doing business in this Commonwealth or in

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the city of New York, and one-third of said fifteen per centum may consist of lawful money and bonds of the United States or of this Commonwealth, the absolute property of such corporation.

SECT. 14. The shareholders of such corporation shall be held individually liable, equally and ratably, and not one for another, for all contracts, debts and engagements of the corporation, to the extent of the amount of their stock therein at the par value thereof, in addition to the amount invested in such shares. The provisions contained in chapter one hundred and six of the Public Statutes, sections sixty-two to seventy-one, inclusive, shall apply to and regulate the enforcement of this liability.

SECT. 15. Such corporations are also authorized to act as agents for the purpose of issuing, registering or countersigning the certificates of stock, bonds or other evidence of indebtedness of any corporation, association, municipal corporation, state or national government, on such terms as may be agreed upon, and may also act as trustee or financial or other agent for any person or firm, corporation, association, municipal corporation or government, and in their behalf may negotiate loans and may sell and negotiate the sale of securities, and may also act as trustee for the bondholders of corporations, and to this end are empowered to receive transfers of real and personal property upon such terms as may be agreed upon.

SECT. 16. No such corporation shall make any loan or discount on the security of the shares of its own capital stock, nor be the purchaser or holder of any such shares, unless such security or purchase shall be necessary to prevent loss upon a debt previously contracted in good faith; and stock so purchased or acquired shall, within six months from the time of its purchase, be sold or disposed of at public or private sale.

SECT. 17. The total liabilities to such corporation of any person, firm or corporation, other than cities or towns, for money borrowed, including in the liabilities of a company or firm the liabilities of its several members, shall at no time exceed one-fifth part of such amount of the

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capital stock of this corporation as is actually paid up. But the discount of bills of exchange drawn in good faith against actually existing values, and the discount of commercial or business paper actually owned by the person negotiating the same, shall not be considered as money borrowed.

SECT. 18. Such corporation may hold real estate suitable for the transaction of its business to an amount not exceeding twenty-five per cent. of its capital, and in no case to exceed two hundred and fifty thousand dollars.

SECT. 19. No person shall be a director in any such corporation unless he is a stockholder holding not less than ten shares of unpledged stock therein. A majority of the directors shall be citizens of and resident in this Commonwealth and not more than one-third of the directors shall be directors in any other corporation included within the provisions of this act.

SECT. 20. Deposits with such corporation, which can be withdrawn on demand or upon not exceeding ten days' notice, shall for the purposes of taxation be deemed money in possession of the persons to whom the same is payable.

SECT. 21. Such corporation shall also, annually, between the first and tenth days of May, return to the tax commissioner a true statement, attested by the oath of some officer of the corporation, of all personal property held upon any trust on the first day of May which would be taxable if held by an individual trustee residing in this Commonwealth, and the name of every city or town in this Commonwealth where any beneficiary resided on said day, and the aggregate amount of such property then held for all beneficiaries resident in each of such cities or towns, and also the aggregate amount held for beneficiaries not resident in this Commonwealth, under the pains and penalties provided in section fifty-four of chapter thirteen of the Public Statutes and acts in amendment thereof, for corporations failing to make returns provided by said act. Such corporation shall annually pay to the treasurer of the Commonwealth a sum to be ascertained by assessment by the tax commissioner upon

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an amount equal to the total value of such property, at the rate ascertained and determined by him, under section forty of chapter thirteen of the Public Statutes and acts in amendment thereof.

SECT. 22. Such corporation shall also, annually, between the first and tenth days of May, return to the tax commissioner a true statement, verified by the oath of some officer of the corporation, of the amount of all sums deposited with it on interest or for investment, other than those specified in the twentieth and twenty-first sections of this act, together with the name of every city and town in this Commonwealth where any beneficial owner resided on said first day of May, and the aggregate amount of such deposits then held for the benefit of persons residing in each of said cities and towns, under like penalty. Such corporation shall annually pay to the treasurer of the Commonwealth a sum to be ascertained by assessment by the tax commissioner upon an amount equal to the total value of such deposits at three-fourths of the rate ascertained and determined by him under section forty of chapter thirteen of the Public Statutes and acts in amendment thereof.

SECT. 23. No taxes shall be assessed in any city or town for state, county or town purposes, upon or in respect to any such property held in trust or any such amounts deposited on interest or for investment, but such proportion of the sum so paid by such corporation as corresponds to the amount of such property held for beneficiaries or payable to persons resident in this Commonwealth shall be credited and paid to the several cities and towns where it appears from the returns or other evidence that such beneficiaries resided on the first day of May next preceding, according to the aggregate amount so held for beneficiaries and persons residing in such cities and towns respectively; and in regard to such sums so to be assessed and paid as aforesaid such corporation shall be subject to sections forty-two, fifty-three, fifty-seven, fifty-eight and fifty-nine of chapter thirteen of the Public Statutes and acts in amendment or lieu thereof, so far as the same are applicable thereto.

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SECT. 24. Every such corporation shall be subject to the provisions of chapter thirteen of the Public Statutes as to the taxation of its capital stock, and to any acts in amendment thereof and in addition thereto.

SECT. 25. The books of such corporation shall at all reasonable times be open for inspection to the stockholders and to beneficiaries under any trust held by such corporation as hereinbefore provided.

SECT. 26. Such corporation shall, annually, within ten days after the last business day of October, and at such other times as the commissioners of savings banks may require, but not exceeding four times within any calendar year, make a return to the commissioners of savings banks in this Commonwealth, showing accurately the condition thereof at close of business on said day, which shall be signed and sworn to by its president and secretary, treasurer or actuary and a majority of its board of directors; and said returns shall specify the following, namely: Capital stock; amount of all moneys and property in detail in the possession or charge of said company as deposits; amount of deposits payable on demand or within ten days; amount of trust guarantee fund; trust funds or for purposes of investment; number of depositors; investments in authorized loans of the United States or any of the New England states or cities or counties or towns, stating amount in each; investments in bank stock, stating amount in each; investments in railroad stock, stating amount in each; investments in railroad bonds, stating amount in each; loans on notes of corporations; loans on notes of individuals; loans on mortgages of real estate; cash on hand and such other information as the commissioners of savings banks may prescribe; all as existing at the date of making such returns, with the rate, amount and date of dividends since last return. The commissioners of savings banks shall have access to the vaults, books and papers of the company, and it shall be their duty to inspect, examine and inquire into its affairs and to take proceedings in regard to them in the same manner and to the same extent as if this corporation was a savings bank, subject

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to all the general laws which are now or hereafter may be in force relating to such institutions in this regard. Such returns required to be made to the commissioners of savings banks shall be in the form of a trial balance of its books, and shall specify the different kinds of its liabilities and the different kinds of its assets, stating the amount of each kind, in accordance with a blank form to be furnished by said commissioners; and these returns shall be published in a newspaper of the city or town where such corporation is located, by and at the expense of such corporation, at such times and in such manner as may be directed by said commissioners, and in the annual report of said commissioners.

SECT. 27. The name shall be one not previously in use by any existing corporation established under the laws of this Commonwealth, nor so nearly identical therewith as to be calculated to mislead, and shall be changed only by act of the general court. The words "trust company" shall form a part of the name.

AN ACT RELATING TO INVESTMENTS OF SAFE DEPOSIT, LOAN AND TRUST COMPANIES.

[Chapter 342, Acts of 1889.]

SECTION 1. No incorporated safe deposit, loan or trust company, shall advance money or credits upon notes secured by deed of trust or by mortgage upon farms or agricultural or unimproved lands situated outside of this Commonwealth, except said lands be in the New England states or the state of New York, nor invest in or make loans upon the bonds or other securities of any company negotiating or dealing in such notes so secured or in such mortgages. Any such safe deposit, loan or trust company which now has any of its funds so invested shall dispose of said investments on or before the thirty-first day of December in the year eighteen hundred and eighty-nine.

SECT. 2. This act shall take effect on the first day of July in the year eighteen hundred and eighty-nine.

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An Act to amend an act in relation to safe deposit, loan and trust companies.

[Chapter 315, Acts of 1890.]

Section 1. Every safe deposit, loan and trust company subject to the provisions of chapter four hundred and thirteen of the acts of the year eighteen hundred and eighty-eight is hereby authorized, subject to the limitations of section one of said act and of chapter three hundred and forty-two of the acts of the year eighteen hundred and eighty-nine, to advance money or credits, whether capital or general deposits, on real property situated within this Commonwealth and on personal security, on terms that may be agreed upon, and also to invest its money or credits, whether capital or general deposits, in the stocks, bonds or other evidences of indebtedness of corporations; and all the rights and privileges necessary for the execution of such powers are hereby granted: *provided*, that no safe deposit, loan or trust company whenever incorporated shall as agent, buy, sell or negotiate any securities or evidences of debt on which said company may not lawfully advance money or credits, nor as such agent buy, sell or negotiate evidences of debt secured exclusively by real estate under mortgage or deed of trust.

Sect. 2. Any incorporated trust company, or safe deposit and trust company, now transacting business in this Commonwealth and chartered by the legislature of this Commonwealth prior to the passage of chapter four hundred and thirteen of the acts of the year eighteen hun dred and eighty-eight, may by vote of the majority of the stock represented at a special meeting of the stockholders legally called for the purpose accept and adopt as a part of their charters all the provisions of any one section or all the sections of said chapter four hundred and thirteen of the acts of the year eighteen hundred and eighty-eight; and thereafter shall have all the powers and privileges and be subject to all the duties, liabilities and restrictions set forth in such section or sections as may be thus accepted

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and adopted: *provided*, that a certificate signed and sworn to by the clerk of such trust company, or safe deposit and trust company, setting forth the fact of such acceptance and adoption shall be filed with the secretary of the Commonwealth and with the board of commissioners of savings banks within ten days from the date of such special meeting.

SECT. 3. This act shall take effect upon its passage.

AN ACT IN RELATION TO ENFORCING THE LIABILITY OF SHAREHOLDERS IN TRUST COMPANIES.

[Chapter 327, Acts of 1892.]

SECTION 1. Any trust company whose shareholders are liable in the manner set forth in section fourteen of chapter four hundred and thirteen of the acts of the year eighteen hundred and eighty-eight, whose capital stock shall in the opinion of the board of commissioners of savings banks have become impaired by losses or otherwise, shall, within three months after receiving notice from said board, pay the deficiency in the capital stock by assessment upon the shareholders, pro rata, for the amount of the capital stock held by each. If any such company shall fail to pay up such deficiency in its capital stock for three months after receiving notice from said board of commissioners of savings banks, said board may apply to a justice of the supreme judicial court for an injunction against it, as provided in section six of chapter one hundred and sixteen of the Public Statutes: *provided*, that if any shareholder or shareholders of such company shall neglect or refuse, after three months' notice, to pay the assessment as provided in this section, it shall be the duty of the board of directors to cause a sufficient amount of the capital stock of such shareholder or shareholders to be sold at public auction, after thirty days' notice shall be given by posting such notice of sale in the office of the company and by publishing such notice in a newspaper of

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the city or town in which the company is located or in a newspaper published nearest thereto, to make good the deficiency; and the balance, if any, shall be returned to such delinquent shareholder or shareholders.

SECT. 2. Nothing in this act shall be construed to take away the right of creditors to enforce the liability of shareholders in such corporations, as provided by section fourteen of chapter four hundred and thirteen of the acts of the year eighteen hundred and eighty-eight, or to increase the general liability of such shareholders.

SECT. 3. This act shall take effect upon its passage.

AN ACT TO LIMIT THE TIME WITHIN WHICH SAFE DEPOSIT, LOAN AND TRUST COMPANIES SHALL ORGANIZE AND COMMENCE BUSINESS.

[Chap. 114, Acts of 1893.]

SECTION 1. Every safe deposit, loan or trust company hereafter incorporated under the laws of this Commonwealth shall organize and commence business within two years from the date of its incorporation, or its charter shall become void.

SECT. 2. Every such company heretofore incorporated shall commence business within two years from the passage of this act, or its charter shall become void.

SECT. 3. This act shall take effect upon its passage.

AN ACT RELATIVE TO DEPOSITS BY CITIES AND TOWNS IN BANKS AND TRUST COMPANIES.

[Chap. 266, Acts of 1893.]

No city or town shall have or place on deposit at any time, in any bank or trust company, an amount exceeding sixty per cent. of the capital and surplus of such bank or trust company, unless such bank or trust company shall give to the city or town satisfactory security for such deposit in excess of said sixty per cent.

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