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NINETEENTH ANNUAL REPORT

THE HISTORICAL SOCIETY OF MISSOURI

OF THE

BOARD OF COMMISSIONERS

Mass.

OF

SAVINGS BANKS.

1894.

PART I.

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

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1894, pt. 1

Commonwealth of Massachusetts.

OFFICE OF THE BOARD OF COMMISSIONERS OF SAVINGS BANKS,
COMMONWEALTH BUILDING, BOSTON, Dec. 27, 1894.

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

The Board of Commissioners of Savings Banks, in accordance with statutory requirements, has the honor to submit its nineteenth annual report, relating to the condition of the institutions under its supervision.

The number of such institutions has been increased by the addition of two trust companies and two co-operative banks, which have commenced business since the date of the last report, the present number of institutions under the supervision of the Board is 331, with assets of about $574,194,000.

As authorized by statute, this report is made in two parts. Part I., here presented, gives the condition and statistics of the following institutions, viz. :—

185	savings banks and institutions for savings, with assets of	$442,391,264 81
25	trust companies, with assets of . .	110,879,135 65
1	trust company in hands of receiver, with assets of	151,268 48
1	savings bank in hands of receiver, with assets of *	

Part II., to be presented later in the session, will include the statements of: —

117 co-operative banks,
2 collateral loan companies and
2 mortgage loan companies.

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

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Increase in Institutions.

The institutions which have commenced business during the past year are: —

Name.	Date of Incorporation.	Date of Commencement of Business.
Trust Companies.		
The Newton Centre Trust Company, Newton,	March 22, 1894.	July 12, 1894.
The Middlesex Safe Deposit and Trust Company, Lowell,	May 29, 1888.	Oct. 15, 1894.
Co-operative Banks.		
The Lafayette Co-operative Bank, Fall River,	April 11, 1894	May 2, 1894.
The Winchester Co-operative Bank, Winchester,	Nov. 13, 1894.	Nov. 13, 1894.

Decrease of Institutions.

The Spencer Co-operative Bank has during the year closed its business, paid its shareholders in full, and deposited its books and papers in this office, as required by statute. We have to suggest that this corporation be now dissolved.

Institutions Chartered but not Commenced Business.

The Markets Savings Bank, incorporated March 25, 1893, and the Dorchester Savings Bank, incorporated April 16, 1894, both to be located in Boston, have not commenced to do business.

Authority to organize the Roger Conant Co-operative Bank, to be located in Salem, was given Oct. 22, 1894, but it did not commence business until November, and is therefore not included in this report.

Increase in Business.

The addition of four new institutions does not in itself alone indicate an essential increase in the duties of this Board; when, however, it is considered that an increase of over $17,800,000 in the assets of the savings banks; of nearly $18,000,000 in the assets of the trust companies; and of about $1,500,000 in the assets of the co-operative banks, involves an

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additional investment of over $37,000,000, it will be readily seen that the labor and care in the examinations made by the Board are correspondingly increased; and the time appears to have arrived when, in order to give that thorough inspection of the affairs of the banks and companies which the Board desires, and which the public expects to have given, it is necessary to employ additional clerical assistance.

Cases frequently arise, especially in the co-operative banks, when a day or two of work by a clerk skilled in accounts would tend to supplement the examination of the commissioner to the advantage alike of the institution and of the depositors therein, and at the same time be the means of avoiding delay in the completion and compilation of the annual returns by preventing errors in entries, or their correction at or soon after occurrence, rather than at the end of the fiscal year, when every one connected with the institutions is especially busy.

Dividends.

Rates of Dividends, showing Comparisons with Oct 31, 1893.

Ordinary Dividends paid during the Year ending Oct. 31, 1894.										Increase.	Decrease.
2	savings	banks	paid	at	the	rate	of	5	per cent.	–	3
4	"	"	"	"	"			4¾	"	2	–
15	"	"	"	"	"			4½	"	–	4
5	"	"	"	"	"			4¼	"	1	–
155	"	"	"	"	"			4	"	2	–
3	"	"	"	"	"			3½	"	3	–
1	"	"	"	"	"			2	"	1	–
185											

Total amount of ordinary dividends for the year, ... $15,665,211 87
Average rate of ordinary dividends for the year, ... 4.06 + per cent.

Of the banks which declared dividends at rates other than the usual rate of two per cent. each half year,—

3	banks	paid	the	first	term	2	per cent.,	the	second	term 1½ per cent.
2	"	"	"	2	"	"	"	2¼	"	
2	"	"	"	2	"	"	"	2½	"	
3	"	"	"	2¼	"	"	"	2	"	
8	"	"	"	2¼	"	"	"	2¼	"	
5	"	"	"	2½	"	"	"	2	"	
4	"	"	"	2½	"	"	"	2¼	"	
2	"	"	"	2½	"	"	"	2½	"	
1	"	"	"	0	"	"	"	2	"	

Three banks have paid extra dividends amounting to $105,752.02.

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Table showing Average Rate of Dividends Each Year since 1876.

1876, . . .	5 66 per cent.	1886, . . .	4.06 per cent.
1877, . . .	5.00 " "	1887, . . .	4.06 " "
1878, . . .	4 00 " "	1888, . . .	4.14 " "
1879, . . .	3 68 " "	1889, . . .	4.08 " "
1880, . . .	3.93 " "	1890, . . .	4.08 " "
1881, . . .	4.00 " "	1891, . . .	4.10 " "
1882, . . .	3.97 " "	1892, . . .	4.11 " "
1883, . . .	4.09 " "	1893, . . .	4.09 " "
1884, . . .	4 15 " "	1894, . . .	4.06 " "
1885, . . .	4.14 " "		

In making up the average of dividends shown in the foregoing tables, it has always been the custom of the Board to take into account the *number* of banks only, without considering the amount of their deposits; so that an institution paying dividends of five per cent. on deposits of half a million of dollars counted for as much in the calculation as another paying dividends of four per cent. or less on deposits of several millions. This method of computation has been criticised, and it is justly claimed that an average so arrived at is not the exact average of the dividends received on the aggregate deposits in the savings banks of this Commonwealth; an accurate average could only be obtained by a calculation based upon the actual principal sum upon which each dividend in each bank had been computed, and said principal sums are not known to this Board.

A computation has been made based upon the amount of dividends declared at each particular rate during the year past, and a principal sum assumed from said amounts; but owing to the fact that in those banks paying four and a half per cent. or more the deposits are in excess of the deposits held by the banks paying only three and a half per cent., the average thus obtained, viz., 4.05 + per cent., varies only about one one-hundredth of one per cent. from that obtained by the method first mentioned, which for this year appears thus to be nearly the correct average.

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The current rates for money, except during some periods of temporary stringency, have steadily decreased for several years; and in no way is this fact more clearly illustrated than by the dividends of our savings banks; and a comparison of the tables of a decade ago with that for the present year is interesting in this connection.

In 1884	2	banks paid	3	per cent.	; in 1894		0
In 1884	3	"	$3\frac{1}{2}$	"	; in 1894		3
In 1884	117	"	4	"	; in 1894		155
In 1884	2	"	$4\frac{1}{4}$	"	; in 1894		5
In 1884	19	"	$4\frac{1}{2}$	"	; in 1894		15
In 1884	4	"	$4\frac{3}{4}$	"	; in 1894		4
In 1884	20	"	5	"	; in 1894		2
	167						184

And one small bank in 1894 paid only one dividend.

Some of the banks still own bonds bearing five, six, and in some few instances even seven per cent. interest; but these are continually reaching maturity, and the avails thereof cannot be reinvested in a similar class of securities so as to net at present more than three and a half to four per cent., therefore the income of such banks must be accordingly reduced in the near future.

The reduction in the earning capacity of the banks is further evidenced by a comparison of the loans outstanding Oct. 31, 1893, with those existing a year later:—

At the former date the loans at less than four per cent. were	$11,903,555 00
" " " " four per cent. were . .	20,919,628 00
" " " " over four per cent. were .	263,163,911 00
This report shows loans at less than four per cent. were .	29,083,067 00
" " " four per cent. were . . .	56,056,753 00
" " " over four per cent. were . .	209,120,880 00

If the earning capacity of money continues to decline, or even to remain where it now is, the rates of dividends must decline also; but we believe that, so long as the affairs of the banks are conducted in the same conservative spirit as at present, those depositors for whose benefit the institutions were established will be satisfied, while if such decline should induce the withdrawal of deposits by those who by various devices have succeeded in depositing considerable sums, it would be of benefit to the banks in reducing the funds now on hand or on deposit in the national banks at a low rate of interest.

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Aggregate Statement of Liabilities and Assets,

Showing Increase or Decrease as compared with the Year ending Oct. 31, 1893.

Liabilities.

Classification.	Amount Oct. 31, 1894.	Increase.	Percentage of Increase.
Deposits,	$416,778,017 53	$16,782,447 72	4.19
Guaranty fund,	16,851,216 66	1,108,194 26	7.04
Undivided earnings,	8,490,937 59		
Due on incomplete mortgage loans,	125,032 70	78,711 55*	.89*
Sundry liabilities,	146,060 33		
	$442,391,264 81	-	-

* Decrease.

Assets.

Classification.		Amount Oct. 31, 1894.	Increase.	Decrease.	Percentage of Investments to Total Assets.
Public funds,		$64,566,180 95	$8,134,944 69	-	14.55
Loans on public funds,		1,356,540 00	-	$85,415 00	.31
Bank stock,		28,764,454 80	-	266,691 15	6.51
Loans on bank stock,		1,910,869 73	-	422,459 80	.44
Railroad bonds,		47,464,412 55	11,306,394 03	-	10.73
Loans on railroad bonds,		987,150 00	-	690,550 00	.23
Loans on railroad stock,		830,400 00	-	577,975 00	.19
Railroad notes,		475,000 00	-	3,554,110 42	.11
Real estate for banking purposes,		3,557,940 23	130,018 35	-	.81
Real estate by foreclosure,		1,360,561 57	334,392 56	-	.31
Loans on real estate,		183,344,058 68	9,393,480 68	-	41.45
Loans on personal security,		78,917,602 76	-	9,881,030 11	17.84
Loans to counties, cities or towns (notes),		10,294,620 14	685,121 36	-	2.33
Loans on depositors' books,		44,573 00	-	14,507 00	.01
Sundry assets,		464,950 09	1,823 57	-	.14
Expense account,		167,722 36			
Cash on hand: —					
In banks, on interest,	$16,099,886 54				
In banks, not on interest,	498,700 84				
In office,	1,285,640 57				
		17,884,227 95	3,318,493 67	-	4.04
		$442,391,264 81	-	-	-

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The statement of liabilities shows the aggregate amount of deposits to be $416,778,017.53, an increase for the year of $16,782,447.72, the increase for the previous year having been but $6,975,707.73. The total number of depositors is 1,247,090, the average deposit to each account being $334.20. Last year the average was $329.35, and the total number of open accounts was 1,214,493.

The number of deposits made during the year was 1,044,649, the amount deposited being $74,946,570.01, an average of $71.74 for each deposit. The number of withdrawals was 968,577 and the amount withdrawn $74,124,697.33, an average of $76.53 for each withdrawal.

It is quite clearly indicated by these averages that the banks are being generally used by those people of small means for whose special advantage they were designed.

The amount deposited exceeded the amount withdrawn by only $821,872.68.

Dividends to the amount of $15,770,963.89 have been credited to depositors during the year.

The total assets of the one hundred and eighty-five savings banks are $442,391,264.81, an increase of $17,811,930.43.

The increase and decrease during the year in each particular item of assets is shown by the table on page viii.

The increased investments are: —

In public funds,	$8,134,944 69
In railroad bonds,	11,306,394 03
In loans on real estate,	9,393,480 68
In loans to counties, cities and towns,	685,121 36

And these indicate the careful, conservative management of the banks, as all these channels of investment can justly be considered among the safest and best.

The amount invested in bank stock during the year was comparatively small, and was considerably exceeded by the amount received from those national banks whose capital was reduced during the year, in which the savings banks held a considerable number of shares.

The increase of over $3,000,000 of deposits in banks (usually at low rates of interest) is an added illustration of the difficulty

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in obtaining such desirable investments as will produce income sufficient to warrant their holding.

The increase in real estate held by foreclosure is to be regretted. The condition of the market for all classes of property is such, however, that very little sale for the property previously held could have been expected, and thus the aggregate is increased by that newly acquired. In cases where real estate has been held by the banks for a considerable time, and extension of the time within which it must be sold has been applied for and granted, the banks have been informed that, except under very unusual circumstances, another extension will not be granted if a reasonably fair return can be obtained by a sale thereof.

The large decrease in the item of railroad notes is owing to the fact that during the year two or more of the companies which had been considerable borrowers at the banks have funded their floating debt.

The decrease of $9,881,000 in loans on personal security is no doubt in part owing to the dull business in many of our industries, and in part to the fact that money can be obtained at lower rates than the savings banks are willing to accept. Of the loans outstanding, about one-half, to wit, $39,049,808.80, is secured by collateral, in addition to the principal and sureties required by law.

The following table gives a synopsis of the business of the banks for the past year, as compared with the year previous: —

Deposits, Withdrawals, etc.	Oct. 31, 1894.	Increase.	Decrease.
Number of open accounts,	1,247,090	32,597	-
Average amount to the credit of each account,	$334 20	$4 85	-
Number of deposits,	1,044,649	-	56,761
Number of withdrawals,	968,577	15,524	-
Amount deposited (not including dividends),	$74,946,570 01	-	$780,901 02
Average of deposits,	71 74	$2 20	-
Amount withdrawn (including dividends),	74,124,697 33	-	10,278,377 96
Average of withdrawals,	76 53	-	8 03
Amount of expenses,	1,028,838 01	18,198 38	-
Total earnings,	20,635,413 68	390,456 09	-
Total ordinary dividends,	15,665,211 87	118,781 44	-
Total extra dividends,	105,752 02	-	3,383 36
Number of loans of an amount less than $3,000,	59,519	3,098	-
Number of loans on real estate security,*	66,682	3,482	-

* Averaging $2,749.53 each.

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Classification of Deposits.

The provisions of chapter 44 of the Acts of 1890, now embodied in section 43 of chapter 317, Acts of 1894, require the banks every fifth year to include in their returns a classified statement of the deposits made during the twelve months preceding. The first return under the statute was made for the year ending Oct. 31, 1889; the second is included in the returns for this year, and the following is a consolidated statement thereof: —

[A.]

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less, .	784,482	$14,756,163 48	To the credit —		
Exceeding $50 and not more than $100,	125,939	10,251,776 15	Of women, both adult and minor, .	480,835	$33,469,023 11
Exceeding $100 and not more than $200,	58,496	9,114,691 25	Of guardians, . .	2,946	658,017 98
Exceeding $200 and not more than $500,	47,790	16,900,041 45	Of religious and charitable associations, . . .	11,515	1,441,944 04
Exceeding $500 and less than $1,000, .	15,768	11,099,389 93	In trust, . . .	56,628	5,960,155 10
Of $1,000 or more, .	12,174	12,824,507 75			
Totals, . .	1,044,649	$74,946,570 01			

Some banks, when deposit accounts are transferred from one person to another, are accustomed to close the old account by entering the amount as a withdrawal, and treating the sum transferred as a new deposit, thus swelling the sum of deposits by the amount of such transfers; and therefore the preceding table makes the total deposits to be in excess of the new money actually received by the banks.

With two or three exceptions, the banks which treat transfers in the manner above mentioned have been able to report accurately a classified list of such transfers, which reports are consolidated into the annexed table, marked B.

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[B.]

Classification of Transfers during the Year ending Oct. 31, 1894.

	Number.	Amount.
Of $50 and less,	1,600	$39,603 79
Exceeding $50 and not more than $100,	878	69,[illegible]69 07
Exceeding $100 and not more than $200,	1,084	164,425 31
Exceeding $200 and not more than $500,	1,739	687,486 98
Exceeding $500 and less than $1,000,	1,454	1,020,662 44
Of $1,000 or more,	1,206	1,493,183 42
Totals,	7,961	$3,474,431 01

Deducting from Table A the numbers and amounts disclosed in Table B, and we are able to exhibit, in Table C, a revised classification, which appears to give more correctly the information sought by the statute.

[C.]

Classification of Deposits [excluding transfers] during the Year ending Oct. 31, 1894.

	Number.	Amount.
Of $50 and less,	782,882	$14,716,559 69
Exceeding $50 and not more than $100,	125,061	10,182,707 08
Exceeding $100 and not more than $200,	57,412	8,950,265 94
Exceeding $200 and not more than $500,	46,051	16,212,554 47
Exceeding $500 and less than $1,000,	14,314	10,078,727 49
Of $1,000 or more,	10,968	11,331,324 33
Totals,	1,036,688	$71,472,139 00

This last table shows actual new deposits of $71,472,139.00; of these new deposits, more than 93 per cent., viz., 965,355, were in sums of $200 or less, the average being $35.06; more than three-quarters of the whole number, say 782,882, and nearly one-fifth of the total amount, to wit, $14,716,559.69, were in sums of $50 or less, the average being $18.80 to each.

The average of all the deposits shown by Table C is about $68.94, as against the average of $71.74 computed by the amounts in Table A.

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The deposits in name of women is also an instructive item, and seems to illustrate anew the character of business being done by the banks, inasmuch as almost one-half both in number and amount of the total is so deposited.

A comparison of the classification for this year with that of five years ago shows slight changes as to characteristics, and those are generally in favor of the claim that the banks are being used almost entirely by those of limited means and opportunities, and not by the wealthy classes.

Stockbridge Savings Bank.

The mixed condition of the accounts of this bank which existed at the time of the last report of this Board has since been remedied; at the time the books were received by the present receiver, there appeared to be due from F. A. Hobbs, the former receiver, the sum of $59,746.94, which sum was further increased by an expert examination of the accounts in the sum of $537.88, making the total amount due from Hobbs to be $60,284.82. Against this sum the present receiver has recovered the sum of $39,222.36, leaving now due $21,062.46, which represents the actual direct deficiency by the books of the former receiver. In addition to this direct loss, the depositors have sustained indirect losses in consequence of the shameful neglect of duty by Mr. Hobbs during the last few months of his administration, in not enforcing claims from which might then have been recovered more than now can be, as also by loss of interest on the money stolen, etc.

It is believed that traces have been found of some of the missing money which was appropriated by Hobbs to his own use, and legal steps have been taken looking to its recovery; it is expected the case will come up for adjudication early in March next.

A claim has been made by the assignee of Hobbs, whose estate is in the court of insolvency, for a determination by the supreme judicial court of the question of Hobbs' compensation as receiver. As soon as these matters are settled, the Fidelity and Casualty Company, which furnished bonds for Hobbs as receiver, will be required to make up any deficiency to the amount of its bond of $20,000.

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The former receiver, Hobbs, served out his term of six months' imprisonment for contempt of court, and is now under indictment for embezzlement; he is under bonds to appear at the January term of the superior court of Berkshire County, and it is to be hoped that he will soon receive such punishment as his nefarious conduct seems to warrant.

The present receiver, William C. Spaulding, Esq., of West Stockbridge, is using every effort to close up the affairs of this unfortunate bank as speedily as he can judiciously; under his administration a dividend of fifteen per cent. has been declared, and is now being paid.

The following statement shows the condition of the bank at the time it passed into the hands of the present receiver, as also its condition at close of business, October 31 last: —

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Stockbridge Savings Bank Statement — Oc'ober 31, 1894.

CHARACTER OF ASSETS.	Amount delivered to Receiver.	Disposition of Assets.				Amount Oct. 31, 1894.
		Received in Cash.	Charged off.	Interest collected.	Credits on Principal.	
Loans on personal security,	$25,383 01	$3,089 97	-	$532 86	$3,089 97	$22,293 04
Loans on real estate security,	31,882 33	8,030 54	$425 00	1,907 29	8,455 54	23,426 79
Real estate by foreclosure,	20,025 32	-	-	-	-	20,025 32
Suspense account,	47,794 06	-	-	-	-	47,794 06
Cash,	39,222 36	39,222 36	-	-	-	-
Amount of assets,	$164,307 08	-	$425 00	$2,440 15	$11,545 51	
Interest on deposits,		1,156 30				-
Interest on loans,		2,440 15				-
Rents collected, grass sold, etc.,		224 35				-
Sale of office furniture, etc.,		50 80				-
Amount of cash received,		$54,214 47				-
Less payments for: —						
Expenses of former years,	$681 24	-				-
Special expenses this year,	679 40	-				-
Ordinary expenses this year,	1,337 77	-				-
Insurance,	22 89	-				-
Taxes,	224 92	-				-
On first dividend of 33⅓ per cent.,	857 16	-				-
On second dividend of 16⅔ per cent.,	1,065 12	-				-
Amount of payments,	$4,668 50	4,668 50				-
Balance, cash,		$49,545 97				49,545 97
						$163,085 18

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The item of suspense account represents the deficiency of the late receiver, added to that of the former treasurer; and whatever sums are received on account of these shortages will go to the credit of that account, and be applicable to future dividends to the depositors.

The amount due depositors at the time the bank went into the hands of a receiver was $303,158.61

The dividends already declared are as follows:—

First, due July 28, 1891, of 33⅓ per cent.,	$101,052 87
Second, due Feb. 15, 1892, of 16⅔ per cent.,	50,286 29
Third, due Nov. 1, 1894, of 15 per cent.,	45,260 95

There remains unpaid at date of foregoing statement:—

Of the first dividend,	$237 29
Of the second dividend,	255 42

and there are four open accounts on the books, amounting to $1,257.62, for which no claimants have appeared, nor have any pass books been presented to verify the same, and dividends on these accounts are not included in above amounts.

Trust Companies.

This Board has frequently referred to the fact that some of the trust companies allow interest on small deposits, and has as often suggested the adoption of a minimum limit of deposits, not necessarily uniform in all the companies, on which interest should be allowed. The low rate at which the companies have been obliged to loan their money during most of the past year has added weight to the suggestions of the Board, and several companies have adopted such a limit; it is hoped that the time is not far distant when the others will do likewise.

We desire to reiterate what was said in our report to the General Court of 1893, that some of the business authorized under the general law regulating trust companies incorporated since the passage of that act is not likely to arise except at certain central points now fully covered by existing companies, and that, "except under very exceptional circumstances, no more trust companies should be incorporated," and then only with a minimum capital of $500,000.

Most of the companies recently organized are simply banks of deposit and discount; and, as an evidence that already more companies have been incorporated than are required, we append

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a list of companies incorporated which have not yet commenced business: —

Name of Company.	Date of Incorporation.	Date of Acceptance of Charter.
Chelsea Safe Deposit and Trust Company, Chelsea,	May 29, 1888,	*
Columbia Trust Company, Boston,	June 14, 1892,	
Essex County Safe Deposit and Trust Company, Salem,	June 14, 1892,	
Fall River Loan and Trust Company, Fall River,	March 7, 1891,	
Hampden Loan and Trust Company, Springfield,	June 1, 1887,	Dec. 29, 1888.
Jamaica Plain Trust Company, Jamaica Plain,	April 20, 1893,	
Lawrence Trust Company, Lawrence,	April 24, 1893,	
Lawyers' Loan and Trust Company, Boston,	June 3, 1890,	
Manufacturers' Loan and Trust Company, Holyoke,	April 26, 1887,	April 16, 1889.
Newtonville Trust Company, Newtonville,	March 24, 1894,	
North Essex Trust Company, Newburyport,	April 9, 1891,	
Puritan Trust Company, Boston,	June 14, 1892,	Sept. 24, 1892.
Somerville Trust Company, Somerville,	May 14, 1891,	
Union Loan and Trust Company, Boston,	May 29, 1888,	April 30, 1890.
United States Safe Deposit and Trust Company, Boston,	April 15, 1887,	Jan. 21, 1888.
West Lynn Trust Company, Lynn,	June 14, 1892,	July 24, 1892.
Winthrop Loan and Trust Company, Boston,	March 17, 1891,	

* Charter expired by limitation.

Statistics relative to the companies now transacting business are given in the table on page 725, the financial statement of each being exhibited on pages 700 to 724 inclusive.

Suffolk Trust Company.

This company was placed in the hands of a receiver in September, 1891. Little progress has been made during the past year in the settlement of its affairs, principally on account of the poor character of its assets and the general depression in business.

The deposits held by this company at the time of its suspension amounted to $182,142.53; the assets cannot be expected to realize anywhere near this sum, and legal action has been taken to enforce the liability of its stockholders to make up the deficit to the extent of their holdings of stock.

In order to secure the best returns from the real estate held in the West, as also from some claims in this section of the Union, the liquidation of its affairs must necessarily be considerably longer delayed.

A statement showing the result of the year's business as it affects the assets is shown on the following page: —

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Changes in Assets of Suffolk Trust Company, Nov. 1, 1893, to Oct. 31, 1894.

CHARACTER OF ASSETS.	Amount Oct. 31, 1893.	Disposition of Assets as shown by Reports of Receiver.				Amount Oct. 31, 1894.
		Received in Cash.	Charged off.	Interest Collected.	Total Credits on Principal.	
Time loans,	$44,813 88	$180 53	–	$13 92	$180 53	$44,633 35
Demand loans,	30,720 00	23 63	–	–	23 63	30,696 37
Tax sale certificates,	3,890 19	510 04	–	16 21	510 04	3,380 15
Coupon account,	24,273 21	–	–	–	–	24,273 21
Mortgage loans,	6,400 00	–	–	457 90	–	6,400 00
Bills receivable,	532 25	–	–	–	–	532 25
Overdrafts,	777 85	–	–	–	–	777 85
Furniture, etc.,	4,168 90	1 50	–	–	1 50	4,167 40
Teller's memoranda,	446 88	–	–	–	–	446 88
Real estate equities,	11,006 27	40 97	–	12 54	40 97	10,965 30
Due from agents,	3,347 52	–	–	–	–	3,347 52
Foreclosure account,	19,036 87	146 39	–	–	146 39	18,890 48
Maverick National Bank,	335 42	55 90	–	–	55 90	279 52
Cash,	1,529 01	1,529 01	–	–	–	–
	$151,278 25		–	$500 57	$958 96	
Received interest on deposits,		381 59				–
Received from assignment of mortgages,		58 00				–
Received from interest on loans, etc.,		500 57				–
Transferred from dividend account,		892 50				–
Total receipts to Oct. 31, 1894,		$4,320 63				–
Less expenses for year,		1,842 43				–
Cash balance Oct. 31, 1894,		$2,478 20				2,478 20
						$151,268 48

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Suffolk Trust Company — Dividend Account.

Deposited to dividend account, Sept. 30, 1893,	$59,630 26
Less amount transferred to general account in settlement of claim,	892 50
	$58,737 76
Amount of dividends paid to Oct. 31, 1894,	45,378 77
Amount of unpaid dividends, Oct. 31, 1894,	$13,358 99

Conclusion.

The Board desires to express its obligations to the Attorney-General and his assistants for numerous opinions given and acts of courtesy extended by them during the year.

In the pages following will be found detailed statements of the condition of the savings banks and trust companies at close of business October 31 last; and in the Appendix the laws relating to such institutions, corrected to date.

STARKES WHITON,
WILLIAM D. T. TREFRY,
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, 1894.

MADE IN CONFORMITY TO THE REQUIREMENTS OF CHAPTER 317 OF THE ACTS OF 1894.

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Federal Reserve Bank of St. Louis

ABINGTON SAVINGS BANK — ABINGTON.

Incorporated March 17, 1853. Present number of corporators, 62.

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, JOHN W. SPROUL,
OTIS W. SOULE, GEO. L. RICHARDSON,
JOSEPH L. GREENWOOD, ADONIRAM VAUGHN.

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

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$68,000 00	Deposits,	$1,704,441 14
Bank stock as per schedule,	129,900 00	Guaranty fund,	78,000 00
Loans on bank stock,	1,200 00	Interest account,	31,706 68
Railroad bonds as per schedule,	173,000 00		
Real estate (for banking purposes),	42,000 00		
Real estate by foreclosure,	28,684 26		
Loans on real estate,	1,028,935 46		
Loans on personal security,	229,809 48		
Loans to counties, cities or towns (notes),	29,600 00		
Loans on depositors' books,	225 00		
Deposits in banks, on interest,	73,542 71		
Expense account,	239 18		
Real estate income account,	353 46		
Lawrence Duck Co. stock,*	6,000 00		
Furniture and fixtures,	1,000 00		
Store fixtures,	1,000 00		
Cash on hand,	658 27		
	$1,814,147 82		$1,814,147 82

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each: —

Abington National Bank, Abington,	$21,786 38
National Bank of Redemption, Boston,	51,756 33

Loans on Bank Stock, amount on each: —

On 5 shares National Granite Bank, Quincy,	$400 00
On 10 shares First National Bank, Rockland,	800 00

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Federal Reserve Bank of St. Louis

Abington Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Abington, Mass., 4s, . .	$20,000	$20,460 00	$20,000 00
City of Fort Wayne, Ind., 6s, . .	5,000	5,450 00	5,000 00
of Grand Rapids, Mich., 5s, .	3,000	3,270 00	3,000 00
of Springfield, Ohio, 4½s, .	5,000	5,400 00	5,000 00
of Springfield, Ohio, 5s, . .	5,000	5,450 00	5,000 00
Town of Middleborough, Mass., 4s,	10,000	10,400 00	10,000 00
City of Bay City, Mich., 5s, . .	10,000	10,350 00	10,000 00
of New Britain, Conn., 4s, .	10,000	10,300 00	10,000 00
	$68,000	$71,080 00	$68,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
60	Abington N'l Bank, Abington,	$6,000	$7,200 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	7,696 00	7,400 00
50	Blackstone N'l Bank, Boston, .	5,000	5,006 25	5,000 00
12	Central Nat'l Bank, Boston, .	1,200	1,524 00	1,200 00
25	Continental N'l Bank, Boston,	2,500	2,875 00	2,500 00
19	National Eagle Bank, Boston,	1,900	1,581 75	1,900 00
59	Eliot National Bank, Boston, .	5,900	7,729 00	5,900 00
50	Globe National Bank, Boston, .	5,000	4,500 00	5,000 00
50	Hamilton Nat'l Bank, Boston, .	5,000	5,525 00	5,000 00
68	N'l Hide & Leather B'k, Boston,	6,800	7,310 00	6,800 00
150	Howard Nat'l Bank, Boston, .	15,000	14,512 50	15,000 00
100	Merchants' N'l Bank, Boston, .	10,000	15,775 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	4,560 00	3,800 00
22	North National Bank, Boston,	2,200	2,552 00	2,200 00
110	N'l B'k of Redemption, Boston,	11,000	13,832 50	11,000 00
45	N'l B'k of the Republic, Boston,	4,500	7,155 00	4,500 00
50	Second National Bank, Boston,	5,000	9,250 00	5,000 00
10	Shoe & Leather N'l B'k, Boston,	1,000	912 50	1,000 00
50	South End Nat'l Bank, Boston,	5,000	3,900 00	5,000 00
32	State National Bank, Boston, .	3,200	3,712 00	3,200 00
31	Nat'l Webster Bank, Boston, .	3,100	3,100 00	3,100 00
32	Old Colony N'l B'k, Plymouth,	3,200	4,800 00	3,200 00
2	First Nat'l Bank, Rockland, .	200	215 00	200 00
20	Brockton Nat'l B'k, Brockton, .	2,000	2,300 00	2,000 00
		$129,900	$153,273 50	$129,900 00

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Federal Reserve Bank of St. Louis

Abington Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	$22,000	$22,220 00	$22,000 00
Boston & Maine R.R. 4s,	39,000	39,390 00	39,000 00
Concord & Montreal R.R. 4s,	30,000	30,600 00	30,000 00
Eastern R.R. 6s,	25,000	30,500 00	25,000 00
Leeds & Farmington R.R. 6s,	1,000	1,030 00	1,000 00
Maine Central R.R. 4½s,	10,000	10,600 00	10,000 00
Old Colony R.R. 4s,	15,000	15,750 00	15,000 00
Portland & Ogdensburg R.R. 6s,	5,000	5,500 00	5,000 00
Upper Coos R.R. 4½s,	5,000	5,250 00	5,000 00
Old Colony R.R. 6s,	1,000	1,055 00	1,000 00
Penobscot Shore Line R.R. 4s,	20,000	20,000 00	20,000 00
	$173,000	$181,895 00	$173,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount	Rate.
$73,542 71	2 per cent.	$93,000 00	4½ per cent.	$200 00	5¼ per cent.
3,000 00	4 "	10,000 00	4¾ "	107,130 00	5½ "
35,000 00	4¼ "	281,400 00	5 "	760,039 94	6 "

Amount invested in real estate for banking purposes,		$42,000 00
Estimated value of the same,		42,000 00
Assessed value of the same,		39,000 00
Net income received from same during year ending Oct. 31, 1894,		1,434 89
Value, by books, of other real estate held or owned by foreclosure or otherwise,		28,684 26
Assessed value of the same,		28,975 00
Net income received from same during year ending Oct. 31, 1894,		504 98
Number of loans which are of an amount not exceeding $3,000 each,	708	
Aggregate amount of the same,		710,184 94
Total number of loans upon real estate,	720	
Amount of investments from which no income is received,		14,533 26
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		90,567 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, 1894,	2¼ per cent., $35,671 05 2¼ per cent., 36,461 09	72,132 14
Number of accounts opened during the year ending Oct. 31, 1894,	430	
Number of accounts closed during the year ending Oct. 31, 1894,	324	
Total number of open accounts Oct. 31, 1894,	3,770	

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Abington Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		$3,794 52
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		232,813 85
Number of same,	1,782	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		224,973 21
Number of same,	2,409	

Date of examination by commissioner: May 10.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	1,072	$23,821 83	To the credit—		
Exceeding $50 and not more than $100,	264	22,480 47	Of women, both adult and minor,	959	$121,249 42
Exceeding $100 and not more than $200,	160	26,233 55	Of guardians,	8	3,555 84
Exceeding $200 and not more than $500,	165	58,640 12	Of religious and charitable associations,	9	3,862 86
Exceeding $500 and less than $1,000,	71	50,137 88	In trust,	109	21,918 25
Of $1,000 or more,	50	51,500 00			
Totals,	1,782	$232,813 85			

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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.*
Geo. 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, 1894.

Assets.		Liabilities.	
Public funds as per schedule,	$156,718 60	Deposits,	$1,862,066 98
Bank stock as per schedule,	220,739 33	Guaranty fund,	77,450 00
Loans on bank stock,	3,380 00	Profit and loss account,	52,631 62
Railroad bonds as per schedule,	154,800 00		
Real estate (for banking purposes),	15,000 00		
Loans on real estate,	1,166,901 00		
Loans on personal security,	165,344 05		
Loans to counties, cities or towns (notes),	83,700 00		
Loans on depositors' books,	2,300 00		
Deposits in banks, on interest,	17,493 50		
Deposit in bank, not on interest,	5,000 00		
Cash on hand,	772 12		
	$1,992,148 60		$1,992,148 60

Cash on Deposit in Banks, amount in each: —

First National Bank, Amherst,	$14,493 50
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,	1,980 00
On 28 shares Ware National Bank, Ware,	
On 3 shares First National Bank, Amherst,	900 00
On 8 shares First National Bank, Easthampton,	

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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	$26,936 00	$25,900 00
of Chicago, Ill., 4s, . . .	20,000	20,400 00	19,875 00*
of Cleveland, Ohio, 5s, . .	7,000	7,350 00	7,000 00
of Fall River, Mass, 6s, . .	8,000	8,160 00	8,000 00
of Northampton, Mass, 4s, .	3,000	3,000 00	2,943 60
of Pawtucket, R. I., 5s, . . .	3,000	3 180 00	3,000 00
of Rutland, Vt., 4s, . . .	20,000	20,500 00	20,000 00
of Saginaw, Mich., 4½s, . .	20,000	21,000 00	20,000 00
Town of Beverly, Mass., 4s, . .	10,000	10,400 00	10,000 00
of Clinton, Mass., 4s, . .	20,000	20,400 00	20,000 00
of Marblehead, Mass., 4s, .	15,000	15,600 00	15,000 00
of Adams, Mass., 5s, . .	5,000	5,050 00	5,000 00
	$156,900	$161,976 00	$156,718 60

* A legal investment when made.

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	5,300 00	5,000 00
23	Suffolk National Bank, Boston,	2,300	2,300 00	2,300 00
10	N'l Hide & Leather B'k, Boston,	1,000	1,150 00	1,000 00
80	N'l B'k of the Republic, Boston,	8,000	12,800 00	10,095 50
45	Conway N'l Bank, Conway, .	4,500	5,400 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	5,600 00
100	Holyoke Nat'l Bank, Holyoke,	10,000	17,000 00	10,800 00
100	City National Bank, Holyoke,	10,000	11,200 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	15,480 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	15,000 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	11,832 00	11,600 00
100	Chapin N'l Bank, Springfield,	10,000	15,000 00	12,703 00
70	First Nat'l Bank, Springfield, .	7,000	8,400 00	8,730 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.
56	Crocker N'l B'k, Turner's Falls,	$5,600	$6,720 00	$5,600 00
8	Ware National Bank, Ware, .	800	960 00	800 00
40	City Nat'l Bank, Worcester, .	4,000	5,800 00	5,120 00
25	Citizen's Nat'l B'k, Worcester,	2,500	3,250 00	2,500 00
10	Mechanics' N'l B'k, Worcester,	1,000	1,100 00	1,000 00
28	National Pahquioque Bank, Danbury, Ct, . . .	2,800	3,920 00	3,870 00
		$189,800	$252,627 00	$220,739 33

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . .	$43,000	$43,660 00	$43,000 00
Boston & Lowell R.R. 6s, . .	7,000	7,280 00	7,000 00
Boston & Maine R.R. 4s, . .	35,000	35,875 00	34,800 00
Boston, Revere Beach & Lynn R.R. 6s,	25,000	26,500 00	25,000 00
Fitchburg R.R. 4½s, ...	10,000	10,150 00	10,000 00
Fitchburg R.R. 5s, ...	25,000	26,250 00	25,000 00
Boston & Maine R.R. 4½s, . .	10,000	11,050 00	10,000 00
	$155,000	$160,765 00	$154,800 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$9,493 50	3 per cent.	$40,700 00	4¾ per cent.	$25,400 00	5½ per cent.
28,000 00	4 "	1,146,910 05	5 "	80,615 00	6 "
108,000 00	4½ "				

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, 1894, . .	688 71
Number of loans which are of an amount not exceeding $3,000 each, 568	
Aggregate amount of the same, ...	553,388 05
Total number of loans upon real estate, ... 614	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894, ...	94,307 11

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Amherst Savings Bank — Concluded.

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, 1894,	2 per cent., $34,893 86 2¼ per cent., 39,832 15	$74,726 01
Number of accounts opened during the year ending Oct. 31, 1894,	577	
Number of accounts closed during the year ending Oct. 31, 1894,	429	
Total number of open accounts Oct. 31, 1894,	4,529	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		4,715 71
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		285,838 90
Number of same,	3,471	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		286,763 86
Number of same,	3,176	
Date of examination by commissioner: September 13.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	2,503	$44,885 55	To the credit —		
Exceeding $50 and not more than $100,	448	35,501 77	Of women, both adult and minor,	1,573	$121,501 64
Exceeding $100 and not more than $200,	223	34,594 10	Of guardians,	10	2,663 21
Exceeding $200 and not more than $500,	179	63,732 89	Of religious and charitable associations,	337	23,697 29
Exceeding $500 and less than $1,000,	64	43,911 26	In trust,	74	26,862 05
Of $1,000 or more,	54	63,213 33			
Totals,	3,471	$285,838 90			

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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, PETER D. SMITH,
JAMES P. BUTTERFIELD, 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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$324,500 00	Deposits,	$2,413,407 19
Loan on public funds,	80 00	Guaranty fund,	103,000 00
Bank stock as per schedule,	302,425 00	Interest account,	46,493 29
Loans on bank stock,	712 50	Profit and loss account,	63,809 53
Railroad bonds as per schedule,	757,987 50		
Real estate by foreclosure,	11,300 00		
Loans on real estate,	1,121,018 64		
Loans on personal security,	53,952 00		
Loans on depositors' books,	100 00		
Deposits in banks, on interest,	34,671 61		
Deposit in bank, not on interest,	5,519 81		
Cash on hand,	14,442 95		
	$2,626,710 01		$2,626,710 01

Cash on Deposit in Banks, amount in each: —

Andover National Bank, Andover,	$8,519 81
Blackstone National Bank, Boston,	31,671 61

Loan on Public Funds: —

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

Loans on Bank Stock, amount on each: —

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	53,000 00	50,000 00
of Cambridge, Mass., 6s,	2,000	2,100 00	2,000 00
of Chicago, Ill., 4s,	75,500	80,000 00	75,500 00
of Fall River, Mass., 6s,	11,000	12,000 00	11,000 00
of Lewiston, Me , 6s,	4,000	4,250 00	4,000 00
of Lynn, Mass., 4s,	25,000	26,000 00	25,000 00
of Norwich, Conn., 6s,	30,000	31,500 00	30,000 00
of Portland, Me., 6s,	21,000	24,000 00	21,000 00
of Salem, Mass., 6s,	3,000	3,150 00	3,000 00
of Sioux City, Iowa, 4½s,	15,000	15,300 00	15,000 00
County of Rockingham, N. H., 4s,	10,000	10,400 00	10,000 00
Town of Andover, Mass., 4s,	5,000	5,300 00	5,000 00
of Melrose, Mass., 4s,	26,000	27,560 00	26,000 00
of Peabody, Mass., 4s,	10,000	10,600 00	10,000 00
County of Aroostook, Me., 4½s,	10,000	10,600 00	10,000 00
Town of Arlington, Mass., 4s,	10,000	10,600 00	10,000 00
	$324,500	$344,210 00	$324,500 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	$31,600 00	$31,600 00
40	Atlas National Bank, Boston,	4,000	4,760 00	4,000 00
99	Blackstone N'l Bank, Boston,	9,900	9,900 00	9,900 00
27	Boylston Nat'l Bank, Boston,	2,700	3,400 00	2,700 00
100	Continental N'l Bank, Boston,	10,000	12,000 00	10,000 00
84	Everett Nat'l Bank, Boston,	8,400	7,220 00	8,400 00
112	Freeman's Nat'l Bank, Boston,	11,200	9,850 00	11,200 00
100	Market Nat'l Bank, Boston,	10,000	8,700 00	10,000 00
100	Massachusetts N'l B'k, Boston,	10,000	9,700 00	10,000 00
50	Merchants' N'l Bank, Boston,	5,000	7,850 00	5,000 00
120	Metropolitan N'l B'k, Boston,	12,000	11,520 00	12,000 00
300	National Bank of the Commonwealth, Boston,	30,000	38,400 00	30,000 00
225	N'l B'k of the Republic, Boston,	22,500	36,000 00	22,500 00
100	National City Bank, Boston,	10,000	8,200 00	10,000 00
100	National Eagle Bank, Boston,	10,000	8,000 00	10,000 00
100	N'l Hide & Leather B'k, Boston,	10,000	11,000 00	10,000 00
263	National Revere Bank, Boston,	26,300	25,500 00	26,300 00
6	National Security B'k, Boston,	600	1,380 00	600 00

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Federal Reserve Bank of St. Louis

Andover Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
60	National Union Bank, Boston,	$6,000	$7,900 00	$6,000 00
102	Nat'l Webster Bank, Boston, .	10,200	9,800 00	10,200 00
58	New England N'l B'k, Boston,	5,800	9,280 00	5,800 00
41	North National Bank, Boston,	4,100	4,800 00	4,100 00
79	Old Boston N'l Bank, Boston,	7,900	8,400 00	7,900 00
110	Second Nat'l Bank, Boston, .	11,000	20,000 00	11,000 00
35	Shawmut Nat'l Bank, Boston,	3,500	4,100 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	6,000 00	5,200 00
18	Tremont Nat'l Bank, Boston, .	1,800	1,580 00	1,800 00
3	First National Bank, Danvers,	225	225 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	5,000 00	5,000 00
		$302,425	$346,265 00	$302,425 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R R. 4s, . .	$50,000	$51,500 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 & Maine R.R. 4s, . . .	110,000	114,400 00	110,000 00
Boston & Maine R.R. 4½s, . .	30,000	33,000 00	30,000 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, . .	80,000	82,000 00	79,987 50
Conn. & Passumpsic Rivers R.R. 4s,	20,000	20,800 00	20,000 00
Danbury & Norwalk R.R. 5s, . .	25,000	27,500 00	25,000 00
Fitchburg R.R. 4s, ...	50,000	51,100 00	50,000 00
Fitchburg R.R. 5s, ...	50,000	54,000 00	50,000 00
Maine Central R.R. 4½s, . . .	25,000	27,000 00	25,000 00
Maine Central R.R. 4s, . . .	5,000	5,200 00	5,000 00
Newport & Richford R.R. 5s, . .	13,000	13,250 00	13,000 00*
Old Colony R R 4s, ...	142,000	147,680 00	142,000 00
Old Colony R.R. 6s, ...	5,000	5,500 00	5,000 00
Worcester & Nashua R.R. 5s, . .	5,000	5,000 00	5,000 00
Worcester, Nashua & Roch. R.R. 4s,	50,000	51,500 00	50,000 00
Manchester & Lawrence R.R. 4s, .	25,000	26,250 00	25,000 00
	$758,000	$793,780 00	$757,987 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.
$31,671 61	2 per cent.	$155,302 00	5 per cent.	$804,839 04	6 per cent.
20,001 00	4 "	193,063 50	5½ "	1,157 60	7 "
4,500 00	4½ "				

Value, by books, of real estate held or owned by foreclosure or otherwise,		$11,300 00
Assessed value of the same,		8,600 00
Net income received from same during year ending Oct. 31, 1894,		341 63
Number of loans which are of an amount not exceeding $3,000 each,	508	
Aggregate amount of the same,		787,277 64
Total number of loans upon real estate,	575	
Amount of investments from which no income is received,		15,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		124,644 32
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, 1894,	2 per cent., $44,418 67 2½ per cent., 56,387 36	100,806 03
Number of accounts opened during the year ending Oct. 31, 1894,	616	
Number of accounts closed during the year ending Oct. 31, 1894,	469	
Total number of open accounts Oct. 31, 1894,	5,688	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		4,687 28
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		325,382 09
Number of same,	3,668	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		295,305 47
Number of same,	2,927	
Date of examination by commissioner: December 13.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	2,617	$50,768 93	To the credit —		
Exceeding $50 and not more than $100,	448	36,286 52	Of women, both adult and minor,	2,043	$178,704 55
Exceeding $100 and not more than $200,	219	34,003 57	Of guardians,	30	6,609 88
Exceeding $200 and not more than $500,	252	90,819 33	Of religious and charitable associations,	41	2,110 84
Exceeding $500 and less than $1,000,	61	42,503 74	In trust,	39	9,092 93
Of $1,000 or more,	71	71,000 00			
Totals,	3,668	$325,382 09			

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Federal Reserve Bank of St. Louis

ARLINGTON FIVE CENTS SAVINGS BANK — ARLINGTON.

Incorporated April 2, 1860. Present number of corporators, 31.

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 every business day, 3 P.M. to 5.30 P.M.; Wednesday and Saturday, 7 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$254,000 00	Deposits,	$1,266,836 38
Bank stock as per schedule,	27,400 00	Guaranty fund,	42,950 62
Loan on bank stock,	4,000 00	Interest account,	9,633 63
Railroad bonds as per schedule,	198,000 00	Profit and loss account,	4,735 92
Real estate (for banking purposes),	100 00	Surplus,	5,252 89
Loans on real estate,	786,132 03	Rent account,	516 69
Loans to counties, cities or towns (notes),	15,500 00	Due on mortgage loans,	4,400 00
Loans on depositors' books,	1,350 00	Insurance collected,	4,153 50
Deposit in bank, on interest,	46,972 38		
Deposit in bank, not on interest,	401 31		
Expense account,	1,499 78		
Tax account,	369 24		
Insurance account,	772 19		
Cash on hand,	1,982 70		
	$1,338,479 63		$1,338,479 63

Cash on Deposit in Banks, amount in each: —

Atlantic National Bank, Boston,	$46,972 38
Faneuil Hall National Bank, Boston,	401 31

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,	$22,000	$23,240 00	$22,000 00
of Arlington, Mass., 5s,	13,000	13,520 00	13,000 00
of Chatham, Mass., 4½s,	8,000	8,560 00	8,000 00
of Methuen, Mass., 6s,	1,000	1,010 00	1,000 00
of Wayland, Mass., 5s,	2,000	2,070 00	2,000 00
City of Bangor, Me, 6s,	2,000	2,180 00	2,000 00
of Brockton, Mass., 4s,	2,000	2,120 00	2,000 00
of Chelsea, Mass., 6s,	1,000	1,005 00	1,000 00
of Cleveland, Ohio, 5s,	9,000	9,900 00	9,000 00
of Cleveland, Ohio, 6s,	12,000	12,530 00	12,000 00
of Dayton, Ohio, 5s,	24,000	24,480 00	24,000 00*
of Dayton, Ohio, 6s,	5,000	5,100 00	5,000 00*
of Fall River, Mass., 6s,	2,000	2,200 00	2,000 00
of Grand Rapids, Mich., 5s,	20,000	21,970 00	20,000 00
of Holyoke, Mass., 6s,	5,000	5,500 00	5,000 00
of Lewiston, Me., 5s,	1,000	1,190 00	1,000 00
of Peoria, Ill., 7s,	13,000	14,690 00	13,000 00
of Portland, Me., 6s,	20,000	24,400 00	20,000 00
of Springfield, Ohio, 4½s,	12,000	12,960 00	12,000 00
of Springfield, Ohio, 5s,	16,000	16,235 00	16,000 00
of Somerville, Mass., 5s,	19,000	19,095 00	19,000 00
County of Hillsborough, N. H., 6s,	10,000	10,050 00	10,000 00
District of Columbia 6s,	3,000	3,450 00	3,000 00
Town of Attleborough, Mass., 5s,	5,000	6,050 00	5,000 00
City of Chelsea, Mass., 4s,	1,000	1,055 00	1,000 00
Town of Cranston, R. I., 4s,	2,000	2,100 00	2,000 00
of Medford, Mass., 4s,	10,000	10,500 00	10,000 00
of Wellesley, Mass., 4s,	10,000	10,210 00	10,000 00
of Winchester, Mass., 4s,	4,000	4,200 00	4,000 00
	$254,000	$270,570 00	$254,000 00

* Legal investments 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	$6,137 50	$5,000 00
50	Continental N'l Bank, Boston,	5,000	5,750 00	5,000 00
50	Faneuil Hall N'l Bank, Boston,	5,000	6,537 50	5,000 00
22	First Ward N'l Bank, Boston,	2,200	2,860 00	2,200 00
25	N'l B'k of No. America, Boston,	2,500	2,875 00	2,500 00
10	N'l B'k of Redemption, Boston,	1,000	1,225 00	1,000 00
33	N'l B'k of the Republic, Boston,	3,300	5,247 00	3,300 00
12	National Union Bank, Boston,	1,200	1,611 00	1,200 00
12	Dedham Nat'l Bank, Dedham,	1,200	1,224 00	1,200 00
10	First Nat'l Bank, Arlington,	1,000	1,120 00	1,000 00
		$27,400	$34,587 00	$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	2,280 00	2,000 00
Boston & Lowell R.R. 6s,	4,000	4,120 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	29,562 50	27,500 00
Concord & Montreal R.R. 4s,	20,000	20,400 00	20,000 00
Eastern R.R. 6s,	5,500	6,710 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
Newport & Richford R.R. 5s,	20,000	21,000 00	20,000 00*
Old Colony R.R. 4s,	30,000	31,650 00	30,000 00
Old Colony R.R. 6s,	1,000	1,050 00	1,000 00
Portland & Ogdensburg R R. 6s,	4,000	4,400 00	4,000 00
Portsmouth, Great Falls & Conway R.R. 4½s,	15,000	16,500 00	15,000 00
Salem & Lowell R.R. 6s,	1,000	1,075 00	1,000 00
Vermont & Massachusetts R.R. 5s,	10,000	10,900 00	10,000 00
St. Johnsbury & Lake Champlain R.R. 6s,	10,000	11,500 00	10,000 00
	$198,000	$211,722 50	$198,000 00

* A legal investment when made.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$46,972 38	2½ per cent.	$269,200 00	5½ per cent.	$1,000 00	6½ per cent.
19,500 00	4½ "	304,621 67	6 "	13,450 00	7 "
142,760 36	5 "	6,000 00	6¼ "	100 00	8 "
50,350 00	5¼ "				

Amount invested in real estate for banking purposes,	$100 00
Estimated value of the same,	25,000 00
Assessed value of the same,	23,380 00
Net income received from same during year ending Oct. 31, 1894,	668 06
Number of loans which are of an amount not exceeding $3,000 each,	321
Aggregate amount of the same,	353,103 54
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, 1894,	70,789 88
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, 1894,	2 per cent., $23,191 02 2 per cent., 23,320 99	$46,512 01
Number of accounts opened during the year ending Oct. 31, 1894,	390	
Number of accounts closed during the year ending Oct. 31, 1894,	307	
Total number of open accounts Oct. 31, 1894,	3,909	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		5,362 69
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		206,650 92
Number of same,	3,382	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		194,141 76
Number of same,	2,530	

Date of examination by commissioner: June 8.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	2,666	$45,866 31	To the credit —		
Exceeding $50 and not more than $100,	335	27,556 32	Of women, both adult and minor,	1,588	$88,646 63
Exceeding $100 and not more than $200,	180	28,072 09	Of guardians,	6	1,228 61
Exceeding $200 and not more than $500,	130	47,023 69	Of religious and charitable associations,	35	1,368 37
Exceeding $500 and less than $1,000,	71	58,132 51	In trust,	318	32,462 73
Totals,	3,382	$206,650 92			

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ATHOL SAVINGS BANK — ATHOL.

Incorporated Feb. 12, 1867. Present number of corporators, 34.

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

Names of the committee charged with the investment of its funds:

ALPHEUS HARDING, HENRY R. STOWELL,
SOLON W. LEE, LUCIEN LORD,
LEVI B. FAY.

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

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$123,000 00	Deposits,	$1,748,491 93
Bank stock as per schedule,	9,400 00	Guaranty fund,	74,000 00
Loans on bank stock,	32,775 00	Interest account,	25,559 59
Railroad bonds as per schedule,	90,000 00	Profit and loss account,	61,876 38
Loans on real estate,	981,939 53		
Loans on personal security,	511,376 88		
Loans to counties, cities or towns (notes),	66,500 00		
Deposits in banks, on interest,	92,691 24		
Expense account,	1,689 58		
Cash on hand,	555 67		
	$1,909,927 90		$1,909,927 90

Cash on Deposit in Banks, amount in each: —

National Bank of the Commonwealth, Boston,	$26,894 26
Miller's River National Bank, Athol,	20,796 98
Athol National Bank, Athol,	10,000 00
Holyoke National Bank, Holyoke,	15,000 00
City National Bank, Holyoke,	20,000 00

Loans on Bank Stock, amount on each: —

On 125 shares National Bank of the Commonwealth, Boston,	$12,500 00
On 36 shares Athol National Bank, Athol,	2,900 00
On 8 shares Athol National Bank, Athol,	375 00
On 22 shares First National Bank, Gardner,	1,500 00
On 150 shares Springfield Safe Deposit and Trust Company, Springfield,	15,000 00
On 7 shares Miller's River National Bank, Athol,	500 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,	$1,000	$1,000 00	$1,000 00
of Meriden, Conn., 6s,	4,000	4,000 00	4,000 00
City of Chicopee, Mass., 4s,	8,000	8,080 00	8,000 00
of Cleveland, Ohio, 5s,	20,000	21,800 00	20,000 00
of Lynn, Mass., 6s,	5,000	5,125 00	5,000 00
of Milwaukee, Wis., 5s,	20,000	20,920 00	20,000 00
of Newton, Mass., 5s,	10,000	11,200 00	10,000 00
of Youngstown, Ohio, 5s,	20,000	21,400 00	20,000 00
of Detroit, Mich., 4s,	25,000	27,375 00	25,000 00
United States 5s,	10,000	12,000 00	10,000 00
	$123,000	$132,900 00	$123,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
7	Blackstone Nat'l Bank, Boston,	$700	$700 00	$700 00
10	Eliot National Bank, Boston,	1,000	1,310 00	1,000 00
50	National Eagle Bank, Boston,	5,000	4,150 00	5,000 00
27	Miller's River N'l B'k, Athol,	2,700	4,725 00	2,700 00
		$9,400	$10,885 00	$9,400 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s,	$25,000	$25,500 00	$25,000 00
Boston & Providence R.R. 4s,	25,000	26,000 00	25,000 00
Fitchburg R.R. 4s,	20,000	19,700 00	20,000 00
Vermont & Massachusetts R.R. 5s,	20,000	21,800 00	20,000 00
	$90,000	$93,000 00	$90,000 00

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Federal Reserve Bank of St. Louis

Athol Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$47,691 24	2 per cent.	$367,300 00	4 per cent.	$25,000 00	4¾ per cent.
45,000 00	3 "	47,000 00	4¼ "	781,192 61	5 "
4,800 00	3⅞ "	109,800 00	4½ "	257,498 80	6 "

Number of loans which are of an amount not exceeding $3,000 each,	356	
Aggregate amount of the same,		$370,410 96
Total number of loans upon real estate,	434	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		92,151 15
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, 1894,	2 per cent., $32,731 43 2 per cent, 33,135 95	65,867 38
Number of accounts opened during the year ending Oct. 31, 1894,	643	
Number of accounts closed during the year ending Oct. 31, 1894,	592	
Total number of open accounts Oct. 31, 1894,	5,070	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		5,445 34
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		280,259 02
Number of same,	2,719	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		279,892 80
Number of same,	3,381	
Date of examination by commissioner: February 20.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	1,844	$36,233 58	To the credit —		
Exceeding $50 and not more than $100,	356	29,971 92	Of women, both adult and minor,	1,248	$123,267 34
Exceeding $100 and not more than $200,	183	29,450 66	Of guardians,	9	4,117 58
Exceeding $200 and not more than $500,	214	80,801 44	Of religious and charitable associations,	51	5,726 74
Exceeding $500 and less than $1,000,	60	41,102 63	In trust,	31	6,362 66
Of $1,000 or more,	62	62,698 79			
Totals,	2,719	$280,259 02			

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ATTLEBOROUGH SAVINGS BANK—NORTH ATTLEBOROUGH.

Incorporated Feb. 2, 1860. Present number of corporators, 59.

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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$30,000 00	Deposits,	$1,139,622 88
Bank stock as per schedule,	11,100 00	Guaranty fund,	53,000 00
Railroad bonds as per schedule,	130,500 00	Interest account,	3,039 81
Loans on railroad stock,	30,000 00	Profit and loss account,	19,920 07
Real estate by foreclosure,	29,501 41		
Loans on real estate,	553,101 57		
Loans on personal security,	354,224 45		
Loans to counties, cities or towns (notes),	56,500 00		
Deposit in bank, on interest,	14,262 95		
Deposit in bank, not on interest,	6,168 33		
Expense account,	224 05		
	$1,215,582 76		$1,215,582 76

Cash on Deposit in Banks, amount in each:—

Boston National Bank, Boston,	$14,262 95
North Attleborough National Bank, North Attleborough,	6,168 33

Loans on Railroad Stock, amount on each:—

On 100 shares Boston & Maine R.R,	$10,000 00
On 50 shares Boston & Maine R.R.,	5,000 00
On 160 shares Boston & Maine R R,	15,000 00

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Attleborough Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Brookline, Mass., 5s,	$9,000	$9,642 60	$9,000 00
City of Youngstown, Ohio, 5s,	10,000	10,673 00	10,000 00
Town of Brunswick, Me., 4s,	8,000	8,214 70	8,000 00
City of Des Moines, Iowa, 4½s,	3,000	3,179 10	3,000 00
	$30,000	$31,709 40	$30,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
61	First N'l Bank, Attleborough,	$6,100	$8,113 00	$6,100 00
50	Boston National Bank, Boston,	5,000	5,000 00	5,000 00
		$11,100	$13,113 00	$11,100 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s,	$25,000	$24,697 50	$23,750 00
Fitchburg R.R. 5s,	80,000	84,098 50	81,750 00
St. Johnsbury & Lake Champlain R.R. 5s,	25,000	28,750 00	25,000 00
	$130,000	$137,546 00	$130,500 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$14,262 95	2 per cent.	$25,000 00	4½ per cent.	$7,000 00	5¾ per cent.
111,500 00	4 "	159,920 00	5 "	546,229 07	6 "
45,000 00	4¼ "	56,676 95	5½ "	42,500 00	7 "

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Attleborough Savings Bank — Concluded.

Value, by books, of real estate held or owned by foreclosure or otherwise,		$29,501 41
Assessed value of the same,		18,000 00
Net income received from same during year ending Oct. 31, 1894,		1,307 38
Number of loans which are of an amount not exceeding $3,000 each,	313	
Aggregate amount of the same,		461,531 07
Total number of loans upon real estate,	324	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		61,990 84
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, 1894,	2½ per cent., $25,874 82 2 per cent., 21,437 86	47,312 68
Number of accounts opened during the year ending Oct. 31, 1894,	476	
Number of accounts closed during the year ending Oct. 31, 1894,	439	
Total number of open accounts Oct. 31, 1894,	3,479	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		3,420 10
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		242,893 75
Number of same,	2,631	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		211,240 89
Number of same,	2,906	
Date of examination by commissioner: June 12.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	1,798	$37,567 59	To the credit —		
Exceeding $50 and not more than $100,	389	30,963 55	Of women, both adult and minor,	1,012	$92,043 18
Exceeding $100 and not more than $200,	170	22,564 18	Of guardians,	13	2,944 55
Exceeding $200 and not more than $500,	168	59,833 11	Of religious and charitable associations,	125	6,699 69
Exceeding $500 and less than $1,000,	71	45,965 32	In trust,	180	33,877 78
Of $1,000 or more,	35	46,000 00			
Totals,	2,631	$242,893 75			

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Federal Reserve Bank of St. Louis

BARRE SAVINGS BANK — BARRE.

Incorporated May 1, 1869. Present number of corporators, 45.

J. HENRY GODDARD, *President.* FRANK A. RICH, *Treasurer.*
FRANK A. RICH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ESTES HAWES, ORAMEL CLARK,
CHAS. H. FOLLANSBY, 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, 1894.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	$88,766 00	Deposits,	$566,798 05
Loans on bank stock,	5,880 00	Guaranty fund,	15,000 00
Railroad bonds as per schedule,	6,060 00	Interest account,	3,287 45
Real estate (for banking purposes),	1,575 00	Profit and loss account,	14,235 77
Real estate by foreclosure,	5,982 82		
Loans on real estate,	390,665 00		
Loans on personal security,	74,000 00		
Deposits in banks, on interest,	20,000 00		
Deposit in bank, not on interest,	3,075 87		
Expense account,	600 76		
Suspense account,	15 82		
Building account,	2,700 00		
	$599,321 27		$599,321 27

Cash on Deposit in Banks, amount in each:—

First National Bank, Barre,	$8,075 87
Hampshire County National Bank, Northampton,	15,000 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 1 share First National Bank, Barre,	80 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
28	Blackstone N'l Bank, Boston, .	2,800	2,800 00	2,905 00
62	Boston Nat'l Bank, Boston, .	6,200	6,448 00	7,130 00
20	Boylston Nat'l Bank, Boston, .	2,000	2,440 00	2,260 00
17	Continental N'l Bank, Boston,	1,700	1,955 00	1,802 00
25	Eliot National Bank, Boston, .	2,500	3,275 00	2,950 00
41	First National Bank, Boston, .	4,100	9,635 00	8,118 00
32	N'l B'k of Commerce, Boston,	3,200	3,680 00	3,616 00
46	N'l B'k of Redemption, Boston,	4,600	5,635 00	5,520 00
25	N'l Hide & Leather B'k, Boston,	2,500	2,687 50	2,900 00
9	Nat'l Revere Bank, Boston, .	900	855 00	1,035 00
34	Second Nat'l Bank, Boston, .	3,400	6,120 00	5,100 00
20	Shoe & Leather N'l B'k, Boston,	2,000	1,800 00	1,900 00
30	Suffolk Nat'l Bank, Boston, .	3,000	3,000 00	3,450 00
60	Tremont Nat'l Bank, Boston, .	6,000	5,280 00	6,360 00
50	Nat'l Market Bank, Brighton,	5,000	4,462 50	7,050 00
7	Ware National Bank, Ware, .	700	770 00	840 00
52	Central N'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	7,250 00	6,300 00
20	First Nat'l Bank, Worcester, .	2,000	3,110 00	3,300 00
		$70,400	$86,973 00	$88,766 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Eastern R.R. 6s, ...	$5,000	$6,100 00	$5,200 00
Rutland R.R. 5s, ...	1,000	1,010 00	860 00
	$6,000	$7,110 00	$6,060 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$5,000 00	2 per cent.	$13,800 00	4½ per cent.	$222,650 00	5½ per cent.
15,000 00	3 "	11,500 00	5 "	6,200 00	5⅝ "
44,500 00	4 "	69,300 00	5¼ "	102,595 00	6 "

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Federal Reserve Bank of St. Louis

Barre Savings Bank — Concluded.

Amount invested in real estate for banking purposes,		$1,575 00
Estimated value of the same,		1,575 00
Assessed value of the same,		975 00
Net income received from same during year ending Oct. 31, 1894,		76 07
Value, by books, of other real estate held or owned by foreclosure or otherwise,		5,982 82
Assessed value of the same,		5,000 00
Net income received from same during year ending Oct. 31, 1894,		30 03
Number of loans which are of an amount not exceeding $3,000 each,	119	
Aggregate amount of the same,		133,945 00
Total number of loans upon real estate,	140	
Amount of investments from which no income is received,		4,782 82
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		29,352 73
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, 1894,	2¼ per cent., $11,275 67 2¼ per cent., 11,699 44	22,975 11
Number of accounts opened during the year ending Oct. 31, 1894,	210	
Number of accounts closed during the year ending Oct. 31, 1894,	125	
Total number of open accounts Oct. 31, 1894,	1,486	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		2,039 24
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		109,403 71
Number of same,	877	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		82,548 83
Number of same,	806	
Date of examination by commissioner: September 14.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	530	$10,426 40	To the credit —		
Exceeding $50 and not more than $100,	136	11,361 48	Of women, both adult and minor,	403	$46,870 98
Exceeding $100 and not more than $200,	79	12,661 91	Of religious and charitable associations,	6	560 66
Exceeding $200 and not more than $500,	71	24,617 22	In trust,	27	4,390 51
Exceeding $500 and less than $1,000,	32	21,336 70			
Of $1,000 or more,	29	29,000 00			
Totals,	877	$109,403 71			

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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:

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

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

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$44,792 85	Deposits,	$640,188 45
Bank stock as per schedule,	78,236 35	Guaranty fund,	17,964 41
Loans on bank stock,	950 00	Profit and loss account,	2,388 15
Railroad bonds as per schedule,	34,150 00		
Real estate by foreclosure,	8,895 13		
Loans on real estate,	295,259 76		
Loans on personal security,	119,253 57		
Loans to counties, cities or towns (notes),	16,100 00		
Loans on depositors' books,	775 00		
Deposits in banks, on interest,	28,916 95		
Deposits in banks, not on interest,	4,807 96		
Stock of Borden City Manufacturing Co.,*	5,209 40		
Stock of Sagamore Manufacturing Co.,*	5,208 28		
Cash on hand,	17,985 76		
	$660,541 01		$660,541 01

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each: —

Lincoln National Bank, Boston,	$11,627 34
Manufacturers' National Bank, Boston,	6,066 25
Maverick National Bank, Boston,	350 75
First National Bank, Yarmouth,	4,457 21
First National Bank, Hyannis,	11,223 36

Loans on Bank Stock, amount on each: —

On 2 shares Cape Cod National Bank, Harwich,	$100 00
On 17 shares First National Bank, Yarmouth,	850 00

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Federal Reserve Bank of St. Louis

Bass River Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Beverly, Mass., 4s, . .	$5,000	$5,250 00	$5,000 00
of Clinton, Mass., 4s, . .	5,000	5,193 00	5,000 00
City of Columbus, Ohio, 4s, . .	10,000	10,000 00	10,000 00*
of Lowell, Mass., 4s, . .	3,000	3,150 00	3,000 00
of Providence, R. I., 5s, . .	10,000	10,911 00	11,442 85
Town of Spencer, Mass., 4s, . .	10,000	10,525 00	10,350 00
	$43,000	$45,029 00	$44,792 85

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
7	Old Boston Nat'l B'k, Boston, .	$700	$731 50	$756 00
73	Tremont Nat'l Bank, Boston, .	7,300	6,424 00	7,780 00
63	Everett Nat'l Bank, Boston, .	6,300	5,240 00	6,615 00
25	Shawmut Nat'l Bank, Boston,	2,500	2,881 25	2,750 00
15	State National Bank, Boston, .	1,500	1,740 00	1,770 00
13	Market National Bank, Boston,	1,300	1,105 00	1,300 00
50	N'l B'k of the Republic, Boston,	5,000	7,950 00	5,749 88
5	Blackstone Nat'l Bank, Boston,	500	500 00	500 00
21	Eagle National Bank, Boston,	2,100	1,680 00	2,205 00
50	Manufacturers' N'l B'k, Boston,	5,000	5,000 00	5,241 80
10	Suffolk Nat'l Bank, Boston, .	1,000	1,000 00	1,000 00
25	Second Nat'l Bank, Boston, .	2,500	4,500 00	3,258 00
50	Exchange Nat'l Bank, Boston,	5,000	6,312 00	5,927 00
30	Boston Nat'l Bank, Boston, .	3,000	3,120 00	3,270 00
55	Faneuil Hall N'l B'k, Boston, .	5,500	7,191 00	6,765 00
50	N'l B'k of Redemption, Boston,	5,000	6,125 00	6,500 00
30	Atlas National Bank, Boston, .	3,000	3,510 00	3,660 00
56	Merchants' Nat'l B'k, Boston,	5,600	5,934 00	7,280 00
20	Citizens' N'l B'k, New Bedford,	2,000	2,410 00	2,000 00
24	First Nat'l B'k, New Bedford,	2,400	3,480 00	2,400 00
12	First Nat'l Bank, Yarmouth, .	1,200	1,560 00	1,508 67
		$68,400	$78,393 75	$78,236 35

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Bass River Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s,	$20,000	$19,720 00	$20,600 00
Fitchburg R.R. 4½s,	5,000	5,193 00	5,000 00
Old Colony R.R. 6s,	3,000	3,049 20	3,000 00
Vermont & Massachusetts R.R. 5s,	5,000	5,924 62	5,550 00
	$33,000	$33,886 82	$34,150 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$28,916 95	2 per cent.	$13,000 00	4¾ per cent.	$32,012 04	5½ per cent.
25,000 00	4 "	112,225 00	5 "	204,016 79	6 "
40,900 00	4½ "	1,500 00	5¼ "	3,684 50	7 "

Value, by books, of real estate held or owned by foreclosure or otherwise,		$8,895 13
Assessed value of the same,		9,850 00
Net income received from same during year ending Oct. 31, 1894,		82 00
Number of loans which are of an amount not exceeding $3,000 each,	664	
Aggregate amount of the same,		225,937 04
Total number of loans upon real estate,	273	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		29,856 19
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, 1894,	2 per cent., $11,939 89 1½ per cent., 9,210 98	21,150 87
Number of accounts opened during the year ending Oct. 31, 1894,	257	
Number of accounts closed during the year ending Oct. 31, 1894,	177	
Total number of open accounts Oct. 31, 1894,	2,156	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		2,970 70
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		98,858 33
Number of same,	959	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		95,933 30
Number of same,	1,254	
Date of examination by commissioner: September 10.		

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Federal Reserve Bank of St. Louis

Bass River Savings Bank — Concluded.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	581	$12,597 97	To the credit —		
Exceeding $50 and not more than $100,	157	13,446 01	Of women, both adult and minor,	401	$36,101 86
Exceeding $100 and not more than $200,	97	15,202 49	Of guardians,	1	294 04
Exceeding $200 and not more than $500,	88	27,740 82	Of religious and charitable associations,	1	70 00
Exceeding $500 and less than $1,000,	21	14,871 04	In trust,	31	5,450 58
Of $1,000 or more,	15	15,000 00			
Totals,	959	$98,858 33			

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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, GUSTAVUS C. HOLT,
FREDERIC DODGE, J. LUCIUS ELLIS,
J. O. WELLINGTON.

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

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$8,000 00	Deposits,	$116,093 56
Bank stock as per schedule,	7,059 37	Guaranty fund,	1,300 00
Loan on bank stock,	5,000 00	Interest account,	1,679 00
Railroad bonds as per schedule,	20,000 00	Profit and loss account,	175 98
Loans on real estate,	73,286 60		
Loans on personal security,	825 00		
Deposit in bank, on interest,	4,462 09		
Expense account,	5 83		
Cash on hand,	609 65		
	$119,248 54		$119,248 54

Cash on Deposit in Bank:—

Faneuil Hall National Bank, Boston, ... $4,462 09

Loan on Bank Stock:—

On 80 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	$5,100 00	$5,000 00*
Town of Winchester, Mass., 4s,	1,000	1,030 00	1,000 00
of Peabody, Mass., 4s,	2,000	2,160 00	2,000 00
	$8,000	$8,290 00	$8,000 00

* A legal investment when made.

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Federal Reserve Bank of St. Louis

Belmont Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
3	Blackstone Nat'l Bank, Boston,	$300	$300 00	$325 00
24	Faneuil Hall N'l Bank, Boston,	2,400	3,138 00	3,223 50
3	Freeman's Nat'l Bank, Boston,	300	255 00	319 50
10	Howard Nat'l Bank, Boston, .	1,000	967 50	1,120 00
3	N'l Hide & Leather B'k, Boston,	300	322 50	361 50
2	Nat'l Webster Bank, Boston, .	200	200 00	214 25
5	South End N'l Bank, Boston, .	500	390 00	500 00
10	Third Nat'l Bank, Boston, .	1,000	897 50	995 62
		$6,000	$6,470 50	$7,059 37

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . .	$1,000	$1,020 00	$1,000 00
Concord & Montreal R.R. 4s, . .	4,000	4,100 00	4,000 00
Fitchburg R.R. 5s, ...	5,000	5,310 00	5,000 00
Maine Central R.R. 4½s, . . .	5,000	5,350 00	5,000 00
Upper Coos R.R. 4½s, . . .	2,000	2,100 00	2,000 00
Boston & Maine R.R. 4½s, . .	3,000	3,315 00	3,000 00
	$20,000	$21,195 00	$20,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$4,462 09	2 per cent.	$14,200 00	5½ per cent.	$47,911 60	6 per cent.
17,000 00	5 "				

Number of loans which are of an amount not exceeding $3,000 each,	46	
Aggregate amount of the same, ...		$60,711 60
Total number of loans upon real estate, ...	49	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894, ...		5,610 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, 1894, . .	2 per cent., $1,905 04 2 per cent., 2,087 87	3,992 91

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Belmont Savings Bank — Concluded.

Number of accounts opened during the year ending Oct. 31, 1894,	84	
Number of accounts closed during the year ending Oct. 31, 1894,	36	
Total number of open accounts Oct. 31, 1894,	574	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		$367 98
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		30,460 06
Number of same,	560	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		18,556 53
Number of same,	215	

Date of examination by commissioner: January 12.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	450	$7,354 98	To the credit —		
Exceeding $50 and not more than $100,	63	5,264 44	Of women, both adult and minor,	227	$15,278 37
Exceeding $100 and not more than $200,	23	3,377 00	Of religious and charitable associations,	8	572 92
Exceeding $200 and not more than $500,	12	4,423 32	In trust,	22	3,212 12
Exceeding $500 and less than $1,000,	7	5,040 32			
Of $1,000 or more,	5	5,000 00			
Totals,	560	$30,460 06			

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Federal Reserve Bank of St. Louis

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,
JOSEPH G. RAY, A. H. MORSE,
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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$12,115 00	Deposits,	$465,569 60
Bank stock as per schedule,	45,566 77	Guaranty fund,	23,400 82
Loans on bank stock,	40,500 00	Interest account,	20,031 27
Railroad bonds as per schedule,	42,450 00		
Real estate by foreclosure,	21,934 66		
Loans on real estate,	192,342 50		
Loans on personal security,	134,273 67		
Deposits in banks, on interest,	12,516 52		
Deposits in banks, not on interest,	2,794 65		
Expense account,	435 05		
Furniture,	968 68		
Cash on hand,	3,104 19		
	$509,001 69		$509,001 69

Cash on Deposit in Banks, amount in each: —

Franklin National Bank, Franklin,	$2,779 03
Traders' National Bank, Boston,	2,106 44
Maverick National Bank, Boston,	15 62
International Trust Company, Boston,	10,410 08*

Loans on Bank Stock, amount on each: —

On 200 shares Fourth National Bank, Boston,	$20,000 00
On 150 shares Traders' National Bank, Boston,	10,000 00
On 160 shares Traders' National Bank, Boston,	10,000 00
On 40 shares Producers' National Bank, Woonsocket, R. I.,	500 00

* Not a legal depository for savings banks' funds. Deposit has been withdrawn.

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Benjamin Franklin Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bath, Me., 6s,	$2,000	$2,160 00	$1,815 00*
of Cleveland, Ohio, 5s,	10,000	10,250 00	10,300 00
	$12,000	$12,410 00	$12,115 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	$1,452 50	$1,845 00
5	Continental Nat'l B'k, Boston,	500	575 00	620 00
27	N'l B'k of Commerce, Boston,	2,700	3,105 00	3,456 00
70	Eliot National Bank, Boston,	7,000	9,170 00	8,887 50
30	Hamilton Nat'l B'k, Boston,	3,000	3,315 00	3,790 00
25	Howard Nat'l Bank, Boston,	2,500	2,418 75	2,902 50
9	N'l Hide & Leather Bk, Boston,	900	967 50	1,032 75
10	Market Nat'l Bank, Boston,	1,000	850 00	1,100 00
15	N'l B'k of No. America, Boston,	1,500	1,708 25	1,680 00
16	National Revere Bank, Boston,	1,600	1,524 00	1,776 00
8	Shoe & Leather N'l Bk, Boston,	800	722 00	1,137 00
31	Tremont Nat'l Bank, Boston,	3,100	2,728 00	3,902 37
23	Washington Nat'l Bk, Boston,	2,300	2,507 00	3,266 00
75	Franklin Nat'l Bank, Franklin,	7,500	8,250 00	8,932 65
12	Wrentham N'l Bk, Wrentham,	840	960 00	1,239 00
		$36,640	$40,253 00	$45,566 77

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4½s,	$10,000	$10,075 00	$10,075 00
Maine Central R R. 5s,	10,000	10,487 50	10,775 00
Boston & Maine R.R. 4½s,	10,000	11,050 00	10,900 00
Upper Coos R.R. 4½s,	10,000	10,500 00	10,700 00
	$40,000	$42,112 50	$42,450 00

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Benjamin Franklin Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$12,516 52	2½ per cent.	$93,850 00	5 per cent.	$163,266 17	6 per cent.
107,500 00	4½ per cent.	2,500 00	5½ per cent.		

Value, by books, of real estate held or owned by foreclosure or otherwise,		$21,934 66
Assessed value of the same,		23,050 00
Net income received from same during year ending Oct. 31, 1894,		310 00
Number of loans which are of an amount not exceeding $3,000 each,	270	
Aggregate amount of the same,		176,816 17
Total number of loans upon real estate,	210	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		26,539 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, 1894,	2 per cent., $8,722 91 2 per cent., 8,816 82	17,539 73
Number of accounts opened during the year ending Oct. 31, 1894,	234	
Number of accounts closed during the year ending Oct. 31, 1894,	211	
Total number of open accounts Oct. 31, 1894,	1,978	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		1,885 06
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		87,033 03
Number of same,	1,430	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		98,145 09
Number of same,	1,282	
Date of examination by commissioner: February 1.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	1,091	$21,479 88	To the credit —		
Exceeding $50 and not more than $100,	188	15,339 07	Of women, both adult and minor,	607	$35,903 64
Exceeding $100 and not more than $200,	73	11,421 52	Of guardians,	1	450 00
Exceeding $200 and not more than $500,	57	21,125 48	Of religious and charitable associations,	36	4,222 21
Exceeding $500 and less than $1,000,	13	9,079 38	In trust,	77	5,068 21
Of $1,000 or more,	8	8,587 70			
Totals,	1,430	$87,033 03			

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BERKSHIRE COUNTY SAVINGS BANK—PITTSFIELD.

Incorporated Feb. 2, 1846. Present number of corporators, 42.

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

Names of committee charged with the investment of its funds:

WILLIAM H. SLOAN, ROBERT W. ADAM,
CHARLES W. KELLOGG, ALEXANDER KENNEDY,
LEVI A. STEVENS.

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

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$741,000 00	Deposits,	$3,119,248 92
Loan on public funds,	5,000 00	Guaranty fund,	120,000 00
Bank stock as per schedule,	187,000 00	Profit and loss account,	19,987 45
Loans on bank stock,	19,930 00		
Railroad bonds as per schedule,	256,000 00		
Loan on railroad stock,	450 00		
Real estate (for banking purposes),	63,447 72		
Loans on real estate,	1,678,787 00		
Loans on personal security,	192,100 00		
Loans to counties, cities or towns (notes),	55,250 00		
Deposits in banks, on interest,	21,036 86		
Deposits in banks, not on interest,	35,212 88		
Expense account,	2,975 18		
Cash on hand,	1,046 73		
	$3,259,236 37		$3,259,236 37

Cash on Deposit in Banks, amount in each: —

Agricultural National Bank, Pittsfield,	$12,306 54
Pittsfield National Bank, Pittsfield,	11,354 69
Third National Bank, Pittsfield,	11,551 65
National Revere Bank, Boston,	6,036 86
Springfield National Bank, Springfield,	10,000 00
Pynchon National Bank, Springfield,	5,000 00

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Federal Reserve Bank of St. Louis

Berkshire County Savings Bank — Continued.

Loan on Public Funds: —

On $5,000 United States 4s,	$5,000 00

Loans on Bank Stock, amount on each: —

On 40 shares Housatonic National Bank, Stockbridge,	$1,800 00
On 10 shares Pittsfield National Bank, Pittsfield,	800 00
On 12 shares Pittsfield National Bank, Pittsfield,	1,200 00
On 7 shares Lee National Bank, Lee,	580 00
On 24 shares Pittsfield National Bank, Pittsfield,	2,400 00
On 13 shares Pittsfield National Bank, Pittsfield,	1,300 00
On 20 shares Third National Bank, Pittsfield,	2,000 00
On 20 shares Pittsfield National Bank, Pittsfield,	700 00
On 60 shares Third National Bank, Pittsfield,	6,000 00
On 20 shares Pittsfield National Bank, Pittsfield,	2,000 00
On 10 shares Third National Bank, Pittsfield,	1,000 00
On 5 shares Berkshire National Bank, North Adams,	150 00

Loan on Railroad Stock: —

On 6 shares New York, New Haven & Hartford R.R.,	$450 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Braintree, Mass., 4s,	$22,000	$22,880 00	$22,000 00
of Marlborough, Mass., 4s,	75,000	78,000 00	75,000 00
of Southbridge, Mass., 4s,	30,000	30,150 00	30,000 00
of Spencer, Mass., 4s,	35,000	36,050 00	35,000 00
of West Hartford, Conn., 4s,	18,000	18,180 00	18,000 00
City of Bath, Me., 6s,	12,000	12,720 00	12,000 00*
of Boston, Mass., 4s,	42,000	45,780 00	42,000 00
of Columbus, Ohio, 4s,	50,000	50,000 00	50,000 00*
of Dayton, Ohio, 4s,	90,000	90,000 00	90,000 00*
of East Providence, R. I., 5s,	15,000	15,375 00	15,000 00
of Keene, N H., 4s,	20,000	20,100 00	20,000 00
of Lowell, Mass., 4s,	50,000	50,750 00	50,000 00
of Lynn, Mass., 4s,	25,000	26,375 00	25,000 00
of Milwaukee, Wis., 7s,	5,000	5,150 00	5,000 00
of New Bedford, Mass, 4s,	25,000	25,500 00	25,000 00
of Newton, Mass., 4s,	30,000	31,500 00	30,000 00
of Pawtucket, R. I., 5s,	20,000	20,800 00	20,000 00
of Peoria, Ill,, 4s,	15,000	15,000 00	15,000 00
of Peoria, Ill., 5s,	30,000	31,800 00	30,000 00
of Pittsfield, Mass., 4s,	45,000	46,350 00	45,000 00
of Springfield, Ohio, 6s,	25,000	26,750 00	25,000 00
of Taunton, Mass, 4s,	27,000	27,675 00	27,000 00
State of New Hampshire 6s,	10,000	11,000 00	10,000 00
City of Grand Rapids, Mich., 4½s,	25,000	27,000 00	25,000 00
	$741,000	$764,885 00	$741,000 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	$5,523 00	$4,500 00
109	Atlas Nat'l Bank, Boston, .	10,900	12,753 00	10,900 00
27	Blackstone N'l Bank, Boston,	2,700	2,700 00	2,700 00
100	Boston Nat'l Bank, Boston, .	10,000	10,400 00	10,000 00
32	Howard Nat'l Bank, Boston, .	3,200	3,096 00	3,200 00
125	Merchants' N'l Bank, Boston,	12,500	19,718 00	12,500 00
100	N'l B'k of the Republic, Boston,	10,000	15,900 00	10,000 00
60	N'l B'k of Commerce, Boston,	6,000	6,900 00	6,000 00
80	National Eagle Bank, Boston,	8,000	6,660 00	8,000 00
25	N'l Hide & Leather B'k, Boston,	2,500	2,687 00	2,500 00
120	National Revere Bank, Boston,	12,000	11,400 00	12,000 00
53	Nat'l Webster Bank, Boston, .	5,300	5,154 00	5,300 00
105	New England N'l B'k, Boston,	10,500	16,590 00	10,500 00
35	North Nat'l Bank, Boston, .	3,500	4,016 00	3,500 00
70	Second Nat'l Bank, Boston, .	7,000	12,950 00	7,000 00
20	Shawmut Nat'l Bank, Boston, .	2,000	2,320 00	2,000 00
57	First Nat'l Bank, Boston, .	5,700	13,566 00	5,700 00
100	National Bank of the Commonwealth, Boston, . .	10,000	13,025 00	10,000 00
70	First Nat'l 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 N'l Bank, No. Adams,	1,100	1,320 00	1,100 00
35	Agricultural N'l B'k, Pittsfield,	3,500	8,750 00	3,500 00
101	Pittsfield N'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
100	Chicopee N'l B'k, Springfield,	10,000	15,800 00	10,000 00
20	First Nat'l Bank, Springfield,	2,000	2,400 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
50	Springfield N'l B'k, Springfield,	5,000	6,250 00	5,000 00
35	Third Nat'l Bank, Pittsfield, .	3,500	7,000 00	3,500 00
		$187,000	$255,583 00	$187,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . .	$50,000	$51,000 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	25,500 00	25,000 00

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Berkshire County Savings Bank — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Vermont & Massachusetts R R. 5s,	$25,000	$27,000 00	$25,000 00
Worcester, Nashua & Rochester R.R. 4s,	10,000	10,150 00	10,000 00
Boston & Maine R.R. 4½s,	75,000	82,500 00	75,000 00
Conn. & Passumpsic Rivers R.R. 4s,	35,000	36,050 00	35,000 00
Portland & Rumford Falls R.R. 5s,	25,000	25,000 00	25,000 00
	$256,000	$268,750 00	$256,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$6,036 86	2 per cent.	$50,250 00	4 per cent.	$1,792,867 00	5 per cent.
15,000 00	3 "	100,000 00	4½ "	3,400 00	6 "
5,000 00	3½ "				

Amount invested in real estate for banking purposes,		$63,447 72
Estimated value of the same,		63,447 72
Assessed value of the same,		40,000 00
Number of loans which are of an amount not exceeding $3,000 each,	631	
Aggregate amount of the same,		777,887 00
Total number of loans upon real estate,	703	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		154,119 96
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, 1894,	2 per cent., $59,598 54 2 per cent, 58,909 42	118,507 96
Number of accounts opened during the year ending Oct. 31, 1894,	1,325	
Number of accounts closed during the year ending Oct. 31, 1894,	1,416	
Total number of open accounts Oct. 31, 1894,	10,027	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		9,639 30
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		516,800 83
Number of same,	7,597	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		619,261 02
Number of same,	8,105	
Date of examination by commissioner: May 29.		

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Berkshire County Savings Bank — Concluded.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	5,554	$111,923 02	To the credit —		
Exceeding $50 and not more than $100,	1,113	91,565 30	Of women, both adult and minor,	3,984	$259,087 89
Exceeding $100 and not more than $200,	445	71,240 29	Of guardians,	17	4,484 77
Exceeding $200 and not more than $500,	330	115,406 29	Of religious and charitable associations,	102	13,166 94
Exceeding $500 and less than $1,000,	103	72,436 23	In trust,	60	8,120 09
Of $1,000 or more,	52	54,229 70			
Totals,	7,597	$516,800 83			

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Federal Reserve Bank of St. Louis

BEVERLY SAVINGS BANK — BEVERLY.

Incorporated Feb. 23, 1867. Present number of corporators, 62.

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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$35,000 00	Deposits,	$1,747,282 35
Bank stock as per schedule,	211,510 00	Guaranty fund,	50,298 52
Loans on bank stock,	23,500 00	Interest account,	3,493 21
Railroad bonds as per schedule,	108,000 00	Profit and loss account,	4,413 86
Loans on railroad bonds,	65,000 00		
Loan on railroad stock,	35,000 00		
Real estate (for banking purposes),	20,000 00		
Real estate by foreclosure,	6,276 40		
Loans on real estate,	652,734 89		
Loans on personal security,	597,321 67		
Loans to counties, cities or towns (notes),	700 00		
Loans on depositors' books,	1,025 00		
Deposit in bank, not on interest,	47,060 25		
Expense account,	141 89		
Cash on hand,	2,217 84		
	$1,805,487 94		$1,805,487 94

Cash on Deposit in Bank: —

Beverly National Bank, Beverly,	$47,060 25

Loans on Bank Stock, amount on each: —

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

Loans on Railroad Bonds, amount on each: —

On $26,000 Boston & Maine R.R. 4s,	$25,000 00
On $48,000 Providence & Springfield R.R. 5s,	40,000 00

Loan on Railroad Stock: —

On 323 shares Boston & Maine R.R.,	$35,000 00

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Federal Reserve Bank of St. Louis

Beverly Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Beverly, Mass., 4s, . .	$35,000	$36,400 00	$35,000 00

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	11,700 00	10,000 00
66	Blackstone N'l Bank, Boston,	6,600	6,600 00	6,600 00
100	National City Bank, Boston, .	10,000	8,200 00	10,000 00
58	Continental N'l Bank, Boston,	5,800	6,670 00	5,800 00
75	National Eagle Bank, Boston,	7,500	6,000 00	7,500 00
30	Nat'l Exchange Bank, Boston,	3,000	3,802 50	3,000 00
75	Freeman's Nat'l Bank, Boston,	7,500	6,750 00	7,500 00
20	Globe National Bank, Boston,	2,000	1,760 00	2,000 00
57	Hamilton Nat'l Bank, Boston,	5,700	6,298 50	5,700 00
73	N'l Hide & Leather B'k, Boston,	7,300	7,847 50	7,300 00
80	Howard Nat'l Bank, Boston, .	8,000	7,740 00	8,000 00
100	Massachusetts N'l B'k, Boston,	10,000	9,500 00	10,000 00
20	Merchants' Nat'l Bank, Boston,	2,000	3,155 00	2,000 00
20	New England N'l B'k, Boston,	2,000	3,120 00	2,000 00
50	North National Bank, Boston,	5,000	5,800 00	5,000 00
50	N'l B'k of Redemption, Boston,	5,000	6,125 00	5,000 00
61	N'l B'k of the Republic, Boston,	6,100	9,699 00	6,100 00
50	Nat'l Revere Bank, Boston, .	5,000	4,750 00	5,000 00
50	Shawmut Nat'l Bank, Boston, .	5,000	5,762 50	5,000 00
50	Shoe & Leather N'l B'k, Boston,	5,000	4,500 00	5,000 00
100	Suffolk National Bank, Boston,	10,000	10,000 00	10,000 00
50	Tremont Nat'l Bank, Boston, .	5,000	4,400 00	5,000 00
33	Nat'l Webster Bank, Boston, .	3,300	3,300 00	3,300 00
60	Winthrop Nat'l Bank, Boston,	6,000	6,990 00	6,000 00
50	First National Bank, Lynn, .	5,000	6,750 00	5,000 00
18	N'l Grand Bank, Marblehead,	1,800	2,124 00	1,800 00
177	Asiatic National Bank, Salem,	5,310	5,310 00	5,310 00
87	Nat'l Exchange Bank, Salem,	8,700	8,265 00	8,700 00
71	First National Bank, Salem, .	7,100	6,745 00	7,100 00
67	Mercantile Nat'l Bank, Salem,	6,700	7,236 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	7,200 00	6,000 00
67	Salem National Bank, Salem,	6,700	8,040 00	6,700 00
		$211,510	$231,820 00	$211,510 00

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Beverly Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	$10,000	$10,175 00	$10,000 00
Boston & Lowell R R. 5s,	11,000	11,550 00	11,000 00
Eastern R R. 6s,	2,000	2,440 00	2,000 00
Fitchburg R.R. 4½s,	30,000	30,900 00	30,000 00
Fitchburg R.R. 5s,	20,000	20,850 00	20,000 00
Dexter & Piscataquis R.R. 4s,	10,000	10,000 00	10,000 00
Upper Coos R.R. 4½s,	25,000	26,250 00	25,000 00
	$108,000	$112,165 00	$108,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$246 67	0 per cent.	$90,000 00	4½ per cent.	$198,493 42	5 per cent.
220,000 00	4 "	30,000 00	4⅝ "	104,088 47	5½ "
170,000 00	4¼ "	10,000 00	4¾ "	477,453 00	6 "
75,000 00	4⅜ "				

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, 1894,		382 33
Value, by books, of other real estate held or owned by foreclosure or otherwise,		6,276 40
Assessed value of the same,		4,875 00
Net income received from same during year ending Oct. 31, 1894,		272 97
Number of loans which are of an amount not exceeding $3,000 each,	503	
Aggregate amount of the same,		474,666 14
Total number of loans upon real estate,	516	
Amount of investments from which no income is received,		246 67
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		87,909 84
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, 1894,	2 per cent., $31,414 79 2 per cent., 32,988 58	64,403 37
Number of accounts opened during the year ending Oct. 31, 1894,	971	
Number of accounts closed during the year ending Oct. 31, 1894,	529	
Total number of open accounts Oct. 31, 1894,	5,378	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		3,685 03

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Beverly Savings Bank — Concluded.

Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		$365,885 62
Number of same,	4,307	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		293,343 44
Number of same,	4,395	
Date of examination by commissioner: March 22.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	3,065	$64,185 75	To the credit —		
Exceeding $50 and not more than $100,	569	47,053 16	Of women, both adult and minor,	1,785	$155,104 67
Exceeding $100 and not more than $200,	281	45,695 36	Of guardians,	255	9,236 49
Exceeding $200 and not more than $500,	248	87,716 14	Of religious and charitable associations,	178	19,003 14
Exceeding $500 and less than $1,000,	77	53,462 29	In trust,	99	18,663 34
Of $1,000 or more,	67	67,772 92			
Totals,	4,307	$365,885 62			

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Federal Reserve Bank of St. Louis

BOSTON FIVE CENTS SAVINGS BANK — BOSTON.

Incorporated April 7, 1854. Present number of corporators, 66.

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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$3,297,151 50	Deposits,	$20,668,077 64
Loans on public funds,	220,600 00	Guaranty fund,	1,026,214 65
Bank stock as per schedule,	673,300 00	Interest account,	33,255 16
Loans on bank stock,	41,100 00	Profit and loss account,	508,308 81
Railroad bonds as per schedule,	899,685 00	Suspense account,	514 73
Loan on railroad bonds,	1,500 00	Real estate rents and income,	898 15
Loans on railroad stock,	87,000 00		
Real estate (for banking purposes),	195,000 00		
Loans on real estate,	9,961,400 33		
Loans on personal security,	5,334,500 00		
Loans to counties, cities or towns (notes),	106,100 00		
Deposits in banks, on interest,	1,357,513 69		
Expense account,	662 04		
Cash on hand,	61,756 58		
	$22,237,269 14		$22,237,269 14

Cash on Deposit in Banks, amount in each: —

Pocasset National Bank, Fall River,	$50,000 00
Massasoit National Bank, Fall River,	50,000 00
National Bank of the Commonwealth, Boston,	196,062 70
Winthrop National Bank, Boston,	103,087 08
Second National Bank, Boston,	262,703 61
National Security Bank, Boston,	167,240 53*

* This amount has been reduced within the legal limit.

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Boston Five Cents Savings Bank — Continued.

North National Bank, Boston,	$153,497 80
Blackstone National Bank, Boston,	253,242 55
Lincoln National Bank, Boston,	42,403 98
Mechanics' National Bank, Boston,	4,275 44
Pynchon National Bank, Springfield,	40,000 00
First National Bank, Adams,	10,000 00
City National Bank, Holyoke,	25,000 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 $2,000 Town of Winthrop, Mass., 5s,	3,000 00
On $1,000 Town of Saugus, Mass., 4s,	
On $15,000 City of Dover, N. H., 4s,	14,000 00
On $23,500 City of Milwaukee, Wis., 5s,	100,000 00*
On $50,000 United States 5s,	
On $8,000 City of Manchester, N. H., 4s,	
On $3,000 City of Marlborough, Mass., 4s,	
On $2,000 City of Lawrence, Mass., 4s,	
On $7,500 City of Waterbury, Ct., 4s,	
On $3,000 City of Detroit, Mich., 4s.,	
On $2,000 Town of Beverly, Mass., 4s,	100,000 00
On $6,000 City of New Bedford, Mass., 4s,	
On $4,000 City of Nashua, N. H., 4s,	
On $6,000 City of Meriden, Ct., 3½s,	
On $22,000 City of Holyoke, Mass., 4s,	
On $20,000 City of Saginaw, Mich., 5s,	
On $8,000 City of Boothbay, Me., 4s,	
On $21,000 City of Laconia, N. H., 4s,	
On $3,000 City of Bridgeport, Ct., 3½s,	
On $2,000 City of Stamford, Ct., 4s,	
On $2,000 City of Fitchburg, Mass., 4s,	
On $10,000 County of Middlesex, Mass., 4s,	

Loans on Bank Stock, amount on each: —

On 25 shares First National Bank, South Weymouth,	$2,200 00
On 62 shares National Security Bank, Boston,	6,200 00
On 120 shares Freeman's National Bank, Boston,	8,700 00
On 80 shares Freeman's National Bank, Boston,	6,000 00
On 200 shares National City Bank, Boston,	13,000 00
On 50 shares Home National Bank, Brockton,	5,000 00

Loan on Railroad Bonds: —

On $1,500 Maine Central R.R. 7s,	$1,500 00

Loans on Railroad Stock, amount on each: —

On 750 shares Boston & Maine R.R.,	$75,000 00
On 100 shares Boston & Maine R.R.,	10,000 00
On 20 shares Boston & Maine R.R.,	2,000 00

* This loan, in excess of the legal limit, has been reduced.

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Federal Reserve Bank of St. Louis

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	$21,630 00	$21,000 00
of Brookline, Mass., 5s, .	50,000 00	50,750 00	50,000 00
of Danvers, Mass., 5s, .	63,000 00	67,410 00	63,000 00
of No. Attleboro', Mass., 4s,	72,000 00	73,800 00	72,000 00
of No. Easton, Mass., 4s,	47,000 00	47,470 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	50,500 00	50,000 00
of Boston, Mass , 3½s, .	624,000 00	624,000 00	624,000 00
of Boston, Mass., 4s, .	240,000 00	242,400 00	240,000 00
of Boston, Mass., 5s, .	206,151 50	213,961 43	206,151 50
of Cleveland, Ohio, 4½s, .	239,000 00	241,390 00	239,000 00
of Cleveland, Ohio, 5s, .	200,000 00	206,000 00	200,000 00
of Cleveland, Ohio, 6s, .	24,000 00	24,120 00	24,000 00
of Chelsea, Mass., 4s, .	109,000 00	110,090 00	109,000 00
of Chicago, Ill , 7s, . .	5,000 00	5,450 00	5,000 00*
of Chicopee, Mass., 4s, .	22,000 00	22,000 00	22,000 00
of Columbus, Ohio, 4s, .	70,000 00	70,200 00	70,000 00*
of Dayton, Ohio, 6s, . .	10,000 00	10,100 00	10,000 00*
of Detroit, Mich., 7s, . .	21,000 00	23,730 00	21,000 00
of East Saginaw, Mich., 5s,	8,000 00	8,160 00	8,000 00
of Fort Wayne, Ind., 6s, .	10,000 00	10,200 00	10,000 00
of Indianapolis, Ind., 4s, .	248,000 00	252,960 00	248,000 00
of Keene, N. H., 4s, . .	93,000 00	94,860 00	93,000 00
of Lynn, Mass., 4s, . .	91,000 00	91,110 00	91,000 00
of Malden, Mass., 4s, .	10,000 00	10,100 00	10,000 00
of Milwaukee, Wis., 4s, .	71,000 00	72,420 00	71,000 00
of Milwaukee, Wis., 5s, .	251,000 00	263,550 00	251,000 00
of Norwich, Ct., 4s, . .	60,000 00	61,500 00	60,000 00
of Salem, Mass., 5s, . .	100,000 00	107,000 00	100,000 00
of Somerville, Mass., 5s, .	78,000 00	78,300 00	78,000 00
County of Carroll, N. H., 4s, .	25,000 00	25,500 00	25,000 00
Commonwealth of Mass. 3s, .	80,000 00	80,000 00	80,000 00
District of Columbia 5s, . .	65,000 00	66,950 00	65,000 00
City of So. Norwalk, Ct., 4s, .	29,000 00	29,290 00	29,000 00
	$3,297,151 50	$3,362,701 43	$3,297,151 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	$28,750 00	$25,000 00
274	Blackstone N'l Bank, Boston, .	27,400	26,030 00	27,400 00
150	Boston Nat'l Bank, Boston, .	15,000	14,850 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	16,362 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 B'k of Commerce, Boston,	$16,800	$18,480 00	$16,800 00
100	Continental N'l Bank, Boston,	10,000	11,600 00	10,000 00
280	National Bank of the Commonwealth, Boston, . .	28,000	34,160 00	28,000 00
330	Columbian N'l Bank, Boston, .	33,000	33,330 00	33,000 00
100	National Eagle Bank, Boston,	10,000	8,000 00	10,000 00
101	National Exchange B'k, Boston,	10,100	12,322 00	10,100 00
250	First National Bank, Boston, .	25,000	58,000 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	35,100 00	32,500 00
223	Howard Nat'l Bank, Boston, .	22,300	21,854 00	22,300 00
47	Merchants' Nat'l Bank, Boston,	4,700	7,144 00	4,700 00
297	North National Bank, Boston,	29,700	34,155 00	29,700 00
225	National Revere Bank, Boston,	22,500	21,150 00	22,500 00
150	N'l B'k of the Republic, Boston,	15,000	21,750 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	28,400 00	20,000 00
50	Nat'l Union Bank, Boston, .	5,000	6,350 00	5,000 00
160	Shawmut Nat'l Bank, Boston, .	16,000	18,400 00	16,000 00
161	State National Bank, Boston, .	16,100	17,871 00	16,100 00
515	Second National Bank, Boston,	51,500	91,670 00	51,500 00
225	Suffolk National Bank, Boston,	22,500	21,375 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	33,970 00	39,500 00
150	Washington N'l B'k, Boston, .	15,000	15,300 00	15,000 00
96	Nat'l Webster Bank, Boston, .	9,600	8,832 00	9,600 00
300	Winthrop Nat'l Bank, Boston,	30,000	34,800 00	30,000 00
50	First N'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	30,450 00	35,000 00
		$673,300	$789,318 00	$673,300 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 5s, .	$300,000	$315,000 00	$300,000 00
Boston, Clinton & Fitchburg R.R. 5s,	6,000	6,180 00	6,000 00
Eastern R.R. 6s, ...	69,685	83,622 00	69,685 00
Boston & Maine R.R. 4s, . . .	300,000	300,000 00	300,000 00
Boston & Maine R.R. 4½s, . .	50,000	53,000 00	50,000 00
Manchester & Lawrence R.R. 4s, .	174,000	176,610 00	174,000 00
	$899,685	$934,412 00	$899,685 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.
$1,182,513 69	2 per cent.	$15,000 00	4 3/16 per cent.	$2,500 00	5 1/8 per cent.
133,000 00	3 "	1,780,000 00	4 1/4 "	719,525 00	5 1/2 "
40,000 00	3 1/4 "	105,000 00	4 3/8 "	43,300 00	5 3/4 "
615,000 00	3 1/2 "	2,194,800 00	4 1/2 "	242,034 50	6 "
250,000 00	3 3/4 "	564,500 00	4 3/4 "	34,000 00	6 1/4 "
15,900 00	3 7/8 "	2,778,791 29	5 "	12,150 00	6 1/2 "
5,163,750 00	4 "	6,000 00	5 1/8 "	9,649 54	7 "
780,000 00	4 1/8 "	422,300 00	5 1/4 "		

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
Number of loans which are of an amount not exceeding $3,000 each,	495	
Aggregate amount of the same,		916,981 00
Total number of loans upon real estate,	923	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		1,007,747 41
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, 1894,	2 per cent., $363,804 81 2 per cent., 375,354 44	739,159 25
Number of accounts opened during the year ending Oct. 31, 1894,	13,849	
Number of accounts closed during the year ending Oct. 31, 1894,	10,123	
Total number of open accounts Oct. 31, 1894,	137,294	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		62,230 21
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		5,337,268 66
Number of same,	109,720	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		5,013,421 90
Number of same,	94,178	
Date of examination by commissioner: December 13.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	90,047	$1,443,365 76	To the credit —		
Exceeding $50 and not more than $100,	10,523	848,604 21	Of women, both adult and minor,	36,701	$2,040,682 32
Exceeding $100 and not more than $200,	4,484	694,739 66	Of guardians,	88	6,382 19
Exceeding $200 and not more than $500,	3,171	1,107,939 33	Of religious and charitable associations,	381	30,792 76
Exceeding $500 and less than $1,000,	890	635,832 98	In trust,	3,495	263,605 08
Of $1,000 or more,	605	606,786 72			
Totals,	109,720	$5,337,268 66			

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BOSTON PENNY SAVINGS BANK — BOSTON.

Incorporated April 6, 1864. Present number of corporators, 95.

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

Names of committee charged with the investment of its funds:

GEO. 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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$54,312 50	Deposits,	$1,571,468 70
Bank stock as per schedule,	80,764 50	Guaranty fund,	50,000 00
Loans on bank stock,	5,500 00	Interest account,	20,700 02
Railroad bonds as per schedule,	50,000 00		
Real estate (for banking purposes),	115,000 00		
Loans on real estate,	903,820 10		
Loans on personal security,	352,088 93		
Deposit in bank, on interest,	58,546 66		
Expense account,	590 93		
Cash on hand,	21,545 10		
	$1,642,168 72		$1,642,168 72

Cash on Deposit in Bank: —

Mount Vernon National Bank, Boston, ... $58,546 66

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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Federal Reserve Bank of St. Louis

Boston Penny Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Malden, Mass., 4s, . .	$50,000	$54,375 00	$54,312 50

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
42	Atlantic Nat'l Bank, Boston, .	$4,200	$5,155 50	$6,384 00
50	Atlas National Bank, Boston, .	5,000	5,850 00	6,300 00
50	Boston National Bank, Boston,	5,000	5,200 00	6,050 00
37	N'l B'k of Commerce, Boston,	3,700	4,255 00	4,662 00
150	Everett National Bank, Boston,	15,000	12,487 50	15,000 00
100	N'l Hide & Leather B'k, Boston,	10,000	10,750 00	11,550 00
50	Howard Nat'l Bank, Boston, .	5,000	4,837 50	6,250 00
50	Manufacturers' N'l B'k, Boston,	5,000	5,000 00	5,325 00
25	Merchants' N'l Bank, Boston, .	2,500	3,943 75	3,600 00
50	N'l B'k of No. America, Boston,	5,000	5,750 00	5,525 00
11	State National Bank, Boston, .	1,100	1,276 00	1,402 50
41	Tremont Nat'l Bank, Boston, .	4,100	3,608 00	5,084 00
32	Nat'l Webster Bank, Boston, .	3,200	3,200 00	3,632 00
		$68,800	$71,313 25	$80,764 50

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Concord & Montreal R.R. 4s, . .	$50,000	$51,500 00	$50,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$58,546 66	2½ per cent.	$165,900 00	4½ per cent.	$37,988 93	6 per cent.
150,000 00	4 "	732,420 10	5 "	3,000 00	7 "
103,000 00	4¼ "	69,100 00	5½ "		

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Boston Penny Savings Bank — Concluded.

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, 1894,		4,330 65
Number of loans which are of an amount not exceeding $3,000 each,	67	
Aggregate amount of the same,		113,820 10
Total number of loans upon real estate,	169	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		72,586 45
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, 1894,	2 per cent., $28,616 64 2 per cent., 29,129 00	57,745 64
Number of accounts opened during the year ending Oct. 31, 1894,	1,242	
Number of accounts closed during the year ending Oct. 31, 1894,	1,146	
Total number of open accounts Oct. 31, 1894,	7,305	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		5,760 10
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		376,578 25
Number of same,	8,469	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		359,862 17
Number of same,	6,790	
Date of examination by commissioner: March 9.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	7,123	$97,245 70	To the credit —		
Exceeding $50 and not more than $100,	695	56,478 11	Of women, both adult and minor,	2,931	$153,427 99
Exceeding $100 and not more than $200,	301	47,542 64	Of guardians,	3	909 57
Exceeding $200 and not more than $500,	235	81,652 74	Of religious and charitable associations,	58	3,985 10
Exceeding $500 and less than 1,000,	78	56,500 34	In trust,	1,434	67,922 46
Of $1,000 or more,	37	37,158 72			
Totals,	8,469	$376,578 25			

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Federal Reserve Bank of St. Louis

BRAINTREE SAVINGS BANK — SOUTH BRAINTREE.

Incorporated March 21, 1870. Present number of corporators, 44.

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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$19,000 00	Deposits,	$216,446 71
Bank stock as per schedule,	31,600 00	Guaranty fund,	5,916 43
Railroad bonds as per schedule,	55,000 00	Interest account,	8,926 53
Real estate by foreclosure,	4,857 24		
Loans on real estate,	111,118 00		
Loans on personal security,	350 00		
Deposit in bank, on interest,	7,397 63		
Expense account,	46 53		
Premium account,	393 75		
Cash on hand,	1,526 52		
	$231,289 67		$231,289 67

Cash on Deposit in Bank: —

Shawmut National Bank, Boston, ... $7,397 63

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of New Bedford, Mass., 5s,	$3,000	$3,180 00	$3,000 00
of Worcester, Mass., 4½s,	2,000	2,160 00	2,000 00
Town of Braintree, Mass., 4s,	5,000	5,100 00	5,000 00
of Brookline, Mass., 5s,	3,000	3,165 00	3,000 00
of Chatham, Mass., 4½s,	1,000	1,030 00	1,000 00
County of Aroostook, Me., 4½s,	5,000	5,300 00	5,000 00
	$19,000	$19,935 00	$19,000 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' N'l Bank, Boston,	$700	$1,106 00	$700 00
20	Manufacturers' N'l B'k, Boston,	2,000	2,000 00	2,000 00
15	State National Bank, Boston, .	1,500	1,740 00	1,500 00
20	Blackstone N'l Bank, Boston,	2,000	2,000 00	2,000 00
10	N'l B'k of No. America, Boston,	1,000	1,150 00	1,000 00
10	N'l Hide & Leather B'k, Boston,	1,000	1,075 00	1,000 00
8	Winthrop N'l Bank, Boston, .	800	928 00	800 00
18	Freeman's N'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	3,220 00	2,800 00
45	Shawmut Nat'l Bank, Boston,	4,500	5,220 00	4,500 00
34	Tremont Nat'l Bank, Boston,	3,400	2,992 00	3,400 00
5	Globe National Bank, Boston,	500	450 00	500 00
8	Nat'l Exchange Bank, Boston,	800	1,008 00	800 00
25	Brockton N'l Bank, Brockton,	2,500	2,875 00	2,500 00
22	Union N'l Bank, Weymouth,	2,200	2,244 00	2,200 00
16	Union Market National Bank, Watertown, ...	1,600	2,000 00	1,600 00
		$31,600	$33,968 00	$31,600 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s, . .	$5,000	$5,050 00	$5,000 00
Fitchburg R.R. 4½s, ...	2,000	2,000 00	2,000 00
Fitchburg R.R. 5s, ...	3,000	3,125 00	3,000 00
Maine Central R.R. 4½s, . . .	3,000	3,150 00	3,000 00
Newport & Richford R.R. 5s, .	5,000	5,275 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	10,500 00	10,000 00
Portland & Ogdensburg R R. 6s, .	5,000	5,500 00	5,000 00
Upper Coos R.R. 4½s, ...	5,000	5,400 00	5,000 00
Vermont & Massachusetts R.R. 5s, .	5,000	5,375 00	5,000 00
Worcester, Nashua & Rochester R.R. 4s, ...	5,000	5,050 00	5,000 00
Maine Central R.R. 4s, . . .	2,000	2,000 00	2,000 00
	$55,000	$57,425 00	$55,000 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.
$7,397 63	2½ per cent.	$3,200 00	5½ per cent.	$1,400 00	7 per cent.
32,000 00	5 "	74,868 00	6 "		

Value, by books, of real estate held or owned by foreclosure or otherwise,		$4,857 24
Assessed value of the same,		5,400 00
Number of loans which are of an amount not exceeding $3,000 each,	106	
Aggregate amount of the same,		100,268 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, 1894,		10,940 54
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. 11, 1894,	2 per cent., $3,862 53 2 per cent., 3,831 20	7,693 73
Number of accounts opened during the year ending Oct. 31, 1894,	117	
Number of accounts closed during the year ending Oct. 31, 1894,	95	
Total number of open accounts Oct. 31, 1894,	758	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		757 87
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		58,319 20
Number of same,	724	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		53,410 75
Number of same,	706	
Date of examination by commissioner: March 16.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	531	$9,549 13	To the credit —		
Exceeding $50 and not more than $100,	73	6,294 55	Of women, both adult and minor,	274	$26,026 05
Exceeding $100 and not more than $200,	55	8,573 46	Of religious and charitable associations,	8	484 00
Exceeding $200 and not more than $500,	43	15,296 50	In trust,	36	5,762 66
Exceeding $500 and less than $1,000,	14	10,605 56			
Of $1,000 or more,	8	8,000 00			
Totals,	724	$58,319 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, JAMES C. LEACH,
CHARLES K. PRATT, 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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$56,000 00	Deposits,	$494,720 73
Loan on public funds,	2,760 00	Guaranty fund,	23,100 00
Bank stock as per schedule,	59,077 75	Interest account,	3,596 04
Loan on bank stock,	700 00	Profit and loss account,	953 77
Railroad bonds as per schedule,	67,000 00	Suspense account,	56 00
Loan on railroad stock,	250 00		
Real estate (for banking purposes),	5,450 00		
Loans on real estate,	227,087 00		
Loans on personal security,	103,110 17		
Loans on depositors' books,	150 00		
Deposit in bank, not on interest,	784 82		
Cash on hand,	56 80		
	$522,426 54		$522,426 54

Cash on Deposit in Bank: —

First National Bank, Boston, ... $784 82

Loan on Public Funds: —

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

Loan on Bank Stock: —

On 8 shares Plymouth National Bank, Plymouth, ... $700 00

Loan on Railroad Stock: —

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

* A legal loan when made.

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Federal Reserve Bank of St. Louis

Bridgewater Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 5s,	$5,000	$5,800 00	$5,000 00
of Chicago, Ill., 4s,	5,000	5,075 00	5,000 00*
of Fall River, Mass., 6s,	4,000	4,700 00	4,000 00
of Grand Rapids, Mich., 5s,	5,000	5,050 00	5,000 00
of Lewiston, Me., 5s,	5,000	5,850 00	5,000 00
of Dayton, Ohio, 5s,	5,000	5,550 00	5,000 00*
of Milwaukee, Wis., 5s,	11,000	12,235 00	11,000 00
of Saginaw, Mich., 5s,	1,000	1,080 00	1,000 00
County of Aroostook, Me., 4½s,	5,000	5,300 00	5,000 00
City of Cleveland, Ohio, 5s,	5,000	5,425 00	5,000 00
of Springfield, Ohio, 5s,	5,000	5,700 00	5,000 00
	$56,000	$61,765 00	$56,000 00

* Legal investments 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	$1,560 00	$1,300 00
50	Blackstone N'l Bank, Boston,	5,000	5,000 00	5,000 00
44	Boylston Nat'l Bank, Boston,	4,400	5,390 00	5,546 75
10	Faneuil Hall N'l Bank, Boston,	1,000	1,300 00	1,000 00
40	Fourth National Bank, Boston,	4,000	4,680 00	4,175 00
20	Freeman's Nat'l Bank, Boston,	2,000	1,800 00	2,000 00
10	Globe Nat'l Bank, Boston,	1,000	900 00	1,000 00
20	Howard Nat'l Bank, Boston,	2,000	1,920 00	2,000 00
10	Merchants' N'l Bank, Boston,	1,000	1,580 00	1,000 00
20	National Eagle Bank, Boston,	2,000	1,660 00	2,000 00
30	N'l B'k of Redemption, Boston,	3,000	3,750 00	3,000 00
6	National Security B'k, Boston,	600	1,200 00	600 00
30	North National Bank, Boston,	3,000	3,480 00	4,320 00
30	N'l B'k of No. America, Boston,	3,000	3,450 00	3,646 00
20	Nat'l Rockland Bank, Boston,	2,000	2,850 00	2,770 00
24	Shawmut Nat'l Bank, Boston,	2,400	2,784 00	2,400 00
30	State Nat'l Bank, Boston,	3,000	3,480 00	4,020 00
10	South End Nat'l Bank, Boston,	1,000	780 00	1,000 00
10	Washington N'l Bank, Boston,	1,000	1,080 00	1,000 00
30	Brockton N'l Bank, Brockton,	3,000	3,450 00	3,000 00
22	Home Nat'l Bank, Brockton,	2,200	3,850 00	2,200 00
25	Blue Hill Nat'l Bank, Milton,	2,500	2,750 00	2,500 00
36	Bristol Co. N'l Bank, Taunton,	3,600	4,842 00	3,600 00
		$54,000	$63,536 00	$59,077 75

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Bridgewater Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4½s,	$10,000	$11,050 00	$10,000 00
Boston, Revere Beach & Lynn R.R. 6s,	3,000	3,150 00	3,000 00
Fitchburg R.R. 4s,	5,000	4,900 00	5,000 00
Fitchburg R.R. 5s,	5,000	5,375 00	5,000 00
Fitchburg R.R. 6s,	5,000	5,175 00	5,000 00
Old Colony R.R. 4s,	10,000	10,500 00	10,000 00
Old Colony R.R. 4½s,	5,000	5,225 00	5,000 00
Old Colony R.R. 6s,	3,000	3,165 00	3,000 00
Portland & Ogdensburg R.R. 6s,	5,000	5,500 00	5,000 00
Maine Central R.R. 7s,	11,000	14,850 00	11,000 00
Upper Coos R.R. 4½s,	5,000	5,400 00	5,000 00
	$67,000	$74,290 00	$67,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$465 79	0 per cent.	$96,342 38	5 per cent.	$192,449 00	6 per cent.
5,000 00	4½ "	28,500 00	5½ "	1,300 00	7 "
10,000 00	4¾ "				

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, 1894,		82 80
Number of loans which are of an amount not exceeding $3,000 each,	196	
Aggregate amount of the same,		182,680 16
Total number of loans upon real estate,	162	
Amount of investments from which no income is received,		465 79
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		27,014 89
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, 1894,	2 per cent., $9,056 42 2 per cent., 9,388 27	18,444 69
Number of accounts opened during the year ending Oct. 31, 1894,	166	
Number of accounts closed during the year ending Oct. 31, 1894,	136	
Total number of open accounts Oct. 31, 1894,	1,650	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		1,460 70
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		98,957 11
Number of same,	1,128	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		89,779 36
Number of same,	1,289	
Date of examination by commissioner: April 20.		

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Bridgewater Savings Bank — Concluded.

Classification of Deposits received during the Year ending Oct. 31, 1894

	Number.	Amount.		Number.	Amount.
Of $50 and less,	776	$15,780 88	To the credit —		
Exceeding $50 and not more than $100,	157	12,798 16	Of women, both adult and minor,	578	$52,159 32
Exceeding $100 and not more than $200,	80	12,443 89	Of guardians,	2	695 00
Exceeding $200 and not more than $500,	78	27,133 14	Of religious and charitable associations,	26	974 71
Exceeding $500 and less than $1,000,	29	22,007 04	In trust,	46	5,589 92
Of $1,000 or more,	8	8,794 00			
Totals,	1,128	$98,957 11			

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

Incorporated March 28, 1861. Present number of corporators, 115.

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, 1894.

Assets.		Liabilities,	
Public funds as per schedule,	$43,285 00	Deposits,	$516,169 15
Bank stock as per schedule,	35,635 00	Guaranty fund,	13,000 00
Railroad bonds as per schedule,	106,657 50	Interest account,	6,645 55
Real estate by foreclosure,	5,576 02	Reserve fund,	3,211 00
Loans on real estate,	319,630 00	Rent account,	68 82
Loans on personal security,	15,200 00		
Deposits in banks, on interest,	9,987 66		
Expense account,	731 73		
Furniture and fixtures,	500 00		
Tax title account,	163 04		
Cash on hand,	1,728 57		
	$539,094 52		$539,094 52

Cash on Deposit in Bank: —

National Market Bank of Brighton, ... $9,987 66

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Federal Reserve Bank of St. Louis

Brighton Five Cents Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	$5,000	$5,550 00	$5,000 00
of Chelsea, Mass., 4s,	2,000	2,080 00	2,000 00
of Chicago, Ill., 4s,	10,000	10,375 00	10,000 00*
of Cleveland, Ohio, 5s,	3,000	3,027 00	3,000 00
County of Aroostook, Me., 4½s,	5,000	5,300 00	5,000 00
Town of Attleborough, Mass., 4s,	2,000	2,005 00	1,985 00
City of Bridgeport, Conn., 4s,	5,000	5,300 00	5,000 00
of Everett, Mass., 4s,	5,000	5,300 00	5,300 00
of Lynn, Mass., 4s,	6,000	6,180 00	6,000 00
	$43,000	$45,117 00	$43,285 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
8	Blackstone Nat'l B'k, Boston,	$800	$800 00	$800 00
12	Boylston Nat'l Bank, Boston,	1,200	1,375 00	1,200 00
5	Central Nat'l Bank, Boston,	500	635 00	500 00
10	Columbian Nat'l B'k, Boston,	1,000	1,030 00	1,000 00
15	Eliot National Bank, Boston,	1,500	1,965 00	1,500 00
19	Everett Nat'l Bank, Boston,	1,900	1,577 00	1,900 00
23	Freeman's Nat'l Bank, Boston,	2,300	2,300 00	2,300 00
15	N'l Hide & Leather B'k, Boston,	1,500	1,605 00	1,500 00
10	Howard Nat'l Bank, Boston,	1,000	970 00	1,000 00
25	Lincoln National Bank, Boston,	2,500	2,000 00	2,500 00
10	Merchants' Nat'l B'k, Boston,	1,000	1,580 00	1,000 00
30	Metropolitan N'l B'k, Boston,	3,000	3,000 00	3,000 00
30	Nat'l Market B'k, Brighton,	3,000	3,000 00	3,000 00
18	Old Boston Nat'l B'k, Boston,	1,800	1,872 00	1,800 00
5	National Revere Bank, Boston,	500	480 00	500 00
21	Shawmut Nat'l Bank, Boston,	2,100	2,415 00	2,100 00
13	Shoe & Leather Nat'l Bank, Boston,	1,300	1,183 00	1,300 00
10	State National Bank, Boston,	1,000	1,160 00	1,000 00
10	Suffolk National Bank, Boston,	1,000	1,000 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	2,000 00	2,500 00
20	National Webster B'k, Boston,	1,300	1,300 00	1,300 00
5	First National Bank, Lynn,	500	625 00	500 00
4	Union Market National Bank, Watertown,	400	400 00	400 00
		$35,800	$36,307 00	$35,635 00

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Federal Reserve Bank of St. Louis

Brighton Five Cents Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	$20,000	$20,850 00	$20,000 00
Boston & Maine R.R. 4s,	7,000	7,070 00	7,000 00
Boston, Winthrop & Shore R.R. 5s,	3,000	3,285 00	3,000 00
Concord & Montreal R.R. 4s,	5,000	5,100 00	4,997 50
Fitchburg R.R. 4s,	4,000	3,990 00	3,990 00
Fitchburg R.R. 5s,	13,000	13,840 00	13,000 00
Maine Central R.R. 5s,	1,500	2,062 50	1,500 00
Maine Central R.R. 7s,	11,000	13,762 50	11,000 00
New York, Prov. & Boston R.R. 7s,	3,000	3,345 00	3,000 00
Portland & Ogdensburg R.R. 6s,	5,000	5,500 00	5,000 00
Portsmouth, Great Falls and Conway R.R. 4½s,	10,000	11,100 00	10,000 00
Old Colony R.R. 4s,	9,000	9,450 00	9,000 00
Fitchburg R.R. 6s,	1,000	1,050 00	1,000 00
Fitchburg R.R. 4½s,	4,000	4,170 00	4,170 00
St. Johnsbury & Lake Champlain R.R. 5s,	10,000	11,550 00	10,000 00
	$106,500	$116,125 00	$106,657 50

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$9,987 66	2 per cent.	$18,200 00	5½ per cent.	$2,100 00	8 per cent.
123,600 00	5 "	190,930 00	6 "		

Value, by books, of real estate held or owned by foreclosure or otherwise,		$5,576 02
Assessed value of the same,		6,100 00
Net income received from same during year ending Oct. 31, 1894,		108 82
Number of loans which are of an amount not exceeding $3,000 each,	110	
Aggregate amount of the same,		217,730 00
Total number of loans upon real estate,	130	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		24,854 98
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, 1894,	2 per cent., $8,548 47 2 per cent., 8,995 58	17,544 05
Number of accounts opened during the year ending Oct. 31, 1894,	517	
Number of accounts closed during the year ending Oct. 31, 1894,	300	
Total number of open accounts Oct. 31, 1894,	2,596	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		2,368 40

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Federal Reserve Bank of St. Louis

Brighton Five Cents Savings Bank — Concluded.

Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		$163,731 16
Number of same,	3,521	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		125,601 51
Number of same,	2,059	

Date of examination by commissioner: April 20.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	2,939	$45,797 31	To the credit —		
Exceeding $50 and not more than $100,	308	24,887 45	Of women, both adult and minor,	1,491	$61,728 33
Exceeding $100 and not more than $200,	142	21,297 91	Of guardians,	5	382 00
Exceeding $200 and not more than $500,	82	27,494 86	Of religious and charitable associations,	13	694 21
Exceeding $500 and less than $1,000,	21	15,253 63	In trust,	201	24,355 24
Of $1,000 or more,	29	29,000 00			
Totals,	3,521	$163,731 16			

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BRISTOL COUNTY SAVINGS BANK — TAUNTON.

Incorporated March 2, 1846. Present number of corporators, 84.

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 B. 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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$1,055,000 00	Deposits,	$4,078,016 76
Bank stock as per schedule,	337,500 00	Guaranty fund,	175,700 00
Loan on bank stock,	1,200 00	Interest account,	24,384 23
Railroad bonds as per schedule,	520,000 00	Profit and loss account,	7,712 42
Loans on railroad bonds,	100,000 00		
Real estate (for banking purposes),	25,000 00		
Real estate by foreclosure,	100 00		
Loans on real estate,	1,151,910 00		
Loans on personal security,	713,720 00		
Loans to counties, cities or towns (notes),	230,000 00		
Loans on depositors' books,	740 00		
Deposits in banks, on interest,	138,994 60		
Expense account,	586 70		
Cash on hand,	11,062 11		
	$4,285,813 41		$4,285,813 41

Cash on Deposit in Banks, amount in each: —

Pynchon National Bank, Springfield,	$50,000 00
National Bank of Redemption, Boston,	50,000 00
National Exchange Bank, Boston,	10,876 41
Bristol County National Bank, Taunton,	28,118 19

Loan on Bank Stock: —

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, On 2 shares Mechanics' National Bank, New Bedford,	$1,200 00

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Federal Reserve Bank of St. Louis

Bristol County Savings Bank — Continued.

Loans on Railroad Bonds, amount on each: —

On $40,000 Boston & Maine R.R. 4½s, ...	$50,000 00
On $13,000 Fitchburg R.R. 4s, ...	
On $17,000 Boston & Maine R.R. 4½s, ...	50,000 00
On $37,000 City of Brockton, Mass., 4s, ...	

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Cranston, R. I., 4s, .	$50,000	$50,000 00	$50,000 00
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*
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 & 5s, . . .	30,000	30,600 00	30,000 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
Town of Rockland, Mass., 4s, .	20,000	20,000 00	20,000 00
City 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
	$1,055,000	$1,060,600 00	$1,055,000 00

* Legal investments when made.

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	$10,000 00
100	Atlas National Bank, Boston, .	10,000	11,600 00	10,000 00
100	Boston National Bank, Boston,	10,000	10,300 00	10,000 00
50	Boylston Nat'l Bank, Boston, .	5,000	6,200 00	5,000 00

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Bristol County Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Columbian Nat'l Bank, Boston,	$5,000	$5,100 00	$5,000 00
25	Eliot National Bank, Boston, .	2,500	3,250 00	10,000 00
100	Everett Nat'l Bank, Boston, .	10,000	8,300 00	2,500 00
100	Faneuil Hall N'l B'k, Boston,	10,000	12,800 00	10,000 00
100	First National Bank, Boston, .	10,000	23,000 00	20,000 00
50	Freeman's Nat'l Bank, Boston,	5,000	5,000 00	5,000 00
100	Hamilton Nat'l Bank, Boston,	10,000	10,900 00	10,000 00
100	Howard Nat'l Bank, Boston, .	10,000	9,600 00	10,000 00
100	Metropolitan N'l Bank, Boston,	10,000	9,700 00	10,000 00
150	Merchants' Nat'l Bank, Boston,	15,000	23,100 00	15,000 00
50	Mt. Vernon N'l Bank, Boston,	5,000	5,900 00	5,000 00
100	N'l B'k of the Republic, Boston,	10,000	15,500 00	10,000 00
100	N'l B'k of Commerce, Boston,	10,000	11,400 00	10,000 00
50	N'l B'k of No. America, Boston,	5,000	5,750 00	5,000 00
100	N'l B'k of Redemption, Boston,	10,000	12,400 00	10,000 00
100	N'l Exchange Bank, Boston, .	10,000	12,500 00	10,000 00
100	National Eagle Bank, Boston,	10,000	8,300 00	10,000 00
100	N'l Hide & Leather B'k, Boston,	10,000	10,600 00	10,000 00
50	Nat'l Rockland Bank, Boston,	5,000	7,000 00	5,000 00
100	National Union Bank, Boston,	10,000	13,200 00	10,000 00
100	North National Bank, Boston,	10,000	11,300 00	10,000 00
100	People's Nat'l Bank, Boston, .	10,000	16,000 00	10,000 00
50	Shawmut Nat'l Bank, Boston,	5,000	5,750 00	5,000 00
100	State National Bank, Boston, .	10,000	11,400 00	10,000 00
100	Second Nat'l Bank, Boston, .	10,000	18,400 00	15,000 00
50	Tremont Nat'l Bank, Boston, .	5,000	4,400 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. N'l Bank, Taunton,	10,000	12,500 00	10,000 00
150	Machinists' N'l B'k, Taunton,	15,000	23,200 00	15,000 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	10,000 00
		$322,500	$412,200 00	$337,500 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg and 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
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

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Federal Reserve Bank of St. Louis

Bristol County Savings Bank — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s,	$60,000	$61,200 00	$60,000 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 & Rochester R.R. 4s,	50,000	50,000 00	50,000 00
	$520,000	$524,900 00	$520,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$28,118 19	1½ per cent.	$75,000 00	4⅛ per cent.	$145,820 00	5½ per cent.
60,876 41	2 "	235,000 00	4¼ "	6,000 00	5¾ "
20,000 00	2½ "	92,300 00	4½ "	816,900 00	6 "
70,000 00	3½ "	18,500 00	4¾ "	1,000 00	6½ "
80,000 00	3¾ "	231,050 00	5 "	2,000 00	7 "
385,000 00	4 "	69,000 00	5¼ "		

Amount invested in real estate for banking purposes,		$25,000 00
Estimated value of the same,		30,000 00
Assessed value of the same,		30,200 00
Net income received from same during year ending Oct. 31, 1894,		750 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,		100 00
Assessed value of the same,		200 00
Number of loans which are of an amount not exceeding $3,000 each,	759	
Aggregate amount of the same,		634,635 00
Total number of loans upon real estate,	773	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		195,042 46
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, 1894,	2 per cent., $77,171 65 2 per cent., 78,199 03	155,370 68
Number of accounts opened during the year ending Oct 31, 1894,	1,192	
Number of accounts closed during the year ending Oct. 31, 1894,	1,087	
Total number of open accounts Oct. 31, 1894,	10,335	
Total expenses of the corporation for the year ending Oct. 31, 1894, exclusive of taxes,		8,496 98
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		621,160 25
Number of same,	6,369	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		677,842 30
Number of same,	7,885	
Date of examination by commissioner: June 15.		

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Bristol County Savings Bank — Concluded.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	4,324	$89,227 75	To the credit —		
Exceeding $50 and not more than $100,	872	71,556 73	Of women, both adult and minor,	3,149	$236,855 48
Exceeding $100 and not more than $200,	501	78,783 83	Of guardians,	13	4,032 86
Exceeding $200 and not more than $500,	391	135,658 19	Of religious and charitable associations,	101	26,581 78
Exceeding $500 and less than $1,000,	161	112,800 01	In trust,	484	97,701 25
Of $1,000 or more,	120	133,133 74			
Totals,	6,369	$621,160 25			

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Federal Reserve Bank of St. Louis

BROADWAY SAVINGS BANK — LAWRENCE.

Incorporated March 9, 1872. Present number of corporators, 26.

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, WILLIAM P. CLARK,
A. A. LAMPREY, C. C. CLOSSON,
A. A. CURRIER.

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

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$177,000 00	Deposits,	$1,351,434 40
Bank stock as per schedule,	132,400 00	Guaranty fund,	44,300 00
Loans on bank stock,	63,100 00	Interest account,	28,470 21
Railroad bonds as per schedule,	236,000 00	Profit and loss account,	24,244 48
Loan on railroad stock,	18,000 00		
Loans on real estate,	473,338 00		
Loans on personal security,	282,250 00		
Loans on depositors' books,	500 00		
Deposits in banks, on interest,	64,465 11		
Cash on hand,	1,395 98		
	$1,448,449 09		$1,448,449 09

Cash on Deposit in Banks, amount in each: —

Lawrence National Bank, Lawrence,	$54,465 11
Arlington National Bank, Lawrence,	10,000 00

Loans on Bank Stock, amount on each: —

On 134 shares Bay State National Bank, Lawrence,	$10,000 00
On 90 shares Pacific National Bank, Lawrence,	6,400 00
On 30 shares Pacific National Bank, Lawrence,	3,000 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 150 shares Traders' National Bank, Boston,	10,000 00

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Broadway Savings Bank — Continued.

On 200 shares Broadway National Bank, Boston,	$16,000 00
On 100 shares Fourth National Bank, Boston,	9,400 00
On 4 shares Andover National Bank, Andover,	300 00
Loan on Railroad Stock: —	
On 182 shares Boston & Maine R.R.,	$18,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Chicago, Ill., 4s,	$25,000	$25,500 00	$25,000 00*
of Concord, N. H., 4s,	25,000	26,000 00	25,000 00
of East Providence, R. I., 4s,	70,000	70,700 00	70,000 00
of Lynn, Mass., 4s,	15,000	15,900 00	15,000 00
of Peoria, Ill., 4½s,	24,000	25,410 00	24,000 00
of Marlborough, Mass., 4s,	5,000	5,225 00	5,000 00
Town of Watertown, Mass., 4s,	1,000	1,015 00	1,000 00
of Rockport, Mass, 4s,	2,000	2,015 00	2,000 00
County of Aroostook, Me., 4½s,	10,000	10,600 00	10,000 00
	$177,000	$182,365 00	$177,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Eliot National Bank, Boston,	$5,000	$6,500 00	$5,000 00
50	Everett Nat'l Bank, Boston,	5,000	4,162 50	5,000 00
33	Globe Nat'l Bank, Boston,	3,300	2,970 00	3,300 00
50	Hamilton Nat'l Bank, Boston,	5,000	5,525 00	5,000 00
50	Howard Nat'l Bank, Boston,	5,000	4,837 50	5,000 00
50	Manufacturers' N'l B'k, Boston,	5,000	5,000 00	5,000 00
50	Market Nat'l Bank, Boston,	5,000	4,250 00	5,000 00
100	N'l B'k of Commerce, Boston,	10,000	11,500 00	10,000 00
50	N'l B'k of No. America, Boston,	5,000	5,700 00	5,000 00
44	National City Bank, Boston,	4,400	3,608 00	4,400 00
50	National Eagle Bank, Boston,	5,000	4,162 50	5,000 00
15	N'l Hide & Leather B'k, Boston,	1,500	1,612 50	1,500 00
33	Nat'l Webster Bank, Boston,	3,300	3,209 25	3,300 00
50	State Nat'l Bank, Boston,	5,000	5,800 00	5,000 00
76	Shawmut Nat'l Bank, Boston,	7,600	8,835 00	7,600 00
100	Shoe & Leather N'l B'k, Boston,	10,000	9,025 00	10,000 00
100	Suffolk Nat'l Bank, Boston,	10,000	10,000 00	10,000 00
169	Tremont Nat'l Bank, Boston,	16,900	14,872 00	16,900 00
64	Bay State N'l Bank, Lawrence,	4,800	8,320 00	6,400 00
140	Lawrence N'l Bank, Lawrence,	14,000	17,500 00	14,000 00
		$130,800	$137,389 25	$132,400 00

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Federal Reserve Bank of St. Louis

Broadway Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 5s,	$10,000	$10,900 00	$10,000 00
Boston & Lowell R.R. 4s,	50,000	50,500 00	50,000 00
Boston & Maine R.R. 4s,	10,000	10,100 00	10,000 00
Boston & Providence R.R. 4s,	50,000	52,000 00	50,000 00
Concord & Montreal R.R. 4s,	40,000	41,000 00	40,000 00
Fitchburg R.R. 5s,	50,000	53,500 00	50,000 00
Old Colony R R. 4s,	25,000	26,187 50	25,000 00
Salem & Lowell R.R. 6s,	1,000	1,060 00	1,000 00
	$236,000	$245,247 50	$236,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$64,465 11	3½ per cent.	$15,000 00	4¾ per cent.	$81,780 00	6 per cent.
238,400 00	4 "	382,875 00	5 "	95 00	6½ "
37,000 00	4¼ "	34,150 00	5½ "	2,888 00	7 "
45,000 00	4½ "				

Number of loans which are of an amount not exceeding $3,000 each,	211	
Aggregate amount of the same,		$277,688 00
Total number of loans upon real estate,	236	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		65,403 36
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, 1894,	2 per cent., $24,406 31 2 per cent., 25,388 35	49,794 66
Number of accounts opened during the year ending Oct. 31, 1894,	714	
Number of accounts closed during the year ending Oct. 31, 1894,	566	
Total number of open accounts Oct. 31, 1894,	3,221	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		4,485 22
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		297,415 38
Number of same,	3,243	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		276,419 32
Number of same,	2,414	
Date of examination by commissioner: February 16.		

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Broadway Savings Bank — Concluded.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less, . .	2,305	$40,151 92	To the credit —		
Exceeding $50 and not more than $100, . .	376	31,226 16	Of women, both adult and minor, . .	1,308	$143,052 24
Exceeding $100 and not more than $200, . .	226	34,355 93	Of guardians, . .	6	2,200 19
Exceeding $200 and not more than $500, . .	193	71,106 88	Of religious and charitable associations, .	17	2,868 36
Exceeding $500 and less than $1,000, . . .	75	51,890 03	In trust, ...	87	20,388 67
Of $1,000 or more, . .	68	68,684 46			
Totals, . . .	3,243	$297,415 38			

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Federal Reserve Bank of St. Louis

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,
A. CRANSTON THOMPSON, BRADFORD E. JONES,
GARDNER J. KINGMAN.

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

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$322,140 00	Deposits,	$1,679,931 38
Bank stock as per schedule,	20,800 00	Guaranty fund,	53,500 00
Railroad bonds as per schedule,	186,000 00	Interest account,	2,792 36
Real estate (for banking purposes),	88,000 00	Profit and loss account,	10,000 00
Loans on real estate,	799,745 00	Uncompleted mortgage loans,	4,900 00
Loans on personal security,	240,550 00	Real estate income account,	268 50
Deposits in banks, on interest,	73,738 68		
Expense account,	354 39		
Furniture and fixtures,	6,500 00		
Suspense account,	239 17		
Premium account,	9,738 75		
Cash on hand,	3,586 25		
	$1,751,392 24		$1,751,392 24

Cash on Deposit in Banks, amount in each: —

Brockton National Bank, Brockton,	$29,851 55
Home National Bank, Brockton,	43,887 13

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Biddeford, Me., 4s,	$1,000	$1,010 00	$1,000 00
of Brockton, Mass., 4s,	187,440	192,421 00	187,440 00
of Brockton, Mass., 5s,	5,700	6,100 00	5,700 00
of Cleveland, Ohio, 5s,	25,000	27,500 00	25,000 00
of Cleveland, Ohio, 6s,	5,000	5,250 00	5,000 00
of Indianapolis, Ind., 4s,	25,000	25,875 00	25,000 00

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Brockton Savings Bank — Continued.

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
District of Columbia 6s, . . .	$7,000	$8,050 00	$7,000 00
District of Columbia 7s, . . .	3,000	3,555 00	3,000 00
County of Aroostook, Me , 4½s, .	12,000	12,660 00	12,000 00
City of Somerville, Mass., 4s, . .	21,000	21,630 00	21,000 00
County of Middlesex, Mass., 4s, .	30,000	30,750 00	30,000 00
	$322,140	$334,801 00	$322,140 00

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 N'l Bank, Boston, .	1,000	1,150 00	1,000 00
18	Tremont Nat'l Bank, Boston, .	1,800	1,584 00	1,800 00
100	Third National Bank, Boston,	10,000	8,975 00	10,000 00
50	Brockton N'l Bank, Brockton,	5,000	6,250 00	5,000 00
20	Home Nat'l Bank, Brockton, .	2,000	3,500 00	2,000 00
		$20,800	$22,609 00	$20,800 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 5s, . .	$1,000	$1,050 00	$1,000 00
Boston & Lowell R R. 6s, . .	17,000	17,510 00	17,000 00
Boston, Clinton, Fitchburg and New Bedford R.R. 5s, ...	1,000	1,140 00	1,000 00
Boston & Maine R.R. 4s, . . .	30,000	30,500 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	20,400 00	20,000 00
Fitchburg R.R. 5s, ...	40,000	41,675 00	40,000 00
Maine Central R.R. 6s, . . .	3,000	3,300 00	3,000 00
Maine Central R.R. 7s, . . .	25,000	33,750 00	25,000 00
Newport & Richford R R. 5s, . .	6,000	6,300 00	6,000 00*
Old Colony R.R. 4s, . . .	20,000	21,100 00	20,000 00
Old Colony R.R. 6s, . . .	10,000	10,400 00	10,000 00
Vermont & Massachusetts R R. 5s, .	9,000	9,810 00	9,000 00
	$186,000	$201,135 00	$186,000 00

* A legal investment when made.

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Brockton Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$73,738 68	2 per cent.	$17,000 00	4½ per cent.	$437,445 00	6 per cent.
15,000 00	4 "	462,900 00	5 "	1,500 00	6½ "
50,000 00	4¼ "	56,450 00	5½ "		

Amount invested in real estate for banking purposes, including furniture and fixtures,		$94,500 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, 1894,		3,534 53
Number of loans which are of an amount not exceeding $3,000 each,	410	
Aggregate amount of the same,		450,270 00
Total number of loans upon real estate,	441	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		83,347 04
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, 1894,	2 per cent., $27,723 42 2 per cent., 29,406 63	57,130 05
Number of accounts opened during the year ending Oct. 31, 1894,	1,781	
Number of accounts closed during the year ending Oct. 31, 1894,	1,294	
Total number of open accounts Oct. 31, 1894,	8,221	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		5,741 28
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		604,837 27
Number of same,	9,451	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		501,361 54
Number of same,	8,384	
Date of examination by commissioner: February 19.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	7,059	$147,019 24	To the credit—		
Exceeding $50 and not more than $100,	1,259	102,508 85	Of women, both adult and minor,	3,867	$252,219 11
Exceeding $100 and not more than $200,	586	91,228 93	Of guardians,	27	7,195 83
Exceeding $200 and not more than $500,	380	129,583 41	Of religious and charitable associations,	171	12,123 52
Exceeding $500 and less than $1,000,	115	82,496 84	In trust,	945	54,152 24
Of $1,000 or more,	52	52,000 00			
Totals,	9,451	$604,837 27			

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Federal Reserve Bank of St. Louis

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,
J. W. LIVERMORE.

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

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Real estate by foreclosure,	$400 00	Deposits,	$62,047 41
Loans on real estate,	43,795 50	Guaranty fund,	2,417 41
Loans on personal security,	14,990 00	Interest account,	1,303 80
Loans to counties, cities or towns (notes),	5,000 00		
Deposits in banks, on interest,	730 17		
Expense account,	50 00		
Cash on hand,	802 95		
	$65,768 62		$65,768 62

Cash on Deposit in Banks, amount in each: —

First National Bank, Worcester,	$715 48
Mechanics' National Bank, Worcester,	10 66
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.
$730 17	2 per cent.	$7,000 00	5 per cent.	$44,185 50	6 per cent.
5,000 00	4½ "	7,600 00	5½ "		

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Federal Reserve Bank of St. Louis

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,	90	
Aggregate amount of the same,		63,785 50
Total number of loans upon real estate,	59	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		3,021 36
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, 1894,	2 per cent., $1,263 48 2 per cent., 1,227 36	2,490 84
Number of accounts opened during the year ending Oct. 31, 1894,	146	
Number of accounts closed during the year ending Oct. 31, 1894,	221	
Total number of open accounts Oct. 31, 1894,	494	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		207 05
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		14,236 17
Number of same,	390	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		19,749 53
Number of same,	419	
Date of examination by commissioner: March 9.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	337	$5,731 81	To the credit—		
Exceeding $50 and not more than $100,	31	2,749 32	Of women, both adult and minor,	110	$2,991 64
Exceeding $100 and not more than $200,	12	1,805 04	Of guardians,	3	788 18
Exceeding $200 and not more than $500,	8	2,725 00	Of religious and charitable associations,	5	372 00
Exceeding $500 and less than $1,000,	2	1,225 00	In trust,	3	300 00
Totals,	390	$14,236 17			

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BROOKLINE SAVINGS BANK — BROOKLINE.

Incorporated Feb. 24, 1871. Present number of corporators, 37.

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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$70,400 00	Deposits,	$868,303 92
Bank stock as per schedule,	30,000 00	Guaranty fund,	14,492 35
Railroad bonds as per schedule,	46,941 25	Interest account,	8,657 42
Real estate (for banking purposes),	7,231 36	Uncompleted mortgage loan,	1,200 00
Loans on real estate,	572,916 50		
Loans on personal security,	102,300 00		
Deposits in banks, on interest,	58,938 91		
Expense account,	525 74		
Taxes paid,	435 82		
Cash on hand,	2,964 11		
	$892,653 69		$892,653 69

Cash on Deposit in Banks, amount in each: —

Shawmut National Bank, Boston,	$30,848 55
Central National Bank, Boston,	8,777 49
Brookline National Bank, Brookline,	19,312 87

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Brookline, Mass., 3½s,	$7,000	$7,000 00	$7,000 00
of Brookline, Mass., 4s,	59,400	60,103 00	59,400 00
of Brookline, Mass., 7s,	4,000	4,360 00	4,000 00
	$70,400	$71,463 00	$70,400 00

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Federal Reserve Bank of St. Louis

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	$9,525 00	$11,400 00
30	Winthrop Nat'l Bank, Boston,	3,000	3,495 00	3,700 00
30	Tremont Nat'l Bank, Boston, .	3,000	2,640 00	3,000 00
50	National City Bank, Boston, .	5,000	4,100 00	5,000 00
37	National Revere Bank, Boston,	3,700	3,515 00	3,700 00
12	National Eagle Bank, Boston,	1,200	960 00	1,200 00
20	Brookline N'l B'k, Brookline, .	2,000	2,600 00	2,000 00
		$25,400	$26,835 00	$30,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s, ...	$10,000	$9,850 00	$10,000 00
Fitchburg R.R. 5s, ...	15,000	15,850 00	15,000 00
Boston & Maine R.R. 4½s, .	10,000	11,100 00	10,466 25
St. Johnsbury & Lake Champlain R.R. 5s, ...	10,000	11,500 00	11,475 00
	$45,000	$48,300 00	$46,941 25

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$58,938 91	2 per cent.	$19,000 00	4½ per cent.	$25,200 00	5½ per cent.
45,000 00	4 "	30,000 00	4¾ "	37,000 00	6 "
15,000 00	4⅛ "	504,016 50	5 "		

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, 1894, . .	240 00
Number of loans which are of an amount not exceeding $3,000 each, 88	
Aggregate amount of the same, ...	133,200 00
Total number of loans upon real estate, ... 146	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894, ...	38,010 38

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, 1894,	2 per cent., $14,114 85 2 per cent., 14,988 26	$29,103 11
Number of accounts opened during the year ending Oct. 31, 1894,	922	
Number of accounts closed during the year ending Oct. 31, 1894,	558	
Total number of open accounts Oct. 31, 1894,	4,789	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		2,382 21
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		259,690 68
Number of same,	6,858	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		194,918 55
Number of same,	3,302	

Date of examination by commissioner: April 5.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	5,781	$91,800 50	To the credit—		
Exceeding $50 and not more than $100,	644	51,103 75	Of women, both adult and minor,	2,783	$120,930 18
Exceeding $100 and not more than $200,	265	40,501 68	Of guardians,	4	264 61
Exceeding $200 and not more than $500,	132	43,847 96	Of religious and charitable associations,	15	1,968 29
Exceeding $500 and less than $1,000,	16	12,236 79	In trust,	1,830	31,921 51
Of $1,000 or more,	20	20,200 00			
Totals,	6,858	$259,690 68			

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Federal Reserve Bank of St. Louis

CAMBRIDGE SAVINGS BANK — CAMBRIDGE.

Incorporated April 2, 1834. Present number of corporators, 40.

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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$384,500 00	Deposits,	$3,267,175 61
Loans on public funds,	620 00	Guaranty fund,	108,000 00
Bank stock as per schedule,	257,517 85	Interest account,	37,693 18
Railroad bonds as per schedule,	376,233 00	Profit and loss account,	7,290 46
Loans on railroad bonds,	8,800 00		
Loans on railroad stock,	6,500 00		
Real estate by foreclosure,	13,748 31		
Loans on real estate,	1,963,483 50		
Loans on personal security,	301,575 00		
Loans on depositors' books,	150 00		
Deposits in banks, on interest,	102,918 27		
Deposits in banks, not on interest,	138 63		
Expense account,	2,415 59		
Suspense account,	356 60		
Cash on hand,	1,202 50		
	$3,420,159 25		$3,420,159 25

Cash on Deposit in Banks, amount in each: —

Charles River National Bank, Cambridge,	$27,918 27
National Exchange Bank, Boston,	25,000 00
National City Bank, Cambridge,	30,000 00
Cambridge Safe Deposit and Trust Company, Cambridge,	20,000 00
Maverick National Bank, Boston,	138 63

Loan on Public Funds: —

On $1,000 United States bonds,	$620 00

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Cambridge Savings Bank — Continued.

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., 6s,	

Loans on Railroad Stock, amount on each: —

On 60 shares Boston & Maine R.R.,	$6,000 00
On 5 shares Boston & Albany R.R.,	500 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Brookline, Mass., 4s,	$12,000	$12,180 00	$12,000 00
of Mansfield, Mass., 4s,	9,500	9,980 00	9,500 00
of Marblehead, Mass., 4s,	1,000	1,040 00	1,000 00
of Marshfield, Mass., 4s,	55,000	55,550 00	55,000 00
of Medford, Mass., 4s,	13,000	13,000 00	13,000 00
of Westborough, Mass., 5s,	14,000	15,820 00	14,000 00
City of Boston, Mass., 5s,	2,000	2,230 00	2,000 00
of Cambridge, Mass., 6s,	8,000	9,420 00	8,000 00
of Chicago, Ill., 6s,	5,000	5,300 00	5,000 00*
of Chicago, Ill., 7s,	16,000	17,060 00	16,000 00*
of Cleveland, Ohio, 5s,	9,000	9,720 00	9,000 00
of Cleveland, Ohio, 6s,	7,000	7,110 00	7,000 00
of Dover, N. H., 4s,	10,000	10,200 00	10,000 00
of Fall River, Mass., 6s,	21,000	24,610 00	21,000 00
of Fort Wayne, Ind., 6s,	1,000	1,080 00	1,000 00
of Grand Rapids, Mich., 4½s,	25,000	27,500 00	25,000 00
of Indianapolis, Ind., 4s,	40,000	40,800 00	40,000 00
of Portsmouth, N. H., 4s,	25,000	25,250 00	25,000 00
of Providence, R. I., 5s,	27,000	29,300 00	27,000 00
of Saginaw, Mich., 4½s,	25,000	26,450 00	25,000 00
of Saginaw, Mich., 5s,	1,000	1,110 00	1,000 00
of Springfield, Mass., 7s,	1,000	1,240 00	1,000 00
of Waltham, Mass., 4s,	7,000	7,000 00	7,000 00
of Bridgeport, Ct., 4s,	25,000	26,500 00	25,000 00
of Cambridge, Mass., 4s,	25,000	26,750 00	25,000 00
	$384,500	$406,200 00	$384,500 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
159	Atlas National Bank, Boston,	$15,900	$18,603 00	$19,054 25
225	Boston Nat'l Bank, Boston,	22,500	23,400 00	24,740 62
18	Continental N'l Bank, Boston,	1,800	2,070 00	2,203 25

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Cambridge Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
107	Eliot National Bank, Boston, .	$10,700	$14,017 00	$12,489 12
42	Faneuil Hall N'l B'k, Boston,	4,200	5,460 00	5,484 75
9	Freeman's Nat'l Bank, Boston,	900	810 00	997 25
69	Globe National Bank, Boston,	6,900	6,210 00	8,919 26
93	Hamilton Nat'l Bank, Boston,	9,300	10,230 00	11,590 00
126	Howard Nat'l Bank, Boston, .	12,600	12,096 00	14,067 49
58	Market Nat'l Bank, Boston, .	5,800	4,930 00	6,280 63
194	Merchants' Nat'l B'k, Boston, .	19,400	30,458 00	27,402 25
10	Shawmut Nat'l B'k, Boston, .	1,000	1,150 00	1,206 25
50	State National Bank, Boston, .	5,000	5,800 00	5,481 25
145	Suffolk National Bank, Boston,	14,500	14,500 00	17,836 50
100	Third National Bank, Boston,	10,000	8,900 00	9,258 87
117	Tremont Nat'l Bank, Boston, .	11,700	10,296 00	14,003 25
125	N'l B'k of Commerce, Boston,	12,500	14,375 00	15,309 99
11	Nat'l Exchange Bank, Boston,	1,100	1,397 00	1,575 75
11	National Eagle Bank, Boston,	1,100	880 00	1,241 88
28	N'l Hide & Leather B'k, Boston,	2,800	2,996 00	3,144 00
146	National Revere Bank, Boston,	14,600	13,870 00	17,499 99
30	Na'l Rockland Bank, Boston, .	3,000	4,350 00	4,625 25
5	National Union Bank, Boston,	500	670 00	719 00
42	Charles River National Bank, Cambridge, ...	4,200	6,426 00	5,127 00
46	Newton Nat'l Bank, Newton, .	4,600	3,772 00	5,880 00
50	National Bank of Commerce, New Bedford, . . .	5,000	4,150 00	6,160 00
60	First Nat'l B'k, New Bedford,	6,000	8,700 00	7,420 00
50	Naumkeag Nat'l B'k, Salem, .	5,000	6,000 00	7,800 00
		$212,600	$236,516 00	$257,517 85

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 5s, . .	$3,000	$3,150 00	$3,000 00
Boston & Lowell R.R. 6s, . .	4,000	4,120 00	4,000 00
Boston & Maine R.R. 4s, . . .	25,000	25,500 00	25,000 00
Fitchburg R.R 4½s, ...	50,000	50,500 00	50,000 00
Fitchburg R R. 5s, ...	125,000	133,750 00	125,000 00
Eastern R.R. 6s, ...	9,733	11,775 00	9,733 00
Lowell & Lawrence R.R. 6s, . .	6,000	6,360 00	6,000 00
Maine Central R.R. 4½s, . . .	25,000	26,500 00	25,000 00
Maine Central R.R. 7s, . . .	16,500	22,275 00	16,500 00
Portland & Ogdensburg R R. 6s, .	9,000	9,900 00	9,000 00
Penobscot Shore Line R.R. 4s, .	25,000	24,750 00	25,000 00

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Cambridge Savings Bank — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Upper Coos R.R. 4½s, . . .	$25,000	$26,250 00	$25,000 00
Vermont & Massachusetts R.R. 5s, .	2,000	2,180 00	2,000 00
Concord & Montreal R.R. 4s, . .	26,000	26,520 00	26,000 00
Conn. & Passumpsic Rivers R.R. 4s,	25,000	25,500 00	25,000 00
	$376,233	$399,030 00	$376,233 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$102,918 27	2 per cent.	$1,020,469 50	5 per cent.	$5,700 00	6½ per cent.
150,650 00	4 "	67,215 00	5½ "	350 00	7 "
230,000 00	4¼ "	84,444 00	6 "	1,000 00	7½ "
721,300 00	4½ "				

Value, by books, of real estate held or owned by foreclosure or otherwise,		$13,748 31
Assessed value of the same, ...		19,400 00
Number of loans which are of an amount not exceeding $3,000 each,	332	
Aggregate amount of the same, ...		416,891 00
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, 1894, ...		152,262 75
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, 1894, . .	2 per cent., $60,867 00 1½ per cent., 46,381 78	107,248 78
Number of accounts opened during the year ending Oct. 31, 1894,	1,205	
Number of accounts closed during the year ending Oct. 31, 1894, .	969	
Total number of open accounts Oct. 31, 1894, ...	9,197	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes), ...		7,635 79
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894, ...		597,696 93
Number of same, ...	9,521	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894, ...		647,133 35
Number of same, ...	8,769	
Date of examination by commissioner: March 30.		

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ederal Reserve Bank of St. Louis

Cambridge Savings Bank — Concluded.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	7,185	$145,491 46	To the credit —		
Exceeding $50 and not more than $100,	1,231	98,427 73	Of women, both adult and minor,	5,133	$311,655 77
Exceeding $100 and not more than $200,	573	88,418 08	Of guardians,	12	2,798 38
Exceeding $200 and not more than $500,	371	134,284 90	Of religious and charitable associations,	143	10,092 96
Exceeding $500 and less than $1,000,	105	74,917 94	In trust,	369	27,926 04
Of $1,000 or more,	56	56,156 82			
Totals,	9,521	$597,696 93			

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CAMBRIDGEPORT SAVINGS BANK — CAMBRIDGEPORT.

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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$1,864,336 05	Deposits,	$3,622,689 73
Bank stock as per schedule,	102,725 00	Guaranty fund,	155,000 00
Railroad bonds as per schedule,	186,000 00	Interest account,	46,325 39
Real estate by foreclosure,	24,582 58		
Loans on real estate,	1,379,499 23		
Loans on personal security,	200,875 00		
Loans to counties, cities or towns (notes),	24,500 00		
Deposits in banks, on interest,	38,000 00		
Expense account,	2,103 90		
Cash on hand,	1,393 36		
	$3,824,015 12		$3,824,015 12

Cash on Deposit in Banks, amount in each: —

First National Bank, Cambridge,	$18,000 00
Cambridgeport National Bank, Cambridge,	10,000 00
National City Bank, Cambridge,	10,000 00

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Federal Reserve Bank of St. Louis

Cambridgeport Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Arlington, Mass, 4s,	$11,000 00	$11,385 00	$11,000 00
of Beverly, Mass, 4s, .	120,000 00	123,120 00	120,000 00
of East Providence, R. I., 4s, ...	50,000 00	51,000 00	50,000 00
of Kingston, Mass., 4s,	29,000 00	29,435 00	29,000 00
of Lincoln, R. I, 4s, .	25,000 00	25,250 00	25,000 00
of Maynard, Mass., 4s, .	40,000 00	41,200 00	40,000 00
of Rockland, Mass., 4s,	51,000 00	51,765 00	51,000 00
of So. Abington, Mass, 4s,	19,000 00	19,475 00	19,000 00
of Weymouth, Mass, 4s,	31,000 00	32,085 00	31,000 00
of Woonsocket, R. I., 4s,	50,000 00	51,250 00	50,000 00
City of Bangor, Me., 4s, . .	50,000 00	51,500 00	50,000 00
of Boston, Mass., 5s, .	78,211 10	82,117 43	78,211 10
of Boston, Mass., 6s, .	9,000 00	10,665 00	9,000 00
of Cambridge, Mass, 4s,	195,000 00	198,275 00	195,000 00
of Cambridge, Mass., 6s,	6,000 00	6,210 00	6,000 00
of Chicago, Ill, 7s, . .	11,000 00	11,395 00	11,000 00*
of Cleveland, Ohio, 3.65s,	7,000 00	6,965 00	7,000 00
of Cleveland, Ohio, 4s, .	14,000 00	14,350 00	14,000 00
of Cleveland, Ohio, 5s, .	50,000 00	55,000 00	50,000 00
of Cleveland, Ohio, 6s, .	12,000 00	12,490 00	12,000 00
of Cleveland, Ohio, 7s, .	5,000 00	5,162 50	5,000 00
of Columbus, Ohio, 4s, .	40,000 00	40,000 00	40,000 00*
of Dayton, Ohio, 4s, .	50,000 00	50,000 00	50,000 00*
of Dayton, Ohio, 6s, .	40,000 00	43,306 25	40,000 00*
of Fall River, Mass., 4½s,	40,000 00	41,550 00	40,000 00
of Grand Rapids, Mich, 4s,	19,000 00	19,000 00	19,000 00
of Grand Rapids, Mich., 4½s,	50,000 00	53,250 00	50,000 00
of Grand Rapids, Mich., 8s,	5,000 00	5,100 00	5,000 00
of Lawrence, Mass., 4s, .	58,000 00	59,160 00	58,000 00
of Lynn, Mass, 4s, . .	50,000 00	51,000 00	50,000 00
of Lowell, Mass, 4s, .	50,000 00	52,000 00	50,000 00
of Middletown, Conn., 4s,	25,000 00	25,250 00	25.000 00
of New Bedford, Mass, 5s,	5,000 00	5,450 00	5,000 00
of New Britain, Conn., 4s,	5,000 00	5.050 00	5,000 00
of Newton, Mass., 4s, .	13,000 00	13,065 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	100,000 00	100,000 00
of Pawtucket, R I., 6s, .	20,000 00	20,200 00	20,000 00
of Peoria, Ill, 4½s, . .	50,000 00	52,500 00	50,000 00
of Providence, R I., 5s, .	150,124 95	165,626 19	150,124 95
of Reading, Pa., 4s, . .	55,000 00	55,618 75	55,000 00
of Somerville, Mass., 4s, .	13,000 00	13,065 00	13,000 00
of Springfield, Mass., 7s,	15,000 00	16,575 00	15,000 00
of Springfield, Ohio, 4½s,	50,000 00	53,500 00	50,000 00
of Worcester, Mass, 5s, .	20,000 00	22,800 00	20,000 00
of Dover, N. H, 4s, . .	22,000 00	22,605 00	22,000 00
of Woburn, Mass., 4s, .	53,000 00	53,265 00	53,000 00
	$1,864,336 05	$1,932,631 12	$1,864,336 05

* Legal investments when made.

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Cambridgeport Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
33	Blackstone N'l Bank, Boston,	$3,300	$3,300 00	$3,300 00
40	Eliot National Bank, Boston, .	4,000	4,600 00	4,000 00
50	Globe National Bank, Boston,	5,000	4,400 00	5,000 00
100	Hamilton Nat'l Bank, Boston,	10,000	11,050 00	10,000 00
56	N'l B'k of Commerce, Boston,	5,600	6,440 00	5,600 00
206	National Union Bank, Boston,	20,600	27,655 50	20,600 00
150	Suffolk Nat'l Bank, Boston, .	15,000	15,000 00	15,000 00
100	Tremont Nat'l Bank, Boston, .	10,000	6,450 00	10,000 00
50	Washington N'l Bank, Boston,	5,000	4,400 00	5,000 00
50	Nat'l Webster Bank, Boston, .	5,000	5,000 00	5,000 00
100	First Nat'l Bank, Cambridge, .	10,000	17,500 00	13,825 00
40	Cambridgeport National Bank, Cambridge, ...	4,000	5,400 00	4,000 00
14	Nat'l City Bank, Cambridge, .	1,400	2,310 00	1,400 00
		$98,900	$113,505 50	$102,725 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s, ...	$50,000	$49,750 00	$50,000 00
Fitchburg R.R. 5s, ...	22,000	23,300 00	22,000 00
Old Colony R R. 4s,.	50,000	51,000 00	50,000 00
Old Colony R.R. 6s,.	4,000	4,190 00	4,000 00
Vermont & Massachusetts R.R. 5s,	60,000	64,200 00	60,000 00
	$186,000	$192,440 00	$186,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$28,000 00	1½ per cent.	$150,000 00	4½ per cent.	$41,504 81	6 per cent.
10,000 00	2 "	1,165,669 42	5 "	1,750 00	6½ "
229,000 00	4 "	16,450 00	5½ "	500 00	7½ "

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Cambridgeport Savings Bank — Concluded.

Value, by books, of real estate held or owned by foreclosure or otherwise,		$24,582 58
Assessed value of the same,		32,900 00
Net income received from same during year ending Oct. 31, 1894,		59 62
Number of loans which are of an amount not exceeding $3,000 each,	435	
Aggregate amount of the same,		583,219 42
Total number of loans upon real estate,	541	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		170,743 42
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, 1894,	2 per cent., $67,536 05 2 per cent., 68,465 78	136,001 83
Number of accounts opened during the year ending Oct. 31, 1894,	1,213	
Number of accounts closed during the year ending Oct. 31, 1894,	814	
Total number of open accounts Oct. 31, 1894,	11,433	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		6,255 94
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		621,421 57
Number of same,	10,536	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		654,387 58
Number of same,	9,246	

Date of examination by commissioner: March 26.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	8,108	$148,710 68	To the credit —		
Exceeding $50 and not more than $100,	1,315	105,610 70	Of women, both adult and minor,	5,441	$315,915 25
Exceeding $100 and not more than $200,	552	85,320 89	Of guardians,	30	2,931 78
Exceeding $200 and not more than $500,	375	129,676 33	Of religious and charitable associations,	69	8,636 58
Exceeding $500 and less than $1,000,	130	95,167 32	In trust,	865	35,287 06
Of $1,000 or more,	56	56,935 65			
Totals,	10,536	$621,421 57			

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Federal Reserve Bank of St. Louis

CANTON INSTITUTION FOR SAVINGS — CANTON.

Incorporated March 14, 1835. Present number of corporators, 30.

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

Names of committee charged with the investment of its funds:

WILLIS S. SHEPARD, NATHANIEL W. DUNBAR,
FRANCIS D. DUNBAR, WILLIAM O. CHAPMAN,
THOMAS E. GROVER.

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

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$106,100 00	Deposits,	$664,363 73
Bank stock as per schedule,	51,125 00	Guaranty fund,	28,600 00
Loan on bank stock,	4,000 00	Interest account,	2,330 30
Railroad bonds as per schedule,	95,500 00	Profit and loss account,	7,896 55
Real estate by foreclosure,	820 00		
Loans on real estate,	298,465 00		
Loans on personal security,	73,550 00		
Loans to counties, cities or towns (notes),	46,500 00		
Deposit in bank, on interest,	26,500 00		
Expense account,	11 75		
Cash on hand,	618 83		
	$703,190 58		$703,190 58

Cash on Deposit in Bank: —
Neponset National Bank, Canton, ... $26,500 00

Loan on Bank Stock: —
On 43 shares Neponset National Bank, Canton, ... $4,000 00

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

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Canton Savings Bank — Continued.

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
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	11,600 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
	$106,500	$107,700 00	$106,100 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Atlas National Bank, Boston,	$2,500	$2,925 00	$2,500 00
17	Blackstone N'l Bank, Boston,	1,700	1,700 00	1,700 00
25	Central Nat'l Bank, Boston,	2,500	3,175 00	2,500 00
40	Freeman's Nat'l Bank, Boston,	4,000	3,600 00	4,000 00
33	Globe National Bank, Boston,	3,300	2,904 00	3,300 00
50	Market National Bank, Boston,	5,000	4,250 00	5,000 00
50	N'l B'k of N. America, Boston,	5,000	5,750 00	5,000 00
25	National Eagle Bank, Boston,	2,500	2,000 00	2,500 00
17	Nat'l Webster Bank, Boston,	1,700	1,700 00	1,700 00
17	North National Bank, Boston,	1,700	1,972 00	1,700 00
25	Shoe & Leather N'l B'k, Boston,	2,500	2,250 00	2,500 00
126	Neponset Nat'l Bank, Canton,	12,600	15,120 00	13,725 00
50	Dedham Nat'l Bank, Dedham,	5,000	5,100 00	5,000 00
		$50,000	$52,446 00	$51,125 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	$20,000	$20,400 00	$20,000 00
Boston & Maine R.R. 4s,	20,000	20,400 00	20,000 00
Eastern R.R. 6s,	5,500	6,710 00	5,500 00
Fitchburg R.R. 4½s,	20,000	20,000 00	20,000 00
Old Colony R.R. 4s,	10,000	10,500 00	10,000 00
Maine Central & European & No. American R.R. 4s,	20,000	20,000 00	20,000 00
	$95,500	$98,010 00	$95,500 00

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Canton Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$26,500 00	2 per cent.	$4,000 00	4½ per cent.	$3,000 00	5½ per cent.
46,500 00	4 "	145,250 00	5 "	223,765 00	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, 211	
Aggregate amount of the same,	196,015 00
Total number of loans upon real estate, 214	
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, 1894,	32,302 70
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, 1894, { 2 per cent., $12,468 20 / 2 per cent., 12,508 95 }	24,977 15
Number of accounts opened during the year ending Oct. 31, 1894, 282	
Number of accounts closed during the year ending Oct. 31, 1894, 273	
Total number of open accounts Oct. 31, 1894, 2,335	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	1,205 00
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	100,535 94
Number of same, 1,317	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	115,798 51
Number of same, 1,444	
Date of examination by commissioner: April 5.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	957	$19,938 86	To the credit—		
Exceeding $50 and not more than $100,	171	15,004 73	Of women, both adult and minor,	586	$44,307 35
Exceeding $100 and not more than $200,	79	12,719 00	Of guardians,	1	500 00
Exceeding $200 and not more than $500,	69	23,275 35	Of religious and charitable associations,	27	1,888 56
Exceeding $500 and less than $1,000,	30	18,598 00	In trust,	23	2,438 40
Of $1,000 or more,	11	11,000 00			
Totals,	1,317	$100,535 94			

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Federal Reserve Bank of St. Louis

CAPE ANN SAVINGS BANK — GLOUCESTER.

Incorporated April 15, 1846. Present number of corporators, 37.

SAMUEL A. STACEY, *President.* GEORGE 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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$4,000 00	Deposits,	$3,268,735 32
Bank stock as per schedule,	271,100 00	Guaranty fund,	160,000 00
Loan on bank stock,	1,000 00	Interest account,	24,629 13
Real estate (for banking purposes),	61,280 46	Surplus account,	84,931 82
Real estate by foreclosure,	87,839 69	Taxes,	441 57
Loans on real estate,	2,022,367 00	Block income account,	509 53
Loans on personal security,	1,108,546 25	Lecky account,	166 78
Deposit in bank, on interest,	24,625 71	Higgins & Gifford account,	31 04
Deposit in bank, not on interest,	2,483 66	Basset account,	247 05
Expense account,	334 33	Lisk account,	163 92
Miscellaneous account,	1,855 20	Uncompleted mortgage loans,	53,590 82
Cash on hand,	8,014 68		
	$3,593,446 98		$3,593,446 98

Cash on Deposit in Banks, amount in each: —

Gloucester National Bank, Gloucester,	$2,483 66
Third National Bank, Boston,	24,625 71

Loan on Bank Stock: —

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

Detailed Statement of Public Funds.

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

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Cape Ann 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	$12,200 00	$10,000 00
100	Atlas National Bank, Boston, .	10,000	11,600 00	10,000 00
74	Blackstone N'l Bank, Boston, .	7,400	7,030 00	7,400 00
100	Central Nat'l Bank, Boston, .	10,000	13,000 00	10,000 00
50	National City Bank, Boston, .	5,000	4,100 00	5,000 00
200	National Bank of the Commonwealth, Boston, . . .	20,000	25,000 00	20,000 00
100	N'l B'k of Commerce, Boston,	10,000	11,400 00	10,000 00
100	National Eagle Bank, Boston,	10,000	8,100 00	10,000 00
30	Everett Nat'l Bank, Boston, .	3,000	2,520 00	3,000 00
50	Nat'l Exchange Bank, Boston,	5,000	6,150 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	4,400 00	4,500 00
50	Hamilton Nat'l Bank, Boston,	5,000	5,600 00	5,000 00
70	Howard Nat'l Bank, Boston, .	7,000	6,930 00	7,000 00
200	Merchants' N'l Bank, Boston,	20,000	32,000 00	20,000 00
50	New England N'l B'k, Boston,	5,000	7,800 00	5,000 00
100	North National Bank, Boston,	10,000	11,800 00	10,000 00
100	N'l B'k of No. America, Boston,	10,000	11,800 00	10,000 00
25	Old Boston N'l Bank, Boston,	2,500	2,600 00	2,500 00
166	N'l B'k of Redemption, Boston,	16,600	20,418 00	16,600 00
150	N'l B'k of the Republic, Boston,	15,000	22,650 00	15,000 00
50	Second Nat'l Bank, Boston, .	5,000	9,100 00	5,000 00
100	Shawmut Nat'l Bank, Boston,	10,000	11,200 00	10,000 00
50	State National Bank, Boston, .	5,000	5,700 00	5,000 00
50	Tremont Nat'l Bank, Boston, .	5,000	4,150 00	5,000 00
200	Third National Bank, Boston,	20,000	17,800 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 N'l Bank, Rockport,	10,000	12,500 00	10,000 00
		$272,600	$327,138 00	$271,100 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$24,625 71	2 per cent.	$26,000 00	5½ per cent.	$800 00	6½ per cent.
28,300 00	4 "	2,699,782 25	6 "	20,000 00	7 "
357,031 00	5 "				

Amount invested in real estate for banking purposes, ...	$61,280 46
Estimated value of the same, ...	61,000 00
Assessed value of the same, ...	61,000 00
Net income received from same during year ending Oct. 31, 1894, . .	702 34

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Federal Reserve Bank of St. Louis

Cape Ann Savings Bank — Concluded.

Value, by books, of other real estate held or owned by foreclosure or otherwise,		$87,839 69
Assessed value of the same,		104,750 00
Net income received from same during year ending Oct. 31, 1894,		1,460 98
Number of loans which are of an amount not exceeding $3,000 each,	1,033	
Aggregate amount of the same,		836,895 00
Total number of loans upon real estate,	1,127	
Amount of investments from which no income is received,		179,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		164,232 96
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, 1894,	2½ per cent., $72,639 87 2¼ per cent., 68,360 13	141,000 00
Number of accounts opened during the year ending Oct 31, 1894,	1,551	
Number of accounts closed during the year ending Oct 31, 1894,	1,163	
Total number of open accounts Oct. 31, 1894,	9,410	
Total expenses of the corporation for the year ending Oct. 31, 1894, exclusive of taxes,		6,838 49
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		574,399 58
Number of same,	7,900	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		498,989 47
Number of same,	7,395	
Date of examination by commissioner: September 25.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	5,728	$109,303 99	To the credit —		
Exceeding $50 and not more than $100,	1,145	94,507 98	Of women, both adult and minor,	3,033	$195,133 07
Exceeding $100 and not more than $200,	476	75,012 39	Of guardians,	26	5,758 45
Exceeding $200 and not more than $500,	364	125,968 26	Of religious and charitable associations,	125	18,016 24
Exceeding $500 and less than $1,000,	89	62,121 96	In trust,	279	46,039 19
Of $1,000 or more,	98	107,485 00			
Totals,	7,900	$574,399 58			

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CAPE COD FIVE CENTS SAVINGS BANK—HARWICH.

Incorporated March 16, 1855. Present number of corporators, 61.

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

Names of committee charged with the investment of its funds:

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

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

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$14,077 00	Deposits,	$674,312 03
Bank stock as per schedule,	60,889 75	Guaranty fund,	20,000 00
Loans on bank stock,	12,240 00	Profit and loss account,	6,230 82
Railroad bonds as per schedule,	165,095 00		
Loans on railroad bonds,	30,000 00		
Real estate (for banking purposes),	1,000 00		
Real estate by foreclosure,	300 40		
Loans on real estate,	145,383 48		
Loans on personal security,	218,282 58		
Loans to counties, cities or towns (notes),	31,300 00		
Deposit in bank, on interest,	20,000 00		
Real estate (taken to secure indebtedness),	100 00		
Cash on hand,	1,874 64		
	$700,542 85		$700,542 85

Cash on Deposit in Bank:—

Cape Cod National Bank, Harwich,	$20,000 00

Loans on Bank Stock, amount on each:—

On 50 shares Welden National Bank, St. Albans, Vt.,	$5,000 00
On 52 shares Fourth National Bank, Boston,	4,900 00
On 5 shares Cape Cod National Bank, Harwich,	500 00
On 2 shares Cape Cod National Bank, Harwich,	200 00
On 4 shares Cape Cod National Bank, Harwich,	165 00

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Federal Reserve Bank of St. Louis

Cape Cod Five Cents Savings Bank — Continued.

On 3 shares Cape Cod National Bank, Harwich,	$300 00
On 6 shares Cape Cod National Bank, Harwich,	600 00
On 2 shares Cape Cod National Bank, Harwich,	200 00
On 1 share Cape Cod National Bank, Harwich,	65 00
On 10 shares Cape Cod National Bank, Harwich,	150 00
On 3 shares Cape Cod National Bank, Harwich,	160 00

Loans on Railroad Bonds, amount on each: —

On $18,000 Concord & Montreal R.R. 4s,	$15,000 00
On $15,000 Boston & Maine R.R. 4s,	15,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Chicago, Ill., 4s,	$10,000	$10,200 00	$10,000 00*
of Cleveland, Ohio, 6s,	4,000	4,100 00	4,077 00
	$14,000	$14,300 00	$14,077 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
48	State Nat'l Bank, Boston,	$4,800	$5,568 00	$5,676 00
43	Shawmut Nat'l Bank, Boston,	4,300	4,988 00	5,031 00
40	Everett Nat'l Bank, Boston,	4,000	3,330 00	3,800 00
31	N'l B'k of Commerce, Boston,	3,100	3,565 00	3,674 50
30	National Revere Bank, Boston,	3,000	2,857 50	3,630 00
30	N'l Hide & Leather B'k, Boston,	3,000	3,225 00	3,450 00
18	Blackstone Nat'l Bank, Boston,	1,800	1,800 00	2,016 00
26	Nat'l Exchange Bank, Boston,	2,600	3,308 50	3,029 00
38	Fourth Nat'l Bank, Boston,	3,800	4,503 00	4,191 25
24	Suffolk Nat'l Bank, Boston,	2,400	2,400 00	2,730 00
20	Tremont Nat'l Bank, Boston,	2,000	1,760 00	2,275 00
16	N'l B'k of No. America, Boston,	1,600	1,822 00	1,616 00
15	N'l B'k of the Republic, Boston,	1,500	2,385 00	1,980 00
26	Nat'l Bank of the Commonwealth, Boston,	2,600	3,386 50	2,821 00
6	Nat'l Webster Bank, Boston,	600	565 00	650 00
7	Faneuil Hall N'l B'k, Boston,	700	915 00	931 00
57	Cape Cod Nat'l Bank, Harwich,	5,700	7,249 00	7,866 00
42	First Nat'l Bank, Yarmouth,	4,200	5,460 00	5,523 00
		$51,700	$59,087 50	$60,889 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	$20,275 00	
Boston & Lowell R.R. 5s,	5,000	5,250 00	$26,222 00
Boston & Lowell R.R. 6s,	1,000	1,030 00	
Boston & Maine R.R. 4s,	10,000	10,200 00	
Boston & Maine R.R. 4½s,	20,000	22,000 00	30,975 00
Concord & Montreal R.R. 4s,	25,000	25,500 00	25,000 00
Fitchburg R.R. 5s,	20,000	21,200 00	20,525 00
Old Colony R.R. 4s,	25,000	26,375 00	26,300 00
Portland & Ogdensburg R.R. 6s,	5,000	5,500 00	5,475 00
Vermont & Massachusetts R.R. 5s,	10,000	10,900 00	10,598 00
Conn. & Passumpsic Rivers R.R. 4s,	20,000	20,400 00	20,000 00
	$161,000	$168,630 00	$165,095 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$20,000 00	2 per cent.	$20,100 00	4½ per cent.	$1,300 00	6½ per cent.
127,400 00	4 "	24,100 00	5 "	76,024 98	7 "
15,000 00	4⅛ "	3,200 00	5½ "		
95,000 00	4¼ "	75,081 08	6 "		

Amount invested in real estate for banking purposes,		$1,000 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,		400 40
Assessed value of the same,		7,800 00
Number of loans which are of an amount not exceeding $3,000 each,	409	
Aggregate amount of the same,		162,766 96
Total number of loans upon real estate,	335	
Amount of investments from which no income is received,		400 40
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		33,511 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, 1894,	2 per cent., $12,340 08 2 per cent., 12,686 16	25,026 24
Number of accounts opened during the year ending Oct. 31, 1894,	309	
Number of accounts closed during the year ending Oct. 31, 1894,	224	
Total number of open accounts Oct. 31, 1894,	2,819	

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Federal Reserve Bank of St. Louis

Cape Cod Five Cents Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		$2,158 11
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		128,149 27
Number of same,	1,303	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		114,695 92
Number of same,	1,578	

Date of examination by commissioner: August 31.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	818	$16,178 17	To the credit —		
Exceeding $50 and not more than $100,	108	7,664 60	Of women, both adult and minor,	561	$46,747 86
Exceeding $100 and not more than $200,	196	22,978 78	Of guardians,	6	3,069 35
Exceeding $200 and not more than $500,	125	34,909 35	Of religious and charitable associations,	13	1,095 97
Exceeding $500 and less than $1,000,	37	23,318 37	In trust,	20	4,423 83
Of $1,000 or more,	19	23,100 00			
Totals,	1,303	$128,149 27			

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CENTRAL SAVINGS BANK — LOWELL.

Incorporated March 3, 1871. Present number of corporators, 66.

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. JACQUES, 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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$44,000 00	Deposits,	$2,607,345 45
Loans on public funds,	2,400 00	Guaranty fund,	111,000 00
Bank stock as per schedule,	210,600 00	Interest account,	1,035 38
Loans on bank stock,	6,000 00	Profit and loss account,	119,263 18
Railroad bonds as per schedule,	55,000 00		
Loans on real estate,	1,854 611 00		
Loans on personal security,	314,272 50		
Loans to counties, cities or towns (notes),	123,700 00		
Deposits in banks, on interest,	193,112 81		
Cash on hand,	34,947 70		
	$2,838,644 01		$2,838,644 01

Cash on Deposit in Banks, amount in each: —

Merchants' National Bank, Lowell,	$128,112 81
Old Lowell National Bank, Lowell,	20,000 00
Prescott National Bank, Lowell,	25,000 00
Appleton National Bank, Lowell,	20,000 00

Loans on Public Funds, amount on each: —

On $1,000 United States 4s,	$1,000 00
On $1,400 United States 4s,	1,400 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

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Federal Reserve Bank of St. Louis

Central Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Andover, Mass., 4s, . .	$10,000	$10,320 00	$10,000 00
City of Chicago, Ill., 7s, . .	3,000	3,060 00	3,000 00*
of Lowell, Mass., 4s, . .	6,000	6,360 00	6,000 00
of Malden, Mass., 4s, . .	5,000	5,150 00	5,000 00
of Pawtucket, R. I., 4s, . .	5,000	5,250 00	5,000 00
of Haverhill, Mass., 4s, . .	15,000	15,950 00	15,000 00
	$44,000	$46,090 00	$44,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Atlantic Nat'l Bank, Boston, .	$10,000	$12,300 00	$13,600 00
66	Blackstone Nat'l Bank, Boston,	6,600	6,600 00	7,600 00
50	Boston National Bank, Boston,	5,000	5,200 00	5,600 00
200	Central National Bank, Boston,	20,000	26,000 00	30,000 00
100	Eliot National Bank, Boston, .	10,000	13,100 00	11,500 00
13	Hamilton Nat'l Bank, Boston,	1,300	1,430 00	1,300 00
50	Market Nat'l Bank, Boston, .	5,000	4,250 00	5,000 00
50	Merchants' Nat'l Bank, Boston,	5,000	7,900 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	8,200 00	10,000 00
100	N'l B'k of Commerce, Boston,	10,000	11,500 00	10,000 00
50	N'l Hide & Leather B'k, Boston,	5,000	5,400 00	5,400 00
60	N'l B'k of Redemption, Boston,	6,000	7,500 00	8,000 00
27	N'l B'k of the Republic, Boston,	2,700	4,293 00	3,400 00
20	Nat'l Webster Bank, Boston, .	2,000	2,000 00	2,000 00
70	Second National Bank, Boston,	7,000	12,950 00	10,000 00
63	Shawmut Nat'l Bank, Boston, .	6,300	7,308 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	5,000 00	5,000 00
100	Appleton Nat'l Bank, Lowell, .	10,000	12,500 00	15,000 00
30	First National Bank, Lowell, .	3,000	5,100 00	4,200 00
150	Merchants' Nat'l Bank, Lowell,	15,000	24,000 00	18,300 00
52	Old Lowell Nat'l B'k, 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	2,400 00	2,000 00
50	Wamesit Nat'l Bank, Lowell, .	5,000	6,500 00	6,000 00
50	Georgetown N'l B'k, Georget'n,	5,000	5,500 00	5,000 00
		$173,100	$214,071 00	$210,600 00

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Central Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	$4,000	$4,050 00	$4,000 00
Boston & Maine R.R. 4s,	15,000	15,412 00	15,000 00
Fitchburg R.R. 5s,	5,000	5,200 00	5,000 00
Fitchburg R.R. 6s,	1,000	1,040 00	1,000 00
Lowell & Lawrence R.R. 6s,	5,000	5,150 00	5,000 00
Maine Central R.R. 7s,	1,000	1,280 00	1,000 00
N. York, Providence & Boston R.R 7s,	3,000	3,300 00	3,000 00
Portland & Ogdensburg R.R. 6s,	1,000	1,080 00	1,000 00
Boston & Albany R.R. 5s,	10,000	11,100 00	10,000 00
Maine Central R.R. 4s,	5,000	5,067 00	5,000 00
St. Johnsbury & L. Champ'n R.R. 5s,	5,000	5,854 00	5,000 00
	$55,000	$58,533 00	$55,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$148,112 81	2 per cent.	$95,000 00	4½ per cent.	$58,525 00	5½ per cent.
45,000 00	3 "	213,324 00	4½ "	109,700 00	6 "
244,100 00	4 "	1,580,334 50	5 "		

Number of loans which are of an amount not exceeding $3,000 each,	437	
Aggregate amount of the same,		$603,337 00
Total number of loans upon real estate,	593	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		129,781 21
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, 1894,	2 per cent., $48,841 19 2 per cent., 48,706 28	97,547 47
Number of accounts opened during the year ending Oct. 31, 1894,	990	
Number of accounts closed during the year ending Oct. 31, 1894,	913	
Total number of open accounts Oct. 31, 1894,	6,185	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		7,190 79
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		464,456 97
Number of same,	5,556	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		480,271 32
Number of same,	5,379	
Date of examination by commissioner: January 11.		

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Federal Reserve Bank of St. Louis

Central Savings Bank — Concluded.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	4,015	$78,644 87	To the credit —		
Exceeding $50 and not more than $100,	703	58,660 97	Of women, both adult and minor,	2,441	$205,805 88
Exceeding $100 and not more than $200,	339	54,981 29	Of guardians,	17	3,585 25
Exceeding $200 and not more than $500,	306	110,380 33	Of religious and charitable associations,	63	8,837 76
Exceeding $500 and less than $1,000,	110	77,897 42	In trust,	698	72,142 34
Of $1,000 or more,	83	83,892 09			
Totals,	5,556	$464,456 97			

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CHARLESTOWN FIVE CENTS SAVINGS BANK — BOSTON.

Incorporated April 7, 1854. Present number of corporators, 43.

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

Names of committee charged with the investment of its funds:

GEORGE 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, 1894.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	$744,300 00	Deposits,	$5,074,658 61
Loans on bank stock,	21,600 00	Guaranty fund,	250,000 00
Railroad bonds as per schedule,	608,400 00	Profit and loss account,	96,897 69
Loans on railroad bonds,	60,850 00		
Real estate (for banking purposes),	70,000 00		
Real estate by foreclosure,	57,500 00		
Loans on real estate,	2,269,375 00		
Loans on personal security,	1,381,200 00		
Loans on depositors' books,	250 00		
Deposits in banks, on interest,	203,742 66		
Cash on hand,	4,338 64		
	$5,421,556 30		$5,421,556 30

Cash on Deposit in Banks, amount in each:—

National Bank of the Republic, Boston,	$69,854 80
Manufacturers' National Bank, Boston,	68,098 90
Monument National Bank, Boston,	65,788 96

Loans on Bank Stock, amount on each:—

On 260 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
On 15 shares Monument National Bank, Boston,	1,500 00
On 23 shares Monument National Bank, Boston,	2,300 00

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Charlestown Five Cents Savings Bank — Continued.

Loans on Railroad Bonds, amount on each: —

On $36,000 Providence & Springfield R.R. 5s,	$30,000 00
On $32,000 Boston & Maine R.R. 4s,	30,000 00
On $1,000 Boston & Lowell R.R. 4s,	850 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
24	Andover Nat'l B'k, Andover,	$2,400	$2,400 00	$2,400 00
200	Atlas National Bank, Boston,	20,000	23,400 00	20,000 00
106	Blackstone Nat'l B'k, Boston,	10,600	10,600 00	10,600 00
42	Boston National B'k, Boston,	4,200	4,368 00	4,200 00
145	Boylston Nat'l Bank, Boston,	14,500	17,690 00	14,500 00
250	Bunker Hill Nat'l B'k, Boston,	25,000	50,000 00	25,000 00
326	National City Bank, Boston,	32,600	26,732 00	32,100 00
263	Nat'l B'k of Commerce, Boston,	26,300	30,245 00	26,300 00
500	Continental Nat'l B'k, Boston,	50,000	57,500 00	50,000 00
300	Eliot National Bank, Boston,	30,000	39,300 00	30,000 00
20	First National Bank, Boston,	2,000	4,700 00	2,000 00
150	First Ward N'l Bank, Boston,	15,000	19,500 00	14,800 00
105	Freeman's Nat'l Bank, Boston,	10,500	9,450 00	10,500 00
242	Globe National Bank, Boston,	24,200	21,296 00	23,300 00
370	N'l Hide & Leather B'k, Boston,	37,000	39,775 00	37,000 00
304	Howard Nat'l Bank, Boston,	30,400	29,412 00	30,400 00
250	Manufacturers' N'l B'k, Boston,	25,000	25,000 00	24,200 00
86	Market Nat'l Bank, Boston,	8,600	7,310 00	8,600 00
27	Nat'l Market Bank, Brighton,	2,700	2,419 75	2,700 00
224	Metropolitan N'l B'k, Boston,	22,400	21,728 00	22,400 00
166	Monument Nat'l B'k, Boston,	16,000	38,180 00	16,600 00
140	North National Bank, Boston,	14,000	16,240 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	24,500 00	20,000 00
342	N'l B'k of the Republic, Boston,	34,200	54,378 00	34,200 00
267	National Revere Bank, Boston,	26,700	25,365 00	26,700 00
69	Shawmut Nat'l Bank, Boston,	6,900	7,952 25	6,900 00
500	Shoe & Leather N'l B'k, Boston,	50,000	45,000 00	49,500 00
135	Suffolk National Bank, Boston,	13,500	13,500 00	13,500 00
551	Tremont Nat'l Bank, Boston,	55,100	48,488 00	55,100 00
156	Nat'l Webster Bank, Boston,	15,600	15,600 00	15,600 00
164	Winthrop Nat'l B'k, Boston,	16,400	19,106 00	16,400 00
150	Home Nat'l Bank, Brockton,	15,000	26,250 00	15,000 00
26	Conway Nat'l B'k, Conway,	2,600	2,938 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	8,850 00	7,500 00
217	First National Bank, Lynn,	21,700	29,295 00	21,700 00
67	Blue Hill Nat'l Bank, Milton,	6,700	7,437 00	6,700 00
147	Newton Nat'l Bank, Newton,	14,700	12,054 00	13,900 00
		$748,000	$864,344 00	$744,300 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,	$12,000	$12,120 00	$11,700 00
Boston & Lowell R.R. 5s,	25,000	26,250 00	25,000 00
Fitchburg R.R. 4s,	66,000	66,520 00	62,000 00
Fitchburg R.R. 4½s,	60,000	60,600 00	60,000 00
Fitchburg R.R. 5s,	200,000	215,050 00	200,000 00
Upper Coos R R. 4s,	50,000	50,000 00	49,700 00
Upper Coos R.R. 4½s,	75,000	81,750 00	75,000 00
Concord & Claremont R.R. 4½s,	25,000	25,875 00	25,000 00
Boston & Maine R.R. 4½s,	100,000	112,000 00	100,000 00
	$613,000	$650,165 00	$608,400 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$65,788 96	1½ per cent.	$287,750 00	4½ per cent.	$245,100 00	6 per cent.
137,953 70	2 "	1,536,075 00	5 "	16,100 00	6½ "
645,000 00	4 "	674,750 00	5½ "	32,500 00	7 "
296,000 00	4¼ "				

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, 1894,		5,444 36
Value, by books, of other real estate held or owned by foreclosure or otherwise,		57,500 00
Assessed value of the same,		74,870 00
Net income received from same during year ending Oct. 31, 1894,		1,831 37
Number of loans which are of an amount not exceeding $3,000 each,	666	
Aggregate amount of the same,		995,975 00
Total number of loans upon real estate,	850	
Amount of investments from which no income is received,		8,800 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		262,136 89
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, 1894,	2½ per cent, $113,816 53 2½ per cent, *116,000 00	229,816 53
Number of accounts opened during the year ending Oct. 31, 1894,	1,836	
Number of accounts closed during the year ending Oct. 31, 1894,	1,354	
Total number of open accounts Oct. 31, 1894,	15,242	

* Estimated.

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Federal Reserve Bank of St. Louis

Charlestown Five Cents Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		$8,940 61
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		835,651 58
Number of same,	11,936	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		711,659 88
Number of same,	9,445	
Date of examination by commissioner: April 25.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	9,164	$140,699 82	To the credit —		
Exceeding $50 and not more than $100,	1,277	103,103 88	Of women, both adult and minor,	6,577	$465,387 20
Exceeding $100 and not more than $200,	596	93,297 35	Of guardians,	23	4,864 23
Exceeding $200 and not more than $500,	552	200,371 84	Of religious and charitable associations,	55	9,200 21
Exceeding $500 and less than $1,000,	188	133,209 14	In trust,	301	46,307 29
Of $1,000 or more,	159	164,969 55			
Totals,	11,936	$835,651 58			

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CHELSEA SAVINGS BANK — CHELSEA.

Incorporated April 29, 1854. Present number of corporators, 148.

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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$568,950 00	Deposits,	$2,772,982 40
Bank stock as per schedule,	116,700 00	Guaranty fund,	138,000 00
Loans on bank stock,	9,000 00	Interest account,	21,963 95
Railroad bonds as per schedule,	189,100 00	Profit and loss account,	67,190 43
Loan on railroad bonds,	1,000 00		
Loan on railroad stock,	175 00		
Real estate (for banking purposes),	17,425 15		
Real estate by foreclosure,	40,816 23		
Loans on real estate,	1,508,072 00		
Loans on personal security,	392,475 00		
Loans to counties, cities or towns (notes),	44,000 00		
Loans on depositors' books,	500 00		
Deposits in banks, on interest,	85,464 15		
Expense account,	4,351 21		
Premium account,	18,798 90		
Cash on hand,	3,309 14		
	$3,000,136 78		$3,000,136 78

Cash on Deposit in Banks, amount in each:—

Commercial National Bank, Boston,	$25,216 06
First National Bank, Chelsea,	60,248 09

Loans on Bank Stock, amount on each:—

On 35 shares First National Bank, Chelsea,	$3,000 00
On 5 shares First National Bank, Chelsea,	500 00
On 40 shares Commercial National Bank, Boston,	1,500 00
On 40 shares Fourth National Bank, Boston,	4,000 00

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Federal Reserve Bank of St. Louis

Chelsea Savings Bank — Continued.

Loan on Railroad Bonds: —

On $1,000 Old Colony R.R. 6s,	$1,000 00

Loan on Railroad Stock: —

On 2 shares Boston & Maine R.R.,	$175 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Brookline, Mass., 5s,	$5,000	$5,350 00	$5,000 00
of Canton, Mass., 4s,	8,000	8,320 00	8,000 00
of Danvers, Mass., 5s,	2,000	2,260 00	2,000 00
of Norwalk, Conn., 4s,	31,000	31,000 00	31,000 00
of Westminster, Vt., 4s,	1,000	1,000 00	1,000 00
of Winthrop, Mass., 5s,	11,000	11,000 00	11,000 00
City of Bay City, Mich., 5s,	14,000	14,130 00	14,000 00
of Boston, Mass., 4s,	75,950	83,594 00	75,950 00
of Boston, Mass, 6s,	29,000	34,655 00	29,000 00
of Cambridge, Mass., 6s,	2,000	2,320 00	2,000 00
of Canton, Ohio, 5s,	16,000	16,495 00	16,000 00*
of Chelsea, Mass., 6s.,	11,000	11,110 00	11,000 00
of Cleveland, Ohio, 4s,	13,000	13,210 00	13,000 00
of Dayton, Ohio, 5s,	19,000	19,730 00	19,000 00*
of East Saginaw, Mich., 5s,	21,500	22,625 00	21,500 00
of Fall River, Mass., 6s,	5,000	5,950 00	5,000 00
of Fort Wayne, Ind., 4½s,	20,000	21,800 00	20,000 00
of Gardiner, Me., 4s,	6,000	6,120 00	6,000 00
of Grand Rapids, Mich., 4s,	13,000	13,280 00	13,000 00
of Grand Rapids, Mich., 5s,	22,000	22,440 00	22,000 00
of Keene, N. H., 4s,	20,000	20,500 00	20,000 00
of Lawrence, Mass., 6s,	35,000	40,325 00	35,000 00
of Lewiston, Me., 4s,	5,000	5,100 00	5,000 00
of Lewiston, Me., 5s,	16,000	18,240 00	16,000 00
of Lowell, Mass., 4s,	8,000	8,480 00	8,000 00
of Lynn, Mass., 6s,	6,000	6,123 00	6,000 00
Town of Marblehead, Mass, 4s,	10,000	10,150 00	10,000 00
City of Newton, Mass, 4s,	25,000	26,500 00	25,000 00
of Peoria, Ill., 4½s,	15,000	15,675 00	15,000 00
of Providence, R. I., 4½s,	15,000	15,600 00	15,000 00
of Saginaw, Mich., 4s,	25,000	25,500 00	25,000 00
of Taunton, Mass., 6s,	2,000	2,050 00	2,000 00
of Wallingford, Conn., 4s,	17,000	17,170 00	17,000 00
of Waltham, Mass., 4s,	10,000	10,500 00	10,000 00
of Worcester, Mass., 4½s,	20,000	21,200 00	20,000 00
of Chicago, Ill., 3.65s,	7,000	6,895 00	7,000 00*
State of New Hampshire 6s,	7,500	8,667 00	7,500 00
	$568,950	$605,044 00	$568,950 00

* Legal investments when made.

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Chelsea Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
40	Atlantic Nat'l Bank, Boston, .	$4,000	$4,910 00	$4,000 00
86	Atlas Nat'l Bank, Boston, .	8,600	10,062 00	8,600 00
20	Boston Nat'l Bank, Boston, .	2,000	2,080 00	2,000 00
25	Boylston Nat'l Bank, Boston, .	2,500	3,050 00	2,500 00
43	National City Bank, Boston, .	4,300	3,526 00	4,300 00
50	Commercial N'l Bank, Boston,	5,000	4,050 00	5,000 00
52	N'l B'k of Commerce, Boston,	5,200	5,980 00	5,200 00
40	Continental N'l Bank, Boston,	4,000	4,600 00	4,000 00
20	National Eagle Bank, Boston,	2,000	1,600 00	2,000 00
38	Everett Nat'l Bank, Boston, .	3,800	3,163 00	3,800 00
14	Nat'l Exchange Bank, Boston,	1,400	1,775 00	1,400 00
36	Howard Nat'l Bank, Boston, .	3,600	3,483 00	3,600 00
6	Market Nat'l Bank, Boston, .	600	510 00	600 00
70	Massachusetts N'l B'k, Boston,	7,000	6,650 00	7,000 00
16	Merchants' Nat'l Bank, Boston,	1,600	2,524 00	1,600 00
15	North Nat'l Bank, Boston, .	1,500	1,740 00	1,500 00
15	N'l B'k of No. America, Boston,	1,500	1,725 00	1,500 00
63	N'l B'k of Redemption, Boston,	6,300	7,717 00	6,300 00
100	N'l B'k of the Republic, Boston,	10,000	15,900 00	10,000 00
43	Shawmut Nat'l Bank, Boston,	4,300	4,955 00	4,300 00
28	State Nat'l Bank, Boston, .	2,800	3,248 00	2,800 00
25	Suffolk Nat'l Bank, Boston, .	2,500	2,500 00	2,500 00
50	Third Nat'l Bank, Boston, .	5,000	4,488 00	5,000 00
30	Tremont Nat'l Bank, Boston, .	3,000	2,640 00	3,000 00
42	Nat'l Webster Bank, Boston, .	4,200	4,200 00	4,200 00
50	Central Nat'l Bank, Boston, .	5,000	6,350 00	5,000 00
50	Freeman's Nat'l Bank, Boston,	5,000	4,500 00	5,000 00
30	First Nat'l Bank, Chelsea, .	3,000	3,120 00	3,000 00
45	Railroad Nat'l Bank, Lowell, .	4,500	5,310 00	4,500 00
5	Nat'l Exchange Bank, Salem,	500	475 00	500 00
20	First N'l Bank, So. Weymouth,	2,000	2,400 00	2,000 00
		$116,700	$129,231 00	$116,700 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . .	$25,000	$25,500 00	$25,000 00
Boston & Providence R.R. 4s, . .	45,000	46,800 00	45,000 00
Fitchburg R.R 4½s, ...	20,000	20,200 00	20,000 00
Fitchburg R.R. 5s, ...	52,000	54,740 00	52,000 00
Old Colony R.R. 4s, ...	15,000	15,825 00	15,000 00
Salem & Lowell R.R. 6s, . . .	10,000	10,750 00	10,000 00
Boston & Maine R R. 4½s, . .	20,000	22,000 00	20,000 00
Fitchburg R.R. 4s, ...	2,000	1,965 00	2,000 00
Maine Central R.R. 7s, . . .	100	110 00	100 00
	$189,100	$197,890 00	$189,100 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.
$85,464 15	2½ per cent.	$174,000 00	4½ per cent.	$272,650 00	5½ per cent.
228,000 00	4 "	543,625 00	5 "	736,947 00	6 "

Amount invested in real estate for banking purposes,		$17,425 15
Estimated value of the same,		17,500 00
Assessed value of the same,		13,700 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,		40,816 23
Assessed value of the same,		64,750 00
Net income received from same during year ending Oct. 31, 1894,		128 14
Number of loans which are of an amount not exceeding $3,000 each,	672	
Aggregate amount of the same,		912,822 00
Total number of loans upon real estate,	765	
Amount of investments from which no income is received,		22,433 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		146,345 12
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, 1894,	2 per cent., $50,156 17 2 per cent., 51,203 01	101,359 18
Number of accounts opened during the year ending Oct. 31, 1894,	1,492	
Number of accounts closed during the year ending Oct. 31, 1894,	1,199	
Total number of open accounts Oct. 31, 1894,	13,154	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		8,794 99
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		676,596 49
Number of same,	14,555	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		658,807 12
Number of same,	10,979	
Date of examination by commissioner: April 5.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	12,172	$181,884 04	To the credit —		
Exceeding $50 and not more than $100,	1,230	98,791 84	Of women, both adult and minor,	6,847	$337,150 13
Exceeding $100 and not more than $200,	559	87,290 22	Of guardians,	31	5,998 33
Exceeding $200 and not more than $500,	403	142,167 63	Of religious and charitable associations,	164	19,405 81
Exceeding $500 and less than $1,000,	107	76,179 43	In trust,	744	70,189 80
Of $1,000 or more,	84	90,283 33			
Totals,	14,555	$676,596 49			

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CHICOPEE SAVINGS BANK — CHICOPEE.

Incorporated Feb. 27, 1845. Present number of corporators, 57.

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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$48,000 00	Deposits,	$854,711 82
Bank stock as per schedule,	22,600 00	Guaranty fund,	38,000 00
Loan on bank stock,	500 00	Profit and loss account,	12,389 81
Railroad bonds as per schedule,	69,000 00		
Loans on real estate,	589,430 00		
Loans on personal security,	99,782 03		
Loans to counties, cities or towns (notes),	29,550 00		
Loans on depositors' books,	500 00		
Deposits in banks, on interest,	35,000 00		
Deposit in bank, not on interest,	3,510 59		
Cash on hand,	7,229 01		
	$905,101 63		$905,101 63

Cash on Deposit in Banks, amount in each: —

First National Bank, Chicopee,	$3,510 59
City National Bank, Springfield,	10,000 00
Chicopee National Bank, Springfield,	5,000 00
Pynchon National Bank, Springfield,	5,000 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,	$500 00

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Federal Reserve Bank of St. Louis

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
of Altoona, Pa., 4s,	10,000	10,000 00	10,000 00
of Chicopee, Mass., 4s,	9,000	9,000 00	9,000 00
Town of Rockport, Mass., 4s,	9,000	9,000 00	9,000 00
	$48,000	$48,000 00	$48,000 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	$1,100 00	$1,000 00
100	First Nat'l Bank, Chicopee,	10,000	14,000 00	10,000 00
50	City Nat'l Bank, Springfield,	5,000	7,000 00	5,000 00
66	Chapin N'l Bank, Springfield,	6,600	7,920 00	6,600 00
		$22,600	$30,020 00	$22,600 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R R. 4s,	$10,000	$10,500 00	$10,000 00
Boston & Lowell R.R. 4s,	10,000	10,000 00	10,000 00
Boston & Lowell R.R. 4½s,	4,000	4,160 00	4,000 00
Boston & Providence R R. 4s,	10,000	10,300 00	10,000 00
Maine Central R.R. 5s,	3,000	3,000 00	3,000 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
Upper Coos R.R. 4½s,	7,000	7,000 00	7,000 00
	$69,000	$69,960 00	$69,000 00

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Chicopee Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$20,000 00	3 per cent.	$131,650 00	4½ per cent.	$539,262 03	5 per cent.
30,000 00	4 "	16,000 00	4¾ "	850 00	6 "
17,000 00	4¼ "				

Number of loans which are of an amount not exceeding $3,000 each,	243	
Aggregate amount of the same,		$266,507 00
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, 1894,		40,941 20
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, 1894,	2 per cent., $16,247 32 2 per cent., 16,301 19	32,548 51
Number of accounts opened during the year ending Oct. 31, 1894,	288	
Number of accounts closed during the year ending Oct. 31, 1894,	271	
Total number of open accounts Oct. 31, 1894,	2,077	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		3,153,93
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		134,981 33
Number of same,	1,842	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		150,462 70
Number of same,	2,077	
Date of examination by commissioner: March 15.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	1,325	$28,427 03	To the credit—		
Exceeding $50 and not more than $100,	275	23,206 69	Of women, both adult and minor,	736	$55,555 00
Exceeding $100 and not more than $200,	112	17,403 00	Of guardians,	3	167 69
Exceeding $200 and not more than $500,	85	28,727 61	Of religious and charitable associations,	22	1,056 28
Exceeding $500 and less than $1,000,	24	15,672 00	In trust,	23	3,720 00
Of $1,000 or more,	21	21,545 00			
Totals,	1,842	$134,981 33			

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Federal Reserve Bank of St. Louis

CHICOPEE FALLS SAVINGS BANK — CHICOPEE FALLS.

Incorporated May 11, 1875. Present number of corporators, 32.

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 7 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	$25,125 00	Deposits,	$349,610 74
Loans on real estate,	244,475 00	Guaranty fund,	7,333 54
Loans on personal security,	76,133 00	Interest account,	1,243 20
Deposits in banks, on interest,	21,345 97	Profit and loss account,	9,348 19
Deposit in bank, not on interest,	29 01		
Expense account,	25 00		
Cash on hand,	402 69		
	$367,535 67		$367,535 67

Cash on Deposit in Banks, amount in each: —

Chicopee National Bank, Springfield,	$4,029 01
Third National Bank, Springfield,	327 71
Pynchon National Bank, Springfield,	2,852 89
Springfield Safe Deposit and Trust Co, Springfield,	6,155 52
Springfield National Bank, Springfield,	3,764 54
City National Bank, Springfield,	4,245 31

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Federal Reserve Bank of St. Louis

Chicopee Falls Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	First National Bank, Chicopee,	$1,000	$1,400 00	$1,000 00
10	First N'l Bank, Easthampton, .	1,000	1,485 00	1,485 00
20	Hadley Falls N'l 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 National Bank, Palmer,	1,300	1,300 00	1,300 00
25	Chicopee N'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 N'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 Bank, 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.
$21,345 97	4 per cent.	$320,608 00	5 per cent.	–	–

Number of loans which are of an amount not exceeding $3,000 each,	174	
Aggregate amount of the same, ...		$198,938 00
Total number of loans upon real estate, ...	151	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894, ...		16,971 22
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, 1894, . .	2 per cent., $6,152 07 2 per cent., 6,348 23	12,500 30
Number of accounts opened during the year ending Oct. 31, 1894, .	235	
Number of accounts closed during the year ending Oct. 31, 1894, .	212	
Total number of open accounts Oct. 31, 1894, ...	1,307	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes), ...		1,074 75
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894, ...		90,709 02
Number of same, ...	1,830	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894, ...		76,771 04
Number of same, ...	1,242	
Date of examination by commissioner: March 15.		

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Chicopee Falls Savings Bank — Concluded.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	1,466	$24,844 76	To the credit —		
Exceeding $50 and not more than $100,	216	17,646 67	Of women, both adult and minor,	553	$33,322 21
Exceeding $100 and not more than $200,	77	11,598 78	Of guardians,	8	3,238 77
Exceeding $200 and not more than $500,	45	15,252 47	Of religious and charitable associations,	40	1,667 40
Exceeding $500 and less than $1,000,	13	8,366 34	In trust,	11	1,509 78
Of $1,000 or more,	13	13,000 00			
Totals,	1,830	$90,709 02			

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CITIZENS' SAVINGS BANK — FALL RIVER.

Incorporated October, 1851. Present number of corporators, 55.

JOHN C. MILNE, *President.* E. E. HATHAWAY, *Treasurer.*
GEO. H. EDDY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOHN C. MILNE, SAMUEL W. HATHAWAY,
LLOYD S. EARLE, M. G. B. SWIFT,
HENRY H. EARL.

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

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$86,500 00	Deposits,	$3,310,974 73
Bank stock as per schedule,	319,540 00	Guaranty fund,	131,602 96
Railroad bonds as per schedule,	109,000 00	Discount account,	144,308 07
Real estate by foreclosure,	2,875 08	Suspense account,	29,200 08
Loans on real estate,	2,247,713 70		
Loans on personal security,	751,336 37		
Deposits in banks, on interest,	62,911 58		
Deposit in bank, not on interest,	28,889 09		
Expense account,	2,581 98		
Cash on hand,	4,738 04		
	$3,616,085 84		$3,616,085 84

Cash on Deposit in Banks, amount in each: —

National Bank of Redemption, Boston,	$20,914 64
National Bank of the Republic, Boston,	10,890 64
First National Bank, Boston,	10,219 35
Washington National Bank, Boston,	20,886 95
Pocasset National Bank, Fall River,	28,889 09

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Chicago, Ill., 4s,	$25,000	$25,500 00	$25,000 00*
of Milwaukee, Wis., 5s,	29,000	31,845 00	29,000 00
of Waterbury, Conn., 4s,	10,500	10,920 00	10,500 00
of Indianapolis, Ind., 4s,	20,000	20,600 00	20,000 00
of Fort Wayne, Ind., 6s,	2,000	2,180 00	2,000 00
	$86,500	$91,045 00	$86,500 00

* A legal investment when made.

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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 Nat'l Bank, Boston, .	$1,400	$1,456 00	$1,400 00
6	Continental Nat'l B'k, Boston,	600	690 00	600 00
93	Eliot National Bank, Boston, .	9,300	12,183 00	9,300 00
250	First National Bank, Boston, .	25,000	59,500 00	25,000 00
140	Howard Nat'l Bank, Boston, .	14,000	13,440 00	14,000 00
50	Merchants' Nat'l B'k, Boston,	5,000	7,850 00	5,000 00
77	N'l B'k of Commerce, Boston,	7,700	8,855 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	3,975 00	2,500 00
225	N'l Hide & Leather B'k, Boston,	22,500	24,075 00	22,500 00
281	Nat'l Revere Bank, Boston, .	28,100	26,675 00	28,100 00
35	Shawmut Nat'l Bank, Boston,	3,500	4,060 00	3,500 00
51	State National Bank, Boston, .	5,100	5,916 00	5,100 00
25	Suffolk Nat'l Bank, Boston, .	2,500	2,500 00	2,500 00
102	Washington Nat'l B'k, Boston,	10,200	11,118 00	10,200 00
157	Fall River N'l B'k, Fall River,	15,700	17,270 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 Nat'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	1,534 00	1,127 50
		$321,100	$430,547 00	$319,540 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R 4½s, . .	$20,000	$22,000 00	$20,000 00
Concord & Montreal R.R. 4s, . .	20,000	20,400 00	20,000 00
Maine Central R.R. 4½s, . . .	26,000	27,560 00	26,000 00
Maine Central R.R. 5s, . . .	2,000	2,220 00	2,000 00
Maine Central R.R. 6s, . . .	500	550 00	500 00
Maine Central R.R. 7s, . . .	500	550 00	500 00
St. Johnsbury & L. Champlain R.R. 5s,	15,000	22,250 00	15,000 00
Worcester, Nashua & Roch. R.R. 4s,	25,000	25,250 00	25,000 00
	$109,000	$120,780 00	$109,000 00

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Citizens' Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$20,916 64	1½ per cent.	$80,000 00	3¾ per cent.	$729,166 00	5½ per cent.
41,996 94	2 "	260,280 00	4 "	20,014 20	6 "
20,000 00	3 "	234,032 37	4½ "		
286,000 00	3½ "	1,369,557 50	5 "		

Value, by books, of real estate held or owned by foreclosure or otherwise,		$2,875 08
Assessed value of the same,		2,170 00
Net income received from same during year ending Oct. 31, 1894,		144 91
Number of loans which are of an amount not exceeding $3,000 each,	464	
Aggregate amount of the same,		643,376 20
Total number of loans upon real estate,	615	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		184,547 32
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, 1894,	2½ per cent., $79,646 43 2¼ per cent., 72,113 15	151,759 58
Number of accounts opened during the year ending Oct. 31, 1894,	1,178	
Number of accounts closed during the year ending Oct. 31, 1894,	1,142	
Total number of open accounts Oct. 31, 1894,	5,701	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		10,127 25
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		464,510 37
Number of same,	4,498	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		560,883 15
Number of same,	5,403	

Date of examination by commissioner: September 13.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	3,046	$63,074 86	To the credit —		
Exceeding $50 and not more than $100,	619	51,871 09	Of women, both adult and minor,	1,995	$210,271 79
Exceeding $100 and not more than $200,	339	54,175 05	Of guardians,	15	6,065 97
Exceeding $200 and not more than $500,	281	101,992 58	Of religious and charitable associations,	31	5,044 82
Exceeding $500 and less than $1,000,	98	67,746 53	In trust,	338	71,074 90
Of $1,000 or more,	115	125,650 26			
Totals,	4,498	$464,510 37			

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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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$5,000 00	Deposits,	$129,469 05
Bank stock as per schedule,	3,403 00	Guaranty fund,	180 46
Loans on bank stock,	700 00	Interest account,	289 85
Railroad bonds as per schedule,	15,000 00		
Loans on real estate,	77,885 00		
Loans on personal security,	7,800 00		
Loans to counties, cities or towns (notes),	8,000 00		
Deposit in bank, on interest,	5,120 82		
Deposits in banks, not on interest,	3,463 15		
Expense account,	591 52		
Premium account,	1,306 25		
Furniture,	811 76		
Interest account,	34 96		
Cash on hand,	822 90		
	$129,939 36		$129,939 36

Cash on Deposit in Banks, amount in each: —

Pittsfield National Bank, Pittsfield,	$1,346 64
Third National Bank, Pittsfield,	594 33
Agricultural National Bank, Pittsfield,	1,522 18
First National Bank, Adams,	5,120 82

Loans on Bank Stock, amount on each: —

On 5 shares Housatonic National Bank, Stockbridge,	$450 00
On 10 shares Pittsfield National Bank, Pittsfield,	250 00

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City Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Adams 5s, ...	$5,000	$5,500 00	$5,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
19	First Nat'l Bank, Springfield,	$1,900	$2,318 00	$2,318 00
7	Housatonic National Bank, Stockbridge, . . .	700	1,085 00	1,085 00
		$2,600	$3,403 00	$3,403 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4½s, . .	$5,000	$5,525 00	$5,000 00
Fitchburg R.R. 5s, ...	5,000	5,287 50	5,000 00
Penobscot Shore Line R R. 4s, .	5,000	5,000 00	5,000 00
	$15,000	$15,812 50	$15,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$5,120 82	2½ per cent.	$86,825 00	5 per cent.	$7,560 00	6 per cent.

Number of loans which are of an amount not exceeding $3,000 each, 46
Aggregate amount of the same, ... $52,385 00
Total number of loans upon real estate, ... 49
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894, ... 2,461 35
Times for the dividends fixed by the by-laws: first Thursday in January and July.

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Federal Reserve Bank of St. Louis

City Savings Bank — Concluded.

Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1894,	2 per cent., $653 27 2 per cent., 1,353 40	$2,006 67
Number of accounts opened during the year ending Oct. 31, 1894,	341	
Number of accounts closed during the year ending Oct. 31, 1894,	67	
Total number of open accounts Oct. 31, 1894,	482	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		179 38
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		104,885 86
Number of same,	889	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		21,351 77
Number of same,	257	

Date of examination by commissioner: May 18.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	560	$9,658 49	To the credit —		
Exceeding $50 and not more than $100,	109	9,418 08	Of women, both adult and minor,	189	$37,835 76
Exceeding $100 and not more than $200,	84	13,869 31	Of guardians,	1	210 00
Exceeding $200 and not more than $500,	85	30,501 41	Of religious and charitable associations,	3	268 00
Exceeding $500 and less than $1,000,	29	19,438 57	In trust,	8	5,350 00
Of $1,000 or more,	22	22,000 00			
Totals,	889	$104,885 86			

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Federal Reserve Bank of St. Louis

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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$121,800 00	Deposits,	$1,377,232 21
Bank stock as per schedule,	40,100 00	Guaranty fund,	63,225 00
Loans on bank stock,	16,300 00	Interest account,	24,938 19
Railroad bonds as per schedule,	178,000 00	Profit and loss account,	8,411 00
Loans on railroad stock,	2,100 00		
Loans on real estate,	748,955 00		
Loans on personal security,	339,100 00		
Loans to counties, cities or towns (notes),	5,000 00		
Loans on depositors' books,	150 00		
Deposit in bank, on interest,	15,162 00		
Expense account,	1,948 89		
Taxes paid,	1,507 65		
Premium account,	1,989 00		
Cash on hand,	1,693 86		
	$1,473,806 40		$1,473,806 40

Cash on Deposit in Bank:—

First National Bank, Haverhill,	$15,162 00

Loans on Bank Stock, amount on each:—

On 100 shares Essex National Bank, Haverhill,	$8,500 00
On 50 shares Second National Bank, Haverhill,	5,000 00
On 1 share First National Bank, Haverhill,	100 00
On 2 shares First National Bank, Haverhill,	200 00
On 2 shares First National Bank, Haverhill,	200 00
On 5 shares First National Bank, Haverhill,	400 00
On 20 shares Amesbury National Bank, Amesbury,	1,900 00

Loans on Railroad Stock, amount on each:—

On 30 shares Boston & Maine R.R,	$1,300 00
On 6 shares Boston & Maine R R.,	600 00
On 2 shares Boston & Maine R.R.,	200 00

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Federal Reserve Bank of St. Louis

City Five Cents Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Akron, Ohio, 5s,	$24,800	$25,551 00	$24,800 00
of Grand Rapids, Mich., 5s,	5,000	5,100 00	5,000 00
of Brockton, Mass., 4s,	7,000	7,245 00	7,000 00
of Cleveland, Ohio, 4s,	20,000	20,600 00	20,000 00
of Haverhill, Mass., 4s,	40,000	41,502 00	40,000 00
of Waterbury, Ct., 4s,	25,000	25,342 00	25,000 00
	$121,800	$125,340 00	$121,800 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
74	Continental N'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	3,950 00	2,500 00
9	N'l B'k of Commerce, Boston,	900	1,035 00	900 00
30	Tremont Nat'l Bank, Boston,	3,000	2,640 00	3,000 00
211	First Nat'l Bank, Haverhill,	21,100	28,485 00	21,100 00
9	Haverhill N'l Bank, Haverhill,	900	1,350 00	900 00
13	Merrimac N'l Bank, Haverhill,	1,300	2,080 00	1,300 00
		$40,100	$50,900 00	$40,100 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s,	$50,000	$51,250 00	$50,000 00
Boston & Maine R.R. 4½s,	10,000	11,050 00	10,000 00
Concord & Montreal R.R. 4s,	25,000	25,625 00	25,000 00
Fitchburg R.R. 4s,	5,000	4,950 00	5,000 00
Fitchburg R.R. 5s,	33,000	35,215 00	33,000 00
Leeds & Farmington R.R. 6s,	10,000	10,350 00	10,000 00
Maine Central R.R. 7s,	10,000	13,600 00	10,000 00
Old Colony R.R. 6s,	10,000	10,400 00	10,000 00
Upper Coos R.R. 4s,	15,000	14,850 00	15,000 00
Worcester, Nashua & Rochester R.R. 4s,	10,000	10,150 00	10,000 00
	$178,000	$187,440 00	$178,000 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.
$15,162 00	2½ per cent.	$70,000 00	4½ per cent.	$40,800 00	5½ per cent.
90,000 00	4 "	737,950 00	5 "	87,855 00	6 "
85,000 00	4¼ "				

Number of loans which are of an amount not exceeding $3,000 each,	253	
Aggregate amount of the same,		$359,255 00
Total number of loans upon real estate,	285	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		71,840 21
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, 1894,	2½ per cent., $31,815 30 2 per cent, 25,609 63	57,424 93
Number of accounts opened during the year ending Oct. 31, 1894,	905	
Number of accounts closed during the year ending Oct. 31, 1894,	736	
Total number of open accounts Oct. 31, 1894,	5,663	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		3,917 23
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		245,353 74
Number of same,	4,299	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		239,462 07
Number of same,	3,620	
Date of examination by commissioner: March 13.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	3,449	$52,029 95	To the credit —		
Exceeding $50 and not more than $100,	396	33,040 88	Of women, both adult and minor,	1,713	$109,137 89
Exceeding $100 and not more than $200,	202	31,528 11	Of guardians,	25	4,721 72
Exceeding $200 and not more than $500,	168	58,047 50	Of religious and charitable associations,	27	9,895 67
Exceeding $500 and less than $1,000,	58	40,507 30	In trust,	15	3,343 14
Of $1,000 or more,	26	30,200 00			
Totals,	4,299	$245,353 74			

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CITY INSTITUTION FOR SAVINGS — LOWELL.

Incorporated April 12, 1837. Present number of corporators, 41.

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, F. T. GREENHALGE,
LEONARD HUNTRESS, HENRY C. COOPER,
FRANK COBURN.

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

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$866,000 00	Deposits,	$6,110,216 36
Bank stock as per schedule,	704,969 75	Guaranty fund,	350,000 00
Loans on bank stock,	43,600 00	Profit and loss account,	174,715 79
Railroad bonds as per schedule,	1,068,000 00		
Real estate by foreclosure,	25,711 68		
Loans on real estate,	2,582,188 38		
Loans on personal security,	1,002,788 94		
Loans to counties, cities or towns (notes),	16,000 00		
Loans on depositors' books,	50 00		
Deposits in banks, on interest,	294,975 84		
Burlington, Iowa, Electric Railway bonds,*	5,000 00		
Suspense account,	25,250 23		
Cash on hand,	397 33		
	$6,634,932 15		$6,634,932 15

Cash on Deposit in Banks, amount in each: —

Appleton National Bank, Lowell,	$107,170 93†
Pynchon National Bank, Springfield,	75,000 00
National Bank of Redemption, Boston,	55,511 25
State National Bank, Boston,	7,001 73
Shoe and Leather National Bank, Boston,	50,291 93

* Taken to secure indebtedness.

† This deposit, in excess of the legal limit, has since been reduced.

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City Institution for Savings — Continued.

Loans on Bank Stock, amount on each: —

On 10 shares Wamesit National Bank, Lowell,	$1,000 00
On 15 shares Wamesit National Bank, Lowell,	3,000 00
On 15 shares Brockton National Bank, Brockton,	
On 5 shares Brockton National Bank, Brockton,	1,000 00
On 9 shares National Hide and Leather Bank, Boston,	
On 5 shares Prescott National Bank, Lowell,	500 00
On 38 shares Wamesit National Bank, Lowell,	3,800 00
On 10 shares Massachusetts Loan and Trust Co., 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 Co., Lowell,	1,500 00
On 90 shares Old Lowell National Bank, Lowell,	9,000 00
On 5 shares Appleton National Bank, Lowell,	2,100 00
On 20 shares Lowell Trust Co., Lowell,	
On 40 shares Agawam National Bank, Springfield,	3,200 00
On 30 shares First National Bank, Lowell,	3,000 00
On 30 shares Old Lowell National Bank, Lowell,	3,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Maynard, Mass., 4s,	$15,000	$15,600 00	$15,000 00
City of Cleveland, Ohio, 4s,	52,000	53,850 00	52,000 00
of Des Moines, Iowa, 4s,	60,000	57,000 00	60,000 00
of Des Moines, Iowa, 4½s,	90,000	90,000 00	90,000 00
of Fitchburg, Mass., 4s,	125,000	132,250 00	125,000 00
of Lowell, Mass., 4s,	50,000	53,000 00	50,000 00
of Milwaukee, Wis, 5s,	100,000	112,965 00	100,000 00
of Saginaw, Mich., 4½s,	50,000	54,237 00	50,000 00
of Altoona, Pa., 4s,	50,000	51,500 00	50,000 00
Town of Cranston, R. I., 4s,	74,000	77,700 00	74,000 00
City of Lawrence, Mass., 4s,	100,000	106,000 00	100,000 00
of Waterbury, Conn., 4s,	100,000	106,000 00	100,000 00
	$866,000	$910,102 00	$866,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
80	Atlantic Nat'l Bank, Boston,	$8,000	$9,820 00	$8,000 00
200	Atlas Nat'l Bank, Boston,	20,000	23,400 00	20,000 00
204	Blackstone N'l Bank, Boston,	20,400	20,425 50	20,400 00
210	Boston Nat'l Bank, Boston,	21,000	21,840 00	21,000 00
124	Boylston Nat'l Bank, Boston,	12,400	15,562 00	12,400 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.
39	Bunker Hill N'l Bank, Boston,	$3,900	$7,800 00	$3,900 00
78	National City Bank, Boston, .	7,800	6,396 00	7,800 00
138	Columbian Nat'l Bank, Boston,	13,800	14,283 00	13,800 00
146	Continental N'l Bank, Boston,	14,600	16,790 00	14,600 00
100	Eliot National Bank, Boston, .	10,000	13,100 00	10,000 00
55	Everett Nat'l Bank, Boston, .	5,500	4,578 75	5,494 75
200	First National Bank, Boston, .	20,000	47,600 00	20,000 00
200	Globe Nat'l Bank, Boston, .	20,000	18,000 00	20,000 00
100	Hamilton Nat'l Bank, Boston,	10,000	11,050 00	10,000 00
135	Howard Nat'l Bank, Boston, .	13,500	13,061 25	13,500 00
100	Market Nat'l Bank, Boston, .	10,000	8,500 00	10,000 00
44	Merchants' Nat'l Bank, Boston,	4,400	6,941 00	4,400 00
100	Metropolitan N'l B'k, Boston,	10,000	9,750 00	10,000 00
125	Massachusetts Loan and Trust Company, Boston, . .	12,500	14,625 00	12,500 00
150	N'l B'k of Commerce, Boston,	15,000	17,250 00	15,000 00
250	N'l B'k of No. America, Boston,	25,000	28,750 00	25,000 00
400	N'l B'k of Redemption, Boston,	40,000	50,300 00	40,000 00
400	N'l B'k of the Republic, Boston,	40,000	63,600 00	40,000 00
30	National Eagle Bank, Boston,	3,000	2,497 50	3,000 00
50	Nat'l Exchange Bank, Boston,	5,000	6,337 50	5,000 00
100	N'l Hide & Leather B'k, Boston,	10,000	10,750 00	10,000 00
375	National Revere Bank, Boston,	37,500	35,718 75	37,500 00
36	National Union Bank, Boston,	3,600	4,833 00	3,600 00
70	Nat'l Webster Bank, Boston, .	7,000	7,000 00	7,000 00
65	New England N'l B'k, Boston,	6,500	10,286 25	6,500 00
167	North Nat'l Bank, Boston, .	16,700	19,372 00	16,700 00
205	Suffolk Nat'l Bank, Boston, .	20,500	20,525 62	20,500 00
400	Third Nat'l Bank, Boston, .	40,000	35,900 00	40,000 00
236	Tremont Nat'l Bank, Boston, .	23,600	20,768 00	23,600 00
39	Washington N'l B'k, Boston, .	3,900	4,251 00	3,900 00
42	Framingham National Bank, Framingham, . . .	4,200	5,460 00	4,200 00
25	Bay State N'l Bank, Lawrence,	1,875	3,125 00	1,875 00
610	Appleton Nat'l Bank, Lowell,	61,000	76,250 00	61,000 00
66	First Nat'l 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
100	Nat'l Bank of the Commonwealth, Boston, . . .	10,000	13,025 00	10,000 00
40	Old Boston Nat'l Bank, Boston,	4,000	4,180 00	4,000 00
265	Second Nat'l Bank, Boston, .	26,500	49,025 00	26,500 00
100	Shawmut Nat'l Bank, Boston, .	10,000	11,625 00	10,000 00
99	State Nat'l Bank, Boston, .	9,900	11,484 00	9,900 00
		$704,975	$858,191 12	$704,969 75

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City Institution for Savings — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	$150,000	$152,090 00	$150,000 00
Boston & Lowell R.R. 7s,	2,000	2,020 00	2,000 00
Concord & Montreal R R. 4s,	200,000	205,000 00	200,000 00
Conn. & Passumpsic Rivers R.R. 4s,	50,000	51,250 00	50,000 00
Fitchburg R.R. 4s,	100,000	99,000 00	100,000 00
Fitchburg R.R. 4½s,	100,000	100,750 00	100,000 00
Fitchburg R.R. 5s,	100,000	105,000 00	100,000 00
Maine Central R.R. 4½s,	50,000	53,500 00	50,000 00
Old Colony R.R. 4s,	156,000	163,410 00	156,000 00
Worcester, Nashua & Roch. R.R. 4s,	50,000	50,500 00	50,000 00
Lowell & Lawrence R.R. 6s,	10,000	10,575 00	10,000 00
Sullivan County R.R. 4s,	100,000	102,500 00	100,000 00
	$1,068,000	$1,095,595 00	$1,068,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$7,001 73	1½ per cent.	$8,000 00	4⅝ per cent.	$22,000 00	5½ per cent.
212,974 11	2 "	248,295 77	4½ "	241,076 98	6 "
75,000 00	3 "	3,125,254 57	5 "		

Value, by books, of real estate held or owned by foreclosure or otherwise,		$25,711 68
Assessed value of the same,		48,700 00
Net income received from same during year ending Oct. 31, 1894,		208 24
Number of loans which are of an amount not exceeding $3,000 each,	453	
Aggregate amount of the same,		624,460 38
Total number of loans upon real estate,	596	
Amount of investments from which no income is received,		28,250 23
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		321,241 49
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, 1894,	2 per cent., $118,105 91 2 per cent., 117,491 39	235,597 30
Number of accounts opened during the year ending Oct. 31, 1894,	1,742	
Number of accounts closed during the year ending Oct. 31, 1894,	2,044	
Total number of open accounts Oct. 31, 1894,	15,375	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		13,017 81

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City Institution for Savings — Concluded.

Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		$736,991 13
Number of same,	11,436	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		1,028,537 11
Number of same,	18,048	

Date of examination by commissioner: November 13.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	8,870	$188,714 21	To the credit —		
Exceeding $50 and not more than $100,	1,331	115,881 74	Of women, both adult and minor,	5,484	$333,331 88
Exceeding $100 and not more than $200,	548	85,513 06	Of guardians,	31	9,617 31
Exceeding $200 and not more than $500,	454	152,090 07	Of religious and charitable associations,	88	10,483 46
Exceeding $500 and less than $1,000,	141	98,971 29	In trust,	840	45,091 23
Of $1,000 or more,	92	95,820 76			
Totals,	11,436	$736,991 13			

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Federal Reserve Bank of St. Louis

CLINTON SAVINGS BANK — CLINTON.

Incorporated May 15, 1851. Present number of corporators, 52.

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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$58,000 00	Deposits,	$1,608,952 99
Loan on public funds,	1,000 00	Guaranty fund,	53,400 00
Bank stock as per schedule,	84,000 00	Profit and loss account,	2,082 51
Loan on bank stock,	1,900 00		
Railroad bonds as per schedule,	85,000 00		
Loan on railroad stock,	25,000 00		
Railroad notes,	25,000 00		
Loans on real estate,	803,912 14		
Loans on personal security,	428,640 00		
Loans to counties, cities or towns (notes),	65,100 00		
Deposit in bank, on interest,	30,862 38		
Deposit in bank, not on interest,	10,200 89		
Premium account,	10,682 91		
100 shares Oregon Railway and Navigation Co., $5,000 Wabash R.R. 2d mortgage 5s, $10,000 Oregon Short Line & Utah Northern R.R. 5s,	*18,200 00		
Cash on hand,	16,937 18		
	$1,664,435 50		$1,664,435 50

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each: —

First National Bank, Clinton,	$10,200 89
First National Bank, Boston,	30,862 38

Loan on Public Funds: —

On $1,000 United States 4s,	1,000 00

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Clinton Savings Bank — Continued.

Loan on Bank Stock: —

On 55 shares First National Bank, Clinton, ... $1,900 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., 4s, . .	$4,000	$4,080 00	$4,000 00
of Boston, Mass., 5s, . .	2,000	2,300 00	2,000 00
of Cambridge, Mass., 6s, . .	5,000	6,000 00	5,000 00
of Clinton, Mass., 4s, . .	38,000	39,669 66	38,000 00
of Providence, R. I., 6s, . .	1,000	1,160 00	1,000 00
of Taunton, Mass., 5s, . .	8,000	8,020 00	8,000 00
	$58,000	$61,229 66	$58,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
14	Atlas National Bank, Boston, .	$1,400	$1,638 00	$1,400 00
20	Central National Bank, Boston,	2,000	2,540 00	4,000 00
5	National City Bank, Boston, .	500	410 00	500 00
10	N'l Hide & Leather B'k, Boston,	1,000	1,075 00	1,000 00
16	Howard Nat'l Bank, Boston, .	1,600	1,548 00	1,600 00
20	Market National Bank, Boston,	2,000	1,700 00	2,000 00
50	Manufacturers' N'l B'k, Boston,	5,000	5,000 00	5,000 00
30	Metropolitan N'l B'k, Boston, .	3,000	2,950 00	3,000 00
2	Boston National Bank, Boston,	200	208 00	200 00
44	N'l B'k of No. America, Boston,	4,400	5,060 00	4,400 00
70	Nat'l Webster Bank, Boston, .	7,000	7,000 00	7,000 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	National Bank of Commerce, New Bedford, . . .	5,000	4,150 00	5,000 00
50	First Nat'l B'k, New Bedford,	5,000	7,250 00	5,000 00
50	Orange Nat'l Bank, Orange, .	5,000	7,500 00	5,000 00
		$80,000	$95,154 00	$84,000 00

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Federal Reserve Bank of St. Louis

Clinton Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 6s,	$1,000	$1,020 00	$1,000 00
Boston & Lowell R.R. 4s,	20,000	20,400 00	20,000 00
Boston & Lowell R.R. 5s,	4,000	4,266 67	4,000 00
Fitchburg R.R. 4s,	6,000	6,000 00	6,000 00
Fitchburg R.R. 5s,	35,000	37,408 33	35,000 00
Maine Central R.R. 7s,	7,000	9,520 00	7,000 00
Old Colony R.R. 4s,	1,000	1,068 33	1,000 00
Old Colony R R. 6s,	10,000	10,650 00	10,000 00
Boston & Lowell R R. 4½s,	1,000	1,072 50	1,000 00
	$85,000	$91,405 83	$85,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$30,862 38	2 per cent.	$141,600 00	4½ per cent.	$87,712 00	6 per cent.
271,000 00	4 "	789,226 59	5 "	2,985 00	7 "
55,000 00	4¼ "	3,028 55	5½ "		

Number of loans which are of an amount not exceeding $3,000 each, . 337
Aggregate amount of the same, ... $401,902 17
Total number of loans upon real estate, ... 381
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894, ... 71,516 87
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, 1894, . { 2 per cent., $29,319 13 / 2 per cent., 29,834 83 } 59,153 96
Number of accounts opened during the year ending Oct. 31, 1894, . 773
Number of accounts closed during the year ending Oct. 31, 1894, . 639
Total number of open accounts Oct. 31, 1894, ... 5,239
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes), ... 4,625 96
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894, ... 291,466 76
Number of same, ... 4,241
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894, ... 282,098 66
Number of same, ... 3,737
Date of examination by commissioner: April 17.

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Clinton Savings Bank — Concluded.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less, . .	3,115	$64,688 89	To the credit —		
Exceeding $50 and not more than $100, . .	607	50,497 01	Of women, both adult and minor, . .	2,334	$152,073 01
Exceeding $100 and not more than $200, . .	247	38,442 48	Of guardians, . .	13	2,899 63
Exceeding $200 and not more than $500, . .	182	60,728 98	Of religious and charitable associations, .	90	4,445 18
Exceeding $500 and less than $1,000, . . .	52	37,094 85	In trust, ...	29	4,494 50
Of $1,000 or more, . .	38	40,014 55			
Totals, . . .	4,241	$291,466 76			

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COHASSET SAVINGS BANK — COHASSET.

Incorporated Feb. 28, 1845. Present number of corporators, 44.

(Vacant) *President.* CALEB LOTHROP, *Treasurer.*

CALEB LOTHROP, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

MORGAN B. STETSON, LOUIS N. LINCOLN,
ABRAHAM H. TOWER.

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

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$9,000 00	Deposits,	$560,060 99
Bank stock as per schedule,	52,700 00	Guaranty fund,	21,610 00
Loans on bank stock,	5,000 00	Interest account,	8,513 14
Railroad bonds as per schedule,	23,000 00	Profit and loss account,	7,086 01
Loans on real estate,	365,559 15		
Loans on personal security,	82,896 62		
Loans to counties, cities or towns (notes),	31,500 00		
Deposits in banks, on interest,	26,394 05		
Expense account,	605 04		
Cash on hand,	615 28		
	$597,270 14		$597,270 14

Cash on Deposit in Banks, amount in each: —

Boston National Bank, Boston,	$18,934 55
Hingham National Bank, Hingham,	7,459 50

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 Springfield, Ohio, 4½s,	$9,000	$9,675 00	$9,000 00

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Cohasset Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
08	Atlas National Bank, Boston,	$3,000	$3,510 00	$3,000 00
13	Blackstone Nat'l Bank, Boston,	1,300	1,300 00	1,300 00
45	Boston National Bank, Boston,	4,500	4,680 00	4,500 00
43	National City Bank, Boston, .	4,300	3,526 00	4,300 00
20	Columbian Nat'l Bank, Boston,	2,000	2,060 00	2,000 00
40	Continental Nat'l Bank, Boston,	4,000	4,600 00	4,000 00
18	National Eagle Bank, Boston,	1,800	1,494 00	1,800 00
20	Everett National Bank, Boston,	2,000	1,660 00	2,000 00
25	N'l Hide & Leather B'k, Boston,	2,500	2,687 50	2,500 00
30	Market National Bank, Boston,	3,000	2,550 00	3,000 00
23	Merchants' Nat'l Bank, Boston,	2,300	3,634 00	2,300 00
12	North National Bank, Boston,	1,200	1,392 00	2,200 00
22	National Bank of the Republic, Boston, ...	2,200	3,454 00	3,200 00
45	Nat'l Revere Bank, Boston, .	4,500	4,275 00	4,500 00
32	Shawmut Nat'l Bank, Boston,	3,200	3,712 00	3,200 00
38	State National Bank, Boston,	3,800	4,408 00	3,800 00
36	Tremont Nat'l Bank, Boston, .	3,600	3,164 00	3,600 00
15	National Union Bank, Boston,	1,500	2,010 00	1,500 00
10	Washington Nat'l B'k, Boston,	1,000	1,080 00	1,000 00
10	Nat'l Webster Bank, Boston, .	1,000	1,000 00	1,000 00
		$52,700	$56,196 50	$52,700 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Eastern R.R. 6s, ...	$13,000	$15,730 00	$13,000 00
Upper Coos R.R. 4½s, . . .	10,000	10,800 00	10,000 00
	$23,000	$26,530 00	$23,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$3,246 62	0 per cent.	$7,000 00	4¼ per cent.	$194,010 00	5 per cent.
26,394 05	2 "	27,800 00	4½ "	92,400 00	5½ "
22,000 00	4 "	24,000 00	4¾ "	114,499 15	6 "

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Cohasset Savings Bank — Concluded.

Number of loans which are of an amount not exceeding $3,000 each,	148	
Aggregate amount of the same,		$116,240 77
Total number of loans upon real estate,	202	
Amount of investments from 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, 1894,		29,607 33
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, 1894,	2 per cent., $10,867 69 2 per cent., 10,924 61	21,792 30
Number of accounts opened during the year ending Oct. 31, 1894,	99	
Number of accounts closed during the year ending Oct. 31, 1894,	97	
Total number of open accounts Oct. 31, 1894,	1,315	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		1,998 52
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		70,335 73
Number of same,	645	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		86,228 23
Number of same,	829	
Date of examination by commissioner: July 10.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	407	$8,681 58	To the credit —		
Exceeding $50 and not more than $100,	95	7,923 53	Of women, both adult and minor,	331	$23,123 29
Exceeding $100 and not more than $200,	57	8,636 74	Of guardians,	4	722 32
Exceeding $200 and not more than $500,	45	15,454 33	Of religious and charitable associations,	37	2,692 10
Exceeding $500 and less than $1,000,	39	27,639 55	In trust,	123	10,128 65
Of $1,000 or more,	2	2,000 00			
Totals,	645	$70,335 73			

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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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$5,000 00	Deposits,	$154,491 52
Bank stock as per schedule,	2,000 00	Guaranty fund,	1,878 39
Loans on bank stock,	1,890 00	Profit and loss account,	678 77
Railroad bonds as per schedule,	5,000 00		
Loans on real estate,	97,615 00		
Loans on personal security,	19,380 00		
Loans to counties, cities or towns (notes),	5,000 00		
Loans on depositors' books,	200 00		
Deposits in banks, on interest,	20,963 68		
	$157,048 68		$157,048 68

Cash on Deposit in Banks, amount in each: —

Conway National Bank, Conway,	$7,243 10
National Bank of the Commonwealth, Boston,	2,720 58
City National Bank, Holyoke,	6,000 00
Park National Bank, Holyoke,	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,	200 00
On 5 shares Conway National Bank, Conway,	400 00
On 15 shares City National Bank, Holyoke,	700 00
On 5 shares Northampton National Bank, Northampton,	500 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 Cleveland, Ohio, 5s, . .	$1,000	$1,028 70	$1,000 00
of Boston, Mass., 5s, . .	1,000	1,160 80	1,000 00
of Holyoke, Mass., 4s, . .	2,000	2,108 40	2,000 00
of Milwaukee, Wis., 5s, . .	1,000	1,178 80	1,000 00
	$5,000	$5,476 70	$5,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Conway N'l Bank, Conway, .	$1,000	$1,130 00	$1,000 00
10	City Nat'l Bank, Holyoke, .	1,000	1,150 00	1,000 00
		$2,000	$2,280 00	$2,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 6s, ...	$1,000	$1,048 80	$1,000 00
Boston & Albany R.R. 4s, . .	1,000	1,060 10	1,000 00
Connecticut River R.R. 4s, . .	1,000	1,055 70	1,000 00
Old Colony R.R. 4s, ...	1,000	1,053 50	1,000 00
Worcester, Nashua & Roch. R.R. 4s,	1,000	1,036 20	1,000 00
	$5,000	$5,254 30	$5,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$2,720 58	2 per cent.	$16,000 00	4 per cent.	$3,350 00	6 per cent.
7,243 10	3 "	115,735 00	5 "		

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Conway Savings Bank — Concluded.

Number of loans which are of an amount not exceeding $3,000 each,	66	
Aggregate amount of the same,		$56,585 00
Total number of loans upon real estate,	55	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		7,327 54
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, 1894, { 2 per cent., $2,773 11 / 2 per cent., 2,846 01 }		5,619 12
Number of accounts opened during the year ending Oct. 31, 1894,	87	
Number of accounts closed during the year ending Oct. 31, 1894,	78	
Total number of open accounts Oct. 31, 1894,	602	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		454 66
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		26,949 42
Number of same,	340	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		30,413 22
Number of same,	377	
Date of examination by commissioner: April 30.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	241	$4,130 05	To the credit —		
Exceeding $50 and not more than $100,	48	4,161 81	Of women, both adult and minor,	154	$9,619 04
Exceeding $100 and not more than $200,	19	3,013 00	Of guardians,	2	40 00
Exceeding $200 and not more than $500,	24	9,084 98	Of religious and charitable associations,	1	51 00
Exceeding $500 and less than $1,000,	4	2,559 58	In trust,	3	562 34
Of $1,000 or more,	4	4,000 00			
Totals,	340	$26,949 42			

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COUNTY SAVINGS BANK — CHELSEA.

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

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

Names of committee charged with the investment of its funds :

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

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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$17,100 00	Deposits,	$279,678 00
Bank stock as per schedule,	11,800 00	Guaranty fund,	3,852 00
Loans on bank stock,	1,350 00	Interest account,	433 56
Railroad bonds as per schedule,	16,800 00	Profit and loss account,	2,796 75
Loans on real estate,	190,622 25		
Loans on personal security,	31,300 00		
Deposits in banks, on interest,	15,887 30		
Expense account,	98 75		
Premium account,	1,231 25		
Cash on hand,	570 76		
	$286,760 31		$286,760 31

Cash on Deposit in Banks, amount in each : —

Winnisimmet National Bank, Chelsea,	$13,202 67
First Ward National Bank, Boston,	2,510 64
Winthrop National Bank, Boston,	173 99

Loans on Bank Stock, amount on each : —

On 15 shares Winnisimmet National Bank, Chelsea,	$1,200 00
On 10 shares Baxter National Bank, Rutland, Vt.,	150 00

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County Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Akron, Ohio, 5s,	$2,000	$2,023 60	$2,000 00
of Brockton, Mass., 4s,	4,000	4,250 00	4,000 00
of Cleveland, Ohio, 4s,	3,000	3,068 50	3,000 00
of Haverhill, Mass., 4s,	1,000	1,020 00	1,000 00
of Lake View, Ill., 7s,	3,000	3,067 50	3,000 00
of Milwaukee, Wis., 5s,	3,000	3,309 00	3,000 00
of Springfield, Ohio, 6s,	400	421 00	400 00
Town of Ashland, Mass., 4s,	700	712 00	700 00
	$17,100	$17,871 60	$17,100 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
1	National City Bank, Boston,	$100	$82 00	$100 00
11	Columbian Nat'l B'k, Boston,	1,100	1,138 50	1,100 00
6	National Eagle Bank, Boston,	600	499 50	600 00
3	N'l B'k of No. America, Boston,	300	348 00	300 00
1	Suffolk National Bank, Boston,	100	100 00	100 00
10	Washington Nat'l B'k, Boston,	1,000	1,090 00	1,000 00
4	Freeman's Nat'l Bank, Boston,	400	400 00	400 00
25	First Ward Nat'l B'k, Boston,	2,500	3,250 00	2,500 00
20	Third National Bank, Boston,	2,000	1,800 00	2,000 00
10	First National Bank, Chelsea,	1,000	1,050 00	1,000 00
3	Winnisimmet N'l B'k, Chelsea,	300	300 00	300 00
6	Dedham Nat'l Bank, Dedham,	600	624 00	600 00
5	First Nat'l B'k, Newburyport,	500	650 00	500 00
10	So. Danvers N'l B'k, Peabody,	1,000	1,165 00	1,000 00
3	Mechanics' N'l B'k, Worcester,	300	300 00	300 00
		$11,800	$12,797 00	$11,800 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Concord & Montreal R.R. 4s,	$6,000	$6,195 00	$6,000 00
Cheshire R.R. 6s,	3,000	3,180 00	3,000 00
Old Colony R.R. 6s,	1,000	1,016 50	1,000 00
Portland & Kennebec R.R. 6s,	300	303 00	300 00
Upper Coos R.R. 4s,	5,000	5,000 00	5,000 00
Maine Central R.R. 4s,	1,000	1,000 00	1,000 00
Maine Central R.R. 4½s,	500	531 50	500 00
	$16,800	$17,226 00	$16,800 00

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County Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$2,684 63	2½ per cent.	$16,050 00	5 per cent.	$194,722 25	6 per cent.
13,202 67	2¾ "	12,500 00	5½ "		

Number of loans which are of an amount not exceeding $3,000 each,	131	
Aggregate amount of the same,		$164,543 00
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, 1894,		14,441 83
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, 1894,	2 per cent., $4,337 12 2 per cent., 4,864 88	9,202 00
Number of accounts opened during the year ending Oct. 31, 1894,	402	
Number of accounts closed during the year ending Oct. 31, 1894,	239	
Total number of open accounts Oct. 31, 1894,	1,404	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		2,033 21
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		143,160 85
Number of same,	2,381	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		103,672 53
Number of same,	1,585	

Date of examination by commissioner: April 26.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	1,922	$27,610 63	To the credit —		
Exceeding $50 and not more than $100,	194	15,642 45	Of women, both adult and minor,	840	$38,806 36
Exceeding $100 and not more than $200,	111	17,466 23	Of guardians,	6	584 00
Exceeding $200 and not more than $500,	102	37,577 18	Of religious and charitable associations,	83	24,817 72
Exceeding $500 and less than $1,000,	23	15,744 36	In trust,	181	13,816 64
Of $1,000 or more,	29	29,120 00			
Totals,	2,381	$143,160 85			

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CROCKER INSTITUTION FOR SAVINGS — TURNER'S FALLS.

Incorporated April 3, 1869. Present number of corporators, 31.

G. L. RIST, *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,
E. L. GODDARD.

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

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$85,000 00	Deposits,	$803,138 62
Bank stock as per schedule,	23,300 00	Guaranty fund,	22,500 00
Loans on bank stock,	6,750 00	Profit and loss account,	5,601 80
Railroad bonds as per schedule,	83,500 00	Suspense account,	119 71
Real estate (for banking purposes),	31,000 00		
Loans on real estate,	403,550 76		
Loans on personal security,	179,793 42		
Loans to counties, cities or towns (notes),	8,300 00		
Deposit in bank, on interest,	3,100 00		
Deposit in bank, not on interest,	5,094 32		
Real estate,	200 00		
Premium account,	1,632 50		
Cash on hand,	139 13		
	$831,360 13		$831,360 13

Cash on Deposit in Bank: —

Crocker National Bank, Turner's Falls, ... $8,194 32

Loans on Bank Stock, amount on each: —

On 17 shares Crocker National Bank, Turner's Falls, ... $1,500 00
On 5 shares Crocker National Bank, Turner's Falls, ... 400 00
On 8 shares Crocker National Bank, Turner's Falls, ... 500 00

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Crocker Institution for Savings — Continued.

On 6 shares Crocker National Bank, Turner's Falls, ...	$100 00
On 3 shares Crocker National Bank, Turner's Falls, ...	250 00
On 40 shares Packard National Bank, Greenfield, ...	4,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s, . . .	$5,000	$5,675 00	$5,000 00
of Boston, Mass., 5s, . .	4,000	4,680 00	4,000 00
of Cambridge, Mass., 4s, . .	20,000	20,900 00	20,000 00
of Cleveland, Ohio, 5s, . .	4,000	4,335 00	4,000 00
of East Saginaw, Mich., 5s, .	3,000	3,210 00	3,000 00
of Fort Wayne, Ind., 6s, . .	1,000	1,095 00	1,000 00
of Fort Wayne, Ind., 4½s, .	4,000	4,320 00	4,000 00
of Providence, R. I., 5s, . .	5,000	5,400 00	5,000 00
of Salem, Mass., 5s, . . .	7,000	7,805 00	7,000 00
of Springfield, Mass., 4s, . .	5,000	5,325 00	5,000 00
Town of Turner's Falls (Fire District) 4s, ...	4,000	4,160 00	4,000 00
District of Columbia 6s, . . .	2,000	2,320 00	2,000 00
District of Columbia 5s, . . .	8,000	8,500 00	8,000 00
City of Lynn, Mass., 5s, . . .	1,000	1,110 00	1,000 00
of Meriden, Conn., 4s, . .	5,000	5,100 00	5,000 00
of Milwaukee, Wis., 5s, . .	5,000	5,725 00	5,000 00
of Somerville, Mass., 4½s, .	2,000	2,160 00	2,000 00
	$85,000	$91,820 00	$85,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Central Nat'l Bank, Boston, .	$1,000	$1,270 00	$1,000 00
7	Columbian Nat'l Bank, Boston,	700	700 00	700 00
6	Nat'l Webster Bank, Boston, .	600	600 00	600 00
10	Eliot Nat'l Bank, Boston, .	1,000	1,310 00	1,000 00
10	Tremont Nat'l Bank, Boston, .	1,000	880 00	1,000 00
10	N'l B'k of Commerce, Boston,	1,000	1,150 00	1,000 00
40	Continental N'l Bank, Boston,	4,000	4,600 00	4,000 00
40	Conway Nat'l Bank, Conway,	4,000	4,800 00	4,000 00
100	Crocker Nat'l Bank, Turner's Falls, ...	10,000	12,200 00	10,000 00
		$23,300	$27,510 00	$23,300 00

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Crocker Institution for Savings — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Revere Beach & Lynn R R. 6s,	$8,000	$8,400 00	$8,000 00
Fitchburg R.R. 4½s,	5,000	5,050 00	5,000 00
Fitchburg R.R. 5s,	15,000	15,600 00	15,000 00
Maine Central R.R. 4½s,	5,000	5,300 00	5,000 00
Old Colony R.R. 6s,	5,000	5,280 00	5,000 00
Portland & Ogdensburg R R 6s,	3,500	3,850 00	3,500 00
Vermont & Massachusetts R.R. 5s,	5,000	5,250 00	5,000 00
Boston & Albany R.R. 5s,	10,000	10,900 00	10,000 00
Concord & Montreal R R. 4s,	5,000	5,125 00	5,000 00
Boston & Maine R.R. 4½s,	10,000	11,050 00	10,000 00
Boston, Winthrop & Shore R.R. 5s,	5,000	5,450 00	5,000 00
Conn. & Passumpsic Rivers R.R. 4s,	2,000	2,040 00	2,000 00
Worcester & Nashua R.R. 4s,	5,000	5,050 00	5,000 00
	$83,500	$88,345 00	$83,500 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$3,100 00	1½ per cent.	$65,500 00	4½ per cent.	$526,894 18	5 per cent.
6,000 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, 1894,		1,459 91
Value, by books, of other real estate held or owned by foreclosure or otherwise,		200 00
Assessed value of the same,		300 00
Number of loans which are of an amount not exceeding $3,000 each,	431	
Aggregate amount of the same,		335,402 15
Total number of loans upon real estate,	394	
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, 1894,		42,413 77
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, 1894,	2 per cent., $14,956 21 2 per cent, 15,414 64	30,370 85
Number of accounts opened during the year ending Oct. 31, 1894,	320	
Number of accounts closed during the year ending Oct. 31, 1894,	270	
Total number of open accounts Oct. 31, 1894,	2,219	

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Crocker Institution for Savings — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		$2,317 76
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		115,958 01
Number of same,	1,706	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		113,040 25
Number of same,	1,559	

Date of examination by commissioner: February 9.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	1,285	$25,200 86	To the credit —		
Exceeding $50 and not more than $100,	217	17,274 92	Of women, both adult and minor,	600	$36,271 52
Exceeding $100 and not more than $200,	95	14,845 94	Of guardians,	3	23 00
Exceeding $200 and not more than $500,	65	22,121 82	Of religious and charitable associations,	49	2,162 60
Exceeding $500 and less than $1,000,	23	15,444 47	In trust,	16	3,909 53
Of $1,000 or more,	21	21,070 00			
Totals,	1,706	$115,958 01			

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DANVERS SAVINGS BANK — DANVERS.

Incorporated March 20, 1850. Present number of corporators, 44.

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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$10,000 00	Deposits,	$1,343,262 18
Bank stock as per schedule,	142,480 50	Guaranty fund,	70,000 00
Loans on bank stock,	25,175 00	Interest account,	4,721 47
Railroad bonds as per schedule,	150,000 00	Undivided earnings,	28,811 60
Loan on railroad bonds,	25,000 00		
Real estate by foreclosure,	52,051 51		
Loans on real estate,	510,815 00		
Loans on personal security,	480,485 49		
Loans to counties, cities or towns (notes),	1,000 00		
Loans on depositors' books,	350 00		
Deposits in banks, on interest,	42,787 59		
Deposits in banks, not on interest,	2,004 47		
Insurance account,	145 83		
Taxes paid,	5 62		
Cash on hand,	4,494 24		
	$1,446,795 25		$1,446,795 25

Cash on Deposit in Banks, amount in each: —

Faneuil Hall National Bank, Boston,	$38,338 77
First National Bank, Danvers,	6,448 82
Maverick National Bank, Boston,	4 47

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Federal Reserve Bank of St. Louis

Danvers Savings Bank — Continued.

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 175 shares Traders' National Bank, Boston, ...	8,000 00

Loan on Railroad Bonds: —

On $30,000 Providence & Springfield R.R. 5s, ...	$25,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, . .	$10,000	$10,200 00	$10,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Atlas National Bank, Boston, .	$5,000	$5,850 00	$5,675 00
35	Blackstone N'l Bank, Boston, .	3,500	3,500 00	3,500 00
10	Continental Nat'l B'k, Boston, .	1,000	1,150 00	1,080 00
60	N'l B'k of Commerce, Boston, .	6,000	6,900 00	6,000 00
70	Nat'l Exchange Bank, Boston,	7,000	8,872 50	7,097 50
85	Globe National Bank, Boston,	8,500	7,480 00	10,612 50
68	Howard Nat'l Bank, Boston, .	6,800	6,579 00	6,800 00
20	Lincoln Nat'l Bank, Boston, .	2,000	1,560 00	2,100 00
50	Merchants' Nat'l Bank, Boston,	5,000	7,887 50	6,475 00
71	N'l B'k of No. America, Boston,	7,100	8,165 00	7,268 75
65	N'l B'k of Redemption, Boston,	6,500	7,962 50	7,901 25
75	National Revere Bank, Boston,	7,500	7,125 00	7,500 00
50	State National Bank, Boston, .	5,000	5,800 00	5,356 25
34	Traders' Nat'l Bank, Boston, .	3,400	2,210 00	3,345 00
80	Third National Bank, Boston,	8,000	7,180 00	8,000 00
20	Tremont Nat'l Bank, Boston, .	2,000	1,760 00	2,000 00
25	Washington Nat'l Bk, Boston,	2,500	2,725 00	2,500 00
131	First National Bank, Danvers,	9,825	9,988 75	10,197 00
75	National Bank of Commerce, New Bedford, . . .	7,500	6,225 00	8,962 50
125	First N'l B'k, New Bedford, .	12,500	18,125 00	14,947 25
20	Warren Nat'l Bank, Peabody,	2,000	2,400 00	2,000 00
10	Rockport Nat'l B'k, Rockport,	1,000	1,200 00	1,000 00
270	Asiatic National Bank, Salem,	8,100	8,100 00	8,100 00
7	First National Bank, Salem, .	700	665 00	700 00
5	Naumkeag Nat'l Bank, Salem,	500	600 00	500 00
25	Salem National Bank, Salem,	2,500	3,000 00	2,862 50
		$131,425	$143,010 25	$142,480 50

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Danvers Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 7s, . .	$10,000	$10,100 00	$10,000 00
Boston, Winthrop & Shore R.R. 5s, .	10,000	10,900 00	10,000 00
Fitchburg R.R. 4s, ...	10,000	9,850 00	10,000 00
Fitchburg R.R. 4½s, ...	10,000	10,100 00	10,000 00
Boston & Maine R.R. 4s, ...	35,000	35,700 00	35,000 00
Conn. & Passumpsic Rivers R.R. 4s,	25,000	25,500 00	25,000 00
Fitchburg R.R. 5s, ...	10,000	10,500 00	10,000 00
Upper Coos R.R. 4½s, ...	25,000	26,250 00	25,000 00
Worcester, Nashua & Rochester R.R. 4s, ...	15,000	15,300 00	15,000 00
	$150,000	$154,200 00	$150,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$4,448 82	1½ per cent.	$175,000 00	4½ per cent.	$222,725 00	6 per cent.
38,338 77	2 "	55,000 00	4¾ "	5,000 00	6½ "
102,623 50	4 "	268,131 99	5 "	12,295 00	7 "
129,000 00	4¼ "	73,050 00	5½ "		

Value, by books, of real estate held or owned by foreclosure or otherwise,		$52,051 51
Assessed value of the same, ...		45,500 00
Number of loans which are of an amount not exceeding $3,000 each, .	243	
Aggregate amount of the same, ...		224,900 49
Total number of loans upon real estate, ...	245	
Amount of investments from which no income is received, ...		530 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894, ...		72,642 36
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, 1894, . .	2 per cent., $24,984 68 2 per cent., 25,574 37	50,559 05
Number of accounts opened during the year ending Oct. 31, 1894, .	402	
Number of accounts closed during the year ending Oct. 31, 1894, .	297	
Total number of open accounts Oct. 31, 1894, ...	3,961	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes), ...		3,008 14
Amount of deposits, not including dividends, received during the year ending Oct 31, 1894, ...		185,151 83
Number of same, ...	2,341	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894, ...		186,925 23
Number of same, ...	2,507	
Date of examination by commissioner: February 6.		

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Federal Reserve Bank of St. Louis

Danvers Savings Bank — Concluded.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Num. ber.	Amount.
Of $50 and less, . .	1,676	$33,690 41	To the credit —		
Exceeding $50 and not more than $100, . .	309	25,533 08	Of women, both adult and minor, . .	1,179	$84,276 82
Exceeding $100 and not more than $200, . .	147	23,634 37	Of guardians, . .	6	2,420 00
Exceeding $200 and not more than $500, . .	144	49,830 82	Of religious and charitable associations, .	31	1,508 95
Exceeding $500 and less than $1,000, . . .	40	27,458 15	In trust, ...	118	12,274 55
Of $1,000 or more, . .	25	25,005 00			
Totals, . . .	2,341	$185,151 83			

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Federal Reserve Bank of St. Louis

DEDHAM INSTITUTION FOR SAVINGS — DEDHAM.

Incorporated March 19, 1831. Present number of corporators, 116.

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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$676,000 00	Deposits,	$2,478,068 61
Bank stock as per schedule,	70,100 00	Guaranty fund,	121,389 55
Railroad bonds as per schedule,	712,500 00	Profit and loss account,	116,646 61
Real estate (for banking purposes),	35,000 00		
Real estate by foreclosure,	6,427 35		
Loans on real estate,	564,750 00		
Loans on personal security,	515,000 00		
Loans to counties, cities or towns (notes),	85,000 00		
Deposit in bank, on interest,	49,327 42		
Deposit in bank, not on interest,	2,000 00		
	$2,716,104 77		$2,716,104 77

Cash on Deposit in Bank: —

Dedham National Bank, Dedham, ... $51,327 42

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Akron, Ohio, 5s,	$22,000	$23,842 00	$22,000 00
of Boston, Mass., 4s,	112,000	120,120 00	112,000 00
of Boston, Mass., 6s,	10,000	11,500 00	10,000 00
of Bridgeport, Ct., 4s,	38,000	39,900 00	38,000 00
of Cambridge, Mass., 6s,	10,000	12,200 00	10,000 00
of Chicago, Ill., 7s,	6,000	6,300 00	6,000 00*
of Cleveland, Ohio, 5s,	64,000	67,310 00	64,000 00
of Cleveland, Ohio, 6s,	1,000	1,060 00	1,000 00

* A legal investment when made.

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Federal Reserve Bank of St. Louis

Dedham Institution for Savings — Continued.

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Columbus, Ohio, 4s,	$10,000	$10,200 00	$10,000 00*
of Dayton, Ohio, 5s,	25,000	26,500 00	25,000 00*
of Dayton, Ohio, 6s,	10,000	11,000 00	10,000 00*
of Fall River, Mass., 5s,	4,000	4,120 00	4,000 00
of Fall River, Mass., 6s,	17,000	18,825 00	17,000 00
of Fall River, Mass., 4½s,	35,000	37,850 00	35,000 00
of Grand Rapids, Mich., 5s,	10,000	10,200 00	10,000 00
of Grand Rapids, Mich., 4½s,	20,000	20,950 00	20,000 00
of Hyde Park, Ill., 7s,	2,000	2,050 00	2,000 00
of Manchester, N. H., 6s,	15,000	16,200 00	15,000 00
of Milwaukee, Wis., 5s,	50,000	51,630 00	50,000 00
of Newton, Mass., 6s,	16,000	19,360 00	16,000 00
of Portland, Me., 5s,	17,000	20,910 00	17,000 00
of Portsmouth, N. H., 4s,	20,000	20,600 00	20,000 00
of Providence, R. I., 4½s,	20,000	20,500 00	20,000 00
of Somerville, Mass., 4½s,	15,000	15,450 00	15,000 00
of Springfield, Mass., 6s,	2,000	2,400 00	2,000 00
of Springfield, Ohio, 4½s,	40,000	40,900 00	40,000 00
Town of Danvers, Mass., 5s,	3,000	3,270 00	3,000 00
of Hopkinton, Mass., 4s,	20,000	23,200 00	20,000 00
of Lincoln, Mass., 6s,	2,000	2,000 00	2,000 00
of So. Norwalk, Ct., 6s,	5,000	5,050 00	5,000 00
District of Columbia 5s,	30,000	31,200 00	30,000 00
City of Scranton, Pa., 4½s,	25,000	27,000 00	25,000 00
	$676,000	$723,597 00	$676,000 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	$16,965 00	$14,500 00
50	Blackstone N'l Bank, Boston,	5,000	5,000 00	5,000 00
75	N'l B'k of Commerce, Boston,	7,500	8,625 00	7,500 00
25	Globe National Bank, Boston,	2,500	2,250 00	2,500 00
40	Howard Nat'l Bank, Boston,	4,000	3,870 00	4,000 00
60	People's Nat'l Bank, Boston,	6,000	9,600 00	6,000 00
50	Shawmut Nat'l Bank, Boston,	5,000	5,750 00	5,000 00
25	State Nat'l Bank, Boston,	2,500	2,900 00	2,500 00
25	National Union Bank, Boston,	2,500	3,325 00	2,500 00
56	Nat'l Webster Bank, Boston,	5,600	5,600 00	5,600 00
150	Dedham Nat'l Bank, Dedham,	15,000	15,450 00	15,000 00
		$70,100	$79,335 00	$70,100 00

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Dedham Institution for Savings — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 5s,	$80,000	$86,400 00	$80,000 00
Boston & Albany R.R. 4s,	25,000	26,500 00	25,000 00
Boston, Clinton, Fitchburg and New Bedford R.R. 5s,	35,000	37,800 00	35,000 00
Boston & Lowell R.R. 4s,	20,000	20,600 00	20,000 00
Boston & Lowell R.R. 4½s,	5,000	5,100 00	5,000 00
Boston & Lowell R R. 5s,	5,000	5,150 00	5,000 00
Boston & Lowell R.R 6s,	26,000	26,650 00	26,000 00
Boston & Lowell R.R. 7s,	29,000	29,000 00	29,000 00
Boston & Maine R.R. 4½s,	45,000	48,600 00	45,000 00
Boston, Revere Beach & Lynn R.R.6s,	11,000	11,440 00	11,000 00
Boston, Winthrop & Shore R.R. 5s,	28,000	30,240 00	28,000 00
Eastern R.R. 6s,	29,000	34,800 00	29,000 00
Fitchburg R.R 4s,	45,000	45,000 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 4s,	3,000	3,150 00	3,000 00
Maine Central R.R. 7s,	31,000	34,450 00	31,000 00
Newport & Richford R.R. 5s,	35,000	37,800 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	25,500 00	25,000 00
Old Colony R R 6s,	10,000	10,500 00	10,000 00
Portland & Ogdensburg R R. 6s,	31,500	34,650 00	31,500 00
Portsmouth, Great Falls and Conway R.R. 4½s,	15,000	15,900 00	15,000 00
Salem & Lowell R.R. 6s,	10,500	11,025 00	10,500 00
Vermont & Massachusetts R R. 5s,	119,000	126,140 00	119,000 00
	$712,500	$760,730 00	$712,500 00

* A legal investment when made.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$49,327 42	2 per cent.	$192,000 00	4¼ per cent.	$3,500 00	5½ per cent.
380,000 00	4 "	91,900 00	5 "	497,350 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, ... 45,950 00
Net income received from same during year ending Oct. 31, 1894, . . 593 62

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Dedham Institution for Savings — Concluded.

Value, by books, of other real estate held or owned by foreclosure or otherwise,		$6,427 35
Assessed value of the same,		6,700 00
Number of loans which are of an amount not exceeding $3,000 each,	405	
Aggregate amount of the same,		400,775 00
Total number of loans upon real estate,	436	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		135,954 11
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, 1894,	2 per cent., $46,365 79 2 per cent., 46,600 35	92,966 14
Number of accounts opened during the year ending Oct. 31, 1894,	668	
Number of accounts closed during the year ending Oct. 31, 1894,	530	
Total number of open accounts Oct. 31, 1894,	6,439	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		6,348 75
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		331,791 52
Number of same,	3,658	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		345,218 05
Number of same,	3,726	
Date of examination by commissioner: June 5.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	2,467	$51,995 61	To the credit —		
Exceeding $50 and not more than $100,	573	47,314 89	Of women, both adult and minor,	1,624	$147,894 77
Exceeding $100 and not more than $200,	249	38,647 42	Of guardians,	7	3,966 00
Exceeding $200 and not more than $500,	243	85,781 55	Of religious and charitable associations,	46	9,014 25
Exceeding $500 and less than $1,000,	73	54,252 05	In trust,	338	23,649 79
Of $1,000 or more,	53	53,800 00			
Totals,	3,658	$331,791 52			

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Federal Reserve Bank of St. Louis

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 Saturdays, 7 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$340,000 00	Deposits,	$2,506,083 80
Loan on public funds,	25,000 00	Guaranty fund,	123,949 61
Bank stock as per schedule,	241,580 00	Interest account,	26,837 73
Railroad bonds as per schedule,	244,000 00	Profit and loss account,	63,251 45
Real estate (for banking purposes),	14,540 10		
Real estate by foreclosure,	6,303 39		
Loans on real estate,	1,430,299 00		
Loans on personal security,	377,050 00		
Deposits in banks, on interest,	30,551 74		
Expense account,	2,957 52		
Cash on hand,	7,840 84		
	$2,720,122 59		$2,720,122 59

Cash on Deposit in Banks, amount in each:—

First Ward National Bank, Boston,	$30,458 17
First National Bank, Boston,	93 57

Loan on Public Funds:—

On $25,000 City of Providence, R. I., 5s,	$25,000 00

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East Boston Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 5s,	$30,000	$34,470 00	$30,000 00
of Cleveland, Ohio, 5s,	16,000	17,520 00	16,000 00
of Cleveland, Ohio, 6s,	9,000	9,420 00	9,000 00
of Dayton, Ohio, 5s,	40,000	44,570 00	40,000 00*
of Detroit, Mich., 6s,	8,000	9,840 00	8,000 00
of Fall River, Mass, 4½s,	15,000	16,200 00	15,000 00
of Fort Wayne, Ind., 6s,	3,000	3,300 00	3,000 00
of Gloucester, Mass, 4s,	2,000	2,070 00	2,000 00
of Grand Rapids, Mich., 4½s,	3,000	3,285 00	3,000 00
of Grand Rapids, Mich., 5s,	7,000	7,690 00	7,000 00
of Lynn, Mass, 4s,	5,000	5,275 00	5,000 00
of Newton, Mass, 6s,	10,000	11,900 00	10,000 00
of Providence, R. I., 4½s,	12,000	12,540 00	12,000 00
of Providence, R. I, 5s,	22,000	24,975 00	22,000 00
of Saginaw, Mich., 4½s,	5,000	5,350 00	5,000 00
of Springfield, Ohio, 4½s,	22,000	24,270 00	22,000 00
of Waltham, Mass., 4s,	25,000	26,125 00	25,000 00
of Woonsocket, R. I., 4s,	50,000	51,500 00	50,000 00
District of Columbia 7s,	1,000	1,240 00	1,000 00
County of Aroostook, Me., 4½s,	25,000	26,500 00	25,000 00
City of Milwaukee, Wis., 5s,	20,000	22,400 00	20,000 00
of Newton, Mass., 4s,	10,000	10,750 00	10,000 00
	$340,000	$371,190 00	$340,000 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	$6,187 00	$5,000 00
50	Atlas National Bank, Boston,	5,000	5,850 00	5,000 00
200	Boston Nat'l Bank, Boston,	20,000	21,000 00	20,000 00
33	Blackstone N'l Bank, Boston,	3,300	3,308 00	3,300 00
50	Boylston Nat'l Bank, Boston,	5,000	6,275 00	5,000 00
100	Continental N'l Bank, Boston,	10,000	12,225 00	10,000 00
170	N'l B'k of Commerce, Boston,	17,000	19,890 00	17,000 00
40	Commercial N'l Bank, Boston,	4,000	3,200 00	3,880 00
100	National Eagle Bank, Boston,	10,000	8,325 00	10,000 00
115	Eliot National Bank, Boston,	11,500	15,065 00	11,500 00
138	First Ward N'l Bank, Boston,	13,800	17,595 00	13,800 00
260	Freeman's Nat'l Bank, Boston,	26,000	26,000 00	26,000 00
75	N'l Hide & Leather B'k, Boston,	7,500	8,250 00	7,500 00
80	Howard Nat'l Bank, Boston,	8,000	7,990 00	8,000 00
4	Mechanics' N'l Bank, Boston,	400	476 00	400 00
50	Merchants' N'l Bank, Boston,	5,000	7,937 00	5,000 00

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Federal Reserve Bank of St. Louis

East Boston Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Market Nat'l Bank, Boston, .	$5,000	$4,250 00	$5,000 00
50	Mt. Vernon N'l Bank, Boston,	5,000	6,000 00	5,000 00
50	Manufacturers' N'l B'k, Boston,	5,000	5,006 00	5,000 00
150	N'l B'k of No. America, Boston,	15,000	18,000 00	15,000 00
10	North National Bank, Boston,	1,000	1,167 00	1,000 00
100	National Revere Bank, Boston,	10,000	9,525 00	10,000 00
100	N'l B'k of the Republic, Boston,	10,000	15,450 00	10,000 00
34	N'l B'k of Redemption, Boston,	3,400	4,275 00	3,400 00
25	Second National Bank, Boston,	2,500	4,625 00	2,500 00
105	Suffolk National Bank, Boston,	10,500	10,513 00	10,500 00
75	Shoe & Leather N'l B'k, Boston,	7,500	6,787 00	7,500 00
100	State National Bank, Boston, .	10,000	11,675 00	10,000 00
50	Tremont Nat'l Bank, Boston, .	5,000	4,400 00	5,000 00
3	Nat'l Webster Bank, Boston, .	300	300 00	300 00
		$241,700	$271,546 00	$241,580 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 5s, . .	$30,000	$32,700 00	$30,000 00
Boston, Clinton & Fitchburg R.R. 5s,	11,000	12,430 00	11,000 00
Boston & Maine R.R. 4½s, . .	75,000	82,500 00	75,000 00
Fitchburg R.R. 5s, ...	18,000	19,200 00	18,000 00
Leeds & Farmington R.R. 6s, . .	6,000	6,180 00	6,000 00
Maine Central R.R. 4½s, . . .	12,000	12,660 00	12,000 00
Maine Central R.R. 6s, . . .	26,000	28,000 00	26,000 00
Old Colony R.R. 6s, ...	21,000	22,140 00	21,000 00
Portland & Ogdensburg R.R. 6s, .	15,000	16,500 00	15,000 00
Ports., Gt. Falls & Conway R.R. 4½s,	5,000	5,500 00	5,000 00
St. Johnsbury & L. Champ. R R 5s,	25,000	28,750 00	25,000 00
	$244,000	$266,560 00	$244,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$55,551 74	2 per cent.	$25,000 00	4½ per cent.	$340,875 00	5½ per cent.
120,800 00	4 "	28,350 00	4⅝ "	196,874 00	6 "
105,000 00	4⅛ "	912,950 00	5 "	2,000 00	7 "
62,000 00	4¼ "	13,500 00	5¼ "		

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East Boston Savings Bank — Concluded.

Amount invested in real estate for banking purposes,		$14,540 10
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, 1894,		742 71
Value, by books, of other real estate held or owned by foreclosure or otherwise,		6,303 39
Assessed value of the same,		7,200 00
Net income received from same during year ending Oct. 31, 1894,		384 67
Number of loans which are of an amount not exceeding $3,000 each,	545	
Aggregate amount of the same,		777,849 00
Total number of loans upon real estate,	646	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		136,270 28
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, 1894,	2 per cent., $44,340 37 2 per cent., 44,885 95	89,226 32
Number of accounts opened during the year ending Oct. 31, 1894,	1,639	
Number of accounts closed during the year ending Oct. 31, 1894,	1,215	
Total number of open accounts Oct. 31, 1894,	10,066	
Total expenses of the corporation for the year ending Oct. 31, 1894, exclusive of taxes,		8,968 25
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		658,507 00
Number of same,	13,376	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		608,441 39
Number of same,	10,876	

Date of examination by commissioner: May 14.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	10,816	$189,886 00	To the credit —		
Exceeding $50 and not more than $100,	1,429	116,095 00	Of women, both adult and minor,	5,262	$263,163 00
Exceeding $100 and not more than $200,	587	90,322 00	Of guardians,	17	1,770 00
Exceeding $200 and not more than $500,	385	132,636 00	Of religious and charitable associations,	86	6,421 00
Exceeding $500 and less than $1,000,	97	67,568 00	In trust,	1,153	54,471 00
Of $1,000 or more,	62	62,000 00			
Totals,	13,376	$658,507 00			

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Federal Reserve Bank of St. Louis

EAST BRIDGEWATER SAVINGS BANK — EAST BRIDGEWATER.

Incorporated March 8, 1870. Present number of corporators, 45.

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, JOHN HOBART,
GEO. M. KEITH, JOSHUA DEAN,
AARON HOBART, I. N. NUTTER.

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

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$15,500 00	Deposits,	$738,171 18
Bank stock as per schedule,	85,967 00	Guaranty fund,	26,000 00
Railroad bonds as per schedule,	71,000 00	Interest account,	15,334 55
Real estate for banking purposes,	12,000 00	Profit and loss account,	5,394 51
Loans on real estate,	336,975 00	Suspense account,	295 09
Loans on personal security,	219,159 55		
Loans to counties, cities or towns (notes),	900 00		
Deposit in bank, on interest,	26,981 01		
Expense account,	551 18		
Bank building expense and income account,	133 09		
Cash on hand,	16,028 50		
	$785,195 33		$785,195 33

Cash on Deposit in Bank: —

Tremont National Bank, Boston, ... $26,981 01

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East Bridgewater Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Rockford, Ill., 4½s, . .	$10,000	$10,600 00	$10,000 00
of Milwaukee, Wis., 5s, . .	5,500	6,160 00	5,500 00
	$15,500	$16,760 00	$15,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	National City Bank, Boston, .	$2,500	$2,050 00	$2,500 00
20	National Bank of the Commonwealth, Boston, . .	2,000	2,605 00	2,225 00
25	National Eagle Bank, Boston,	2,500	2,000 00	2,500 00
75	Fourth National Bank, Boston,	7,500	8,887 50	7,750 00
25	Freeman's Nat'l Bank, Boston,	2,500	2,250 00	2,500 00
35	Globe National Bank, Boston,	3,500	3,080 00	3,500 00
10	Hamilton Nat'l Bank, Boston,	1,000	1,105 00	1,250 00
23	N'l Hide & Leather B'k, Boston,	2,300	2,472 50	2,300 00
20	Market National Bank, Boston,	2,000	1,700 00	2,000 00
40	Manufacturers' N'l B'k, Boston,	4,000	4,000 00	4,000 00
20	N'l B'k of No. America, Boston,	2,000	2,300 00	2,000 00
50	N'l B'k of Redemption, Boston,	5,000	6,125 00	6,500 00
20	Shawmut Nat'l Bank, Boston, .	2,000	2,305 00	2,000 00
22	State National Bank, Boston, .	2,200	2,552 00	2,471 25
120	Third National Bank, Boston, .	12,000	10,770 00	12,000 00
50	Tremont Nat'l Bank, Boston, .	5,000	4,400 00	5,480 00
27	Nat'l Webster Bank, Boston, .	2,700	2,700 00	2,700 00
12	Winthrop Nat'l Bank, Boston,	1,200	1,398 00	1,200 00
50	Brockton N'l Bank, Brockton,	5,000	5,750 00	5,000 00
40	Home Nat'l Bank, Brockton, .	4,000	7,000 00	4,580 00
20	First Nat'l B'k, West Newton,	2,000	2,060 00	2,000 00
15	State Street Safe Deposit and Trust Company, Boston, .	1,500	2,500 00	2,500 00
50	Massachusetts Loan and Trust Company, Boston, . .	5,000	5,862 50	5,500 00
25	Plymouth County Safe Deposit and Trust Company, Brockton, ...	2,500	1,537 50	1,510 75
		$81,900	$87,410 00	$85,967 00

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Federal Reserve Bank of St. Louis

East Bridgewater Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	$15,000	$15,225 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	6,100 00	5,000 00
Fitchburg R.R. 5s,	16,000	16,720 00	16,000 00
Newport & Richford R.R. 5s,	5,000	5,300 00	5,000 00*
Old Colony R.R. 6s,	6,000	6,180 00	6,000 00
Upper Coos R.R. 4s,	5,000	4,800 00	5,000 00
Vermont & Massachusetts R.R. 5s,	5,000	5,450 00	5,000 00
Boston & Maine R.R. 4½s,	5,000	5,500 00	5,000 00
Concord & Montreal R.R. 4s,	5,000	5,100 00	5,000 00
	$71,000	$74,575 00	$71,000 00

* A legal investment when made.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$26,981 01	2 per cent.	$68,000 00	4½ per cent.	$31,400 00	5½ per cent.
20,000 00	4 "	106,600 00	5 "	301,034 55	6 "
30,000 00	4¼ "				

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
Number of loans which are of an amount not exceeding $3,000 each,	322	
Aggregate amount of the same,		260,899 55
Total number of loans upon real estate,	319	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		40,376 73
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, 1894,	2¼ per cent., $15,563 50 2 per cent., 14,120 44	29,683 94
Number of accounts opened during the year ending Oct. 31, 1894,	193	
Number of accounts closed during the year ending Oct. 31, 1894,	166	
Total number of open accounts Oct. 31, 1894,	2,051	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		1,862 08
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		94,459 21
Number of same,	1,058	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		94,128 54
Number of same,	1,235	

Date of examination by commissioner: April 3.

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East Bridgewater Savings Bank — Concluded.

Classification of Deposits received during the Year ending Oct. 31, 1894

	Number.	Amount.		Number.	Amount.
Of $50 and less,	729	$15,120 82	To the credit—		
Exceeding $50 and not more than $100,	140	11,452 06	Of women, both adult and minor,	480	$37,258 84
Exceeding $100 and not more than $200,	83	13,499 05	Of guardians,	8	1,456 98
Exceeding $200 and not more than $500,	73	26,103 66	Of religious and charitable associations,	15	394 44
Exceeding $500 and less than $1,000,	18	13,283 62	In trust,	66	5,391 38
Of $1,000 or more,	15	15,000 00			
Totals,	1,058	$94,459 21			

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Federal Reserve Bank of St. Louis

EAST CAMBRIDGE FIVE CENTS SAVINGS BANK — EAST CAMBRIDGE.

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

JOHN C. BULLARD, *President.* WILLIAM E. LLOYD, *Treasurer.*
WILLIAM E. LLOYD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ANDREW J. GREEN, JAMES M. PRICE,
JOHN C. BULLARD, BENJ. F. THOMPSON,
WM. GOEPPER.

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

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$36,000 00	Deposits,	$2,051,357 98
Bank stock as per schedule,	137,916 67	Guaranty fund,	101,788 40
Loan on bank stock,	3,000 00	Interest account,	750 56
Railroad bonds as per schedule,	59,500 00	Profit and loss account,	88,688 95
Real estate (for banking purposes),	6,000 00		
Loans on real estate,	1,421,001 97		
Loans on personal security,	542,672 28		
Loans to counties, cities or towns (notes),	8,000 00		
Loans on depositors' books,	690 00		
Deposits in banks, on interest,	17,396 32		
Deposits in banks, not on interest,	2,000 00		
Expense account,	658 50		
East Cambridge Land Company,	1 00		
Cash on hand,	7,749 15		
	$2,242,585 89		$2,242,585 89

Cash on Deposit in Banks, amount in each: —

Lechmere National Bank, East Cambridge,	$4,200 36
Cambridge National Bank, East Cambridge,	15,195 96

Loan on Bank Stock: —

On 30 shares Lechmere National Bank, East Cambridge,	$3,000 00

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Federal Reserve Bank of St. Louis

East Cambridge Five Cents Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Grand Rapids, Mich., 4½s, .	$10,000	$10,937 00	$10,000 00
of Lynn, Mass., 4s, . . .	10,000	10,645 00	10,000 00
Town of Webster, Mass., 4s, . .	10,000	10,668 00	10,000 00
of Wellesley, Mass., 4s, .	6,000	6,306 00	6,000 00
	$36,000	$38,556 00	$36,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
7	Atlas Nat'l Bank, Boston, .	$700	$833 00	$700 00
36	Blackstone Nat'l Bank, Boston,	3,600	3,492 00	3,600 00
63	Boston Nat'l Bank, Boston, .	6,300	6,552 00	6,300 00
41	Bunker Hill N'l Bank, Boston,	4,100	8,405 00	4,100 00
67	N'l B'k of Commerce, Boston,	6,700	7,772 00	6,700 00
80	National Bank of the Commonwealth, Boston, . .	8,000	10,240 00	8,000 00
30	Continental N'l Bank, Boston,	3,000	3,720 00	3,000 00
12	Eliot National Bank, Boston, .	1,200	1,512 00	1,200 00
16	Nat'l Exchange Bank, Boston,	1,600	2,016 00	1,600 00
20	Faneuil Hall N'l Bank, Boston,	2,000	2,620 00	2,000 00
50	First Ward N'l Bank, Boston,	5,000	6,500 00	4,000 00
21	Globe National Bank, Boston,	2,100	1,890 00	2,100 00
115	N'l Hide & Leather B'k, Boston,	11,500	12,765 00	11,500 00
60	Howard Nat'l Bank, Boston, .	6,000	6,060 00	6,000 00
5	Massachusetts N'l B'k, Boston,	500	485 00	500 00
50	Merchants' N'l Bank, Boston,	5,000	8,150 00	5,000 00
40	Metropolitan N'l B'k, Boston,	4,000	3,840 00	4,000 00
20	New England N'l B'k, Boston,	2,000	3,200 00	2,000 00
19	North National Bank, Boston,	1,900	2,280 00	1,900 00
5	N'l B'k of No. America, Boston,	500	580 00	500 00
10	N'l B'k of Redemption, Boston,	1,000	1,260 00	1,000 00
58	N'l B'k of the Republic, Boston,	5,800	8,990 00	5,800 00
38	National Revere Bank, Boston,	3,800	3,686 00	3,800 00
183	Third Nat'l Bank, Boston, .	18,300	16,653 00	18,300 00
76	Tremont Nat'l Bank, Boston,	7,600	6,460 00	7,600 00
5	Nat'l Union Bank, Boston, .	500	690 00	500 00
45	Nat'l Webster Bank, Boston, .	4,500	4,545 00	4,500 00
26	Nat'l City Bank, Cambridge, .	2,600	4,290 00	2,600 00
24	Charles River National Bank, Cambridge, ...	2,400	3,672 00	2,400 00
51	Lechmere N'l B'k, Cambridge,	5,100	8,925 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

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East Cambridge Five Cents Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	First Nat'l Bank, Malden, .	$2,500	$3,850 00	$2,500 00
35	First N'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
		$139,600	$167,138 00	$137,916 67

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Eastern R.R. 6s, ...	$8,500	$10,262 05	$8,500 00
Fitchburg R.R. 4s, ...	4,000	3,844 80	4,000 00
Fitchburg R.R. 4½s, ...	20,000	20,270 00	20,000 00
Conn. & Passumpsic Rivers R.R. 4s,	15,000	15,408 00	15,000 00
Maine Central R.R. 7s, . . .	10,000	13,750 00	10,000 00
Portsmouth, Great Falls & Conway R.R. 4½s, ...	2,000	2,220 00	2,000 00
	$59,500	$65,754 85	$59,500 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$2,672 28	0 per cent.	$210,000 00	4½ per cent.	$415,375 00	5½ per cent.
17,396 32	2 "	102,200 00	4½ "	225,467 97	6 "
8,000 00	3½ "	48,000 00	4¾ "	5,000 00	7 "
204,000 00	4 "	754,649 00	5 "		

Amount invested in real estate for banking purposes, ...		$6,000 00
Estimated value of the same, ...		6,000 00
Assessed value of the same, ...		5,000 00
Net income received from same during year ending Oct. 31, 1894, . .		160 54
Number of loans which are of an amount not exceeding $3,000 each,	575	
Aggregate amount of the same, ...		749,196 97
Total number of loans upon real estate, ...	687	
Amount of investments from which no income is received, ...		2,673 28

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East Cambridge Five Cents Savings Bank — Concluded.

Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		$108,505 97
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, 1894,	2 per cent., $38,439 26 2½ per cent., 47,060 32	85,499 58
Number of accounts opened during the year ending Oct. 31, 1894,	1,686	
Number of accounts closed during the year ending Oct. 31, 1894,	1,422	
Total number of open accounts Oct. 31, 1894,	7,889	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		5,384 90
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		533,511 23
Number of same,	10,661	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		494,169 11
Number of same,	7,736	
Date of examination by commissioner: February 2.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	8,857	$133,770 33	To the credit —		
Exceeding $50 and not more than $100,	913	72,873 83	Of women, both adult and minor,	8,781	$318,377 03
Exceeding $100 and not more than $200,	400	62,225 13	Of guardians,	9	1,614 42
Exceeding $200 and not more than $500,	303	102,354 54	Of religious and charitable associations,	11	1,673 38
Exceeding $500 and less than $1,000,	113	80,499 77	In trust,	354	97,789 95
Of $1,000 or more,	75	81,787 63			
Totals,	10,661	$533,511 23			

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Federal Reserve Bank of St. Louis

EASTHAMPTON SAVINGS BANK — EASTHAMPTON.

Incorporated Feb. 10, 1869. Present number of corporators, 29.

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, 1894.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	$252,734 45	Deposits,	$810,773 17
Loans on bank stock,	2,030 00	Guaranty fund,	40,500 00
Loans on real estate,	350,081 50	Interest account,	1,439 75
Loans on personal security,	154,044 52	Profit and loss account,	341 06
Deposits in banks, on interest,	83,565 70		
Deposits in banks, not on interest,	10,000 00		
Expense account,	597 81		
	$853,053 98		$853,053 98

Cash on Deposit in Banks, amount in each: —

First National Bank, Adams,	$5,000 00
First National Bank, Easthampton,	33,565 70
Hampshire County National Bank, Northampton,	20,000 00
Pynchon National Bank, Springfield,	15,000 00
Springfield National Bank, Springfield,	10,000 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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Easthampton Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	First National Bank, Adams, .	$10,000	$15,000 00	$14,100 00
14	Blackstone Nat'l B'k, Boston, .	1,400	1,500 00	1,400 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	9,000 00
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 N'l Bank, Easthampton, .	18,800	28,200 00	18,800 00
44	First National Bank, Lynn, .	4,400	5,720 00	5,720 00
100	Berkshire N'l B'k, No. Adams,	10,000	10,500 00	10,000 00
115	Northampton National Bank, Northampton, . . .	11,500	18,550 00	17,825 00
50	Hampshire Co. National Bank, Northampton, . . .	5,000	6,250 00	5,800 00
100	Pittsfield N'l Bank, Pittsfield, .	10,000	16,494 00	16,494 20
100	Chicopee N'l B'k, Springfield,	10,000	18,000 00	16,750 00
111	Chapin Nat'l B'k, Springfield,	11,100	17,108 00	17,108 00
50	City Nat'l Bank, Springfield, .	5,000	7,250 00	7,250 00
100	First Nat'l Bank, Springfield, .	10,000	14,951 00	14,951 00
100	Agawam N'l B'k, Springfield, .	10,000	11,000 00	10,000 00
59	John Hancock National Bank, Springfield, ...	5,900	7,465 00	7,465 00
89	Second N'l Bank, Springfield ,	8,900	13,795 00	13,570 00
100	Pynchon N'l B'k, 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 Nat'l B'k, West Newton,	5,000	6,000 00	5,000 00
100	Franklin Co. National Bank, Greenfield, ...	10,000	10,500 00	10,500 00
130	Springfield N'l B'k, Springfield,	13,000	18,200 00	16,350 00
		$190,200	$272,254 00	$252,734 45

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$83,565 70	4 per cent.	$67,066 50	5½ per cent.	$100 00	7 per cent.
253,815 00	5 "	181,074 52	6 "		
4,000 00	5¼ "	100 00	6½ "		

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Easthampton Savings Bank — Concluded.

Number of loans which are of an amount not exceeding $3,000 each,	265	
Aggregate amount of the same,		$275,981 02
Total number of loans upon real estate,	259	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		39,198 11
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, 1894,	2½ per cent., $16,527 11 2¼ per cent., 16,886 94	33,414 05
Number of accounts opened during the year ending Oct. 31, 1894,	332	
Number of accounts closed during the year ending Oct. 31, 1894,	253	
Total number of open accounts Oct. 31, 1894,	2,166	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		2,491 19
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		146,144 22
Number of same,	1,675	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		126,548 99
Number of same,	1,591	
Date of examination by commissioner: March 12.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	1,259	$28,260 40	To the credit—		
Exceeding $50 and not more than $100,	181	14,493 14	Of women, both adult and minor,	779	$60,956 28
Exceeding $100 and not more than $200,	86	13,480 22	Of guardians,	18	9,249 41
Exceeding $200 and not more than $500,	80	29,273 28	Of religious and charitable associations,	74	5,122 96
Exceeding $500 and less than $1,000,	30	21,213 14	In trust,	34	11,111 62
Of $1,000 or more,	39	39,424 04			
Totals,	1,675	$146,144 22			

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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, JOHN W. BATES,
H. F. BICKNELL, N. D. CANTERBURY,
E. G. BATES, 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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$78,000 00	Deposits,	$567,741 61
Bank stock as per schedule,	47,950 00	Guaranty fund,	27,626 00
Railroad bonds as per schedule,	66,000 00	Profit and loss account,	11,916 60
Loans on real estate,	378,348 67		
Loans on personal security,	5,312 30		
Loans to counties, cities or towns (notes),	5,000 00		
Loans on depositors' books,	320 00		
Deposit in bank, on interest,	26,158 44		
Cash on hand,	194 80		
	$607,284 21		$607,284 21

Cash on Deposit in Bank:—

Broadway National Bank, Boston, ... $26,158 44

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Detroit, Mich., 6s,	$1,000	$1,240 00	$1,000 00
of Detroit, Mich., 7s,	2,000	2,540 00	2,000 00
of Fall River, Mass., 6s,	2,000	2,380 00	2,000 00
of Fort Wayne, Ind., 4½s,	5,000	5,350 00	5,000 00
of Grand Rapids, Mich., 8s,	3,000	3,210 00	3,000 00
of Hyde Park, Ill., 7s,	1,000	1,020 00	1,000 00

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East Weymouth Savings Bank — Continued.

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Lynn, Mass., 5s,	$1,000	$1,110 00	$1,000 00
of Newton, Mass., 6s,	2,000	2,380 00	2,000 00
of Peoria, Ill., 7s,	3,000	3,420 00	3,000 00
of Portland, Me., 6s,	3,000	3,660 00	3,000 00
of Providence, R. I., 5s,	2,000	2,320 00	2,000 00
of Springfield, Mass., 6s,	1,000	1,190 00	1,000 00
of Springfield, Mass., 7s,	1,000	1,240 00	1,000 00
Town of South Abington, Mass., 4s,	5,000	5,200 00	5,000 00
of Turner's Falls, Mass., 4s,	5,000	5,200 00	5,000 00
of Weymouth, Mass., 4s,	11,000	11,495 00	11,000 00
District of Columbia 7s,	4,000	4,740 00	4,000 00
City of Boston, Mass., 4s,	10,000	10,200 00	10,000 00
of Brockton, Mass., 4s,	10,000	10,400 00	10,000 00
of Cleveland, Ohio, 5s,	3,000	3,435 00	3,000 00
of Dayton, Ohio, 4s,	3,000	3,000 00	3,000 00*
	$78,000	$84,730 00	$78,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Central Nat'l Bank, Boston,	$1,000	$1,270 00	$1,000 00
35	Columbian Nat'l B'k, Boston,	3,500	3,622 50	3,500 00
5	First Ward Nat'l B'k, Boston,	500	650 00	500 00
4	National Revere Bank, Boston,	400	380 00	400 00
27	Shawmut Nat'l Bank, Boston,	2,700	3,111 75	2,700 00
15	State National Bank, Boston,	1,500	1,740 00	1,500 00
30	Boston National Bank, Boston,	3,000	3,120 00	3,000 00
25	N'l B'k of Commerce, Boston,	2,500	2,875 00	2,500 00
25	Everett National Bank, Boston,	2,500	2,081 25	2,500 00
8	N'l Hide & Leather B'k, Boston,	800	860 00	800 00
17	Manufacturers' N'l B'k, Boston,	1,700	1,700 00	1,700 00
33	N'l B'k of No. America, Boston,	3,300	3,795 00	3,300 00
25	Third National Bank, Boston,	2,500	2,243 75	2,500 00
5	Tremont Nat'l Bank, Boston,	500	440 00	500 00
25	Dedham Nat'l Bank, Dedham,	2,500	2,550 00	2,500 00
5	Salem National Bank, Salem,	500	600 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	2,931 25	2,500 00
25	Globe National Bank, Boston,	2,500	2,200 00	2,250 00
		$48,200	$49,970 50	$47,950 00

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East Weymouth Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton & Fitchburg R.R. 5s,	$14,000	$15,960 00	$14,000 00
Boston & Lowell R R. 5s,	3,000	3,150 00	3,000 00
Boston & Lowell R.R. 6s,	3,000	3,090 00	3,000 00
Fitchburg R.R. 4s,	5,000	4,925 00	5,000 00
Lowell & Lawrence R.R. 6s,	1,000	1,060 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	1,120 00	1,000 00
Old Colony R.R. 4½s,	5,000	5,275 00	5,000 00
Old Colony R R 6s,	7,000	7,350 00	7,000 00
Portland & Ogdensburg R.R. 6s,	8,000	8,800 00	8,000 00
Upper Coos R.R. 4½s,	10,000	10,500 00	10,000 00
Vermont & Massachusetts R.R. 5s,	2,000	2,180 00	2,000 00
	$66,000	$71,110 00	$66,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$26,158 44	3 per cent.	$4,800 00	5½ per cent.	$10,381 33	7 per cent.
5,000 00	4 "	356,067 78	6 "	1,425 00	8 "
2,400 00	5 "	8,906 86	6½ "		

Number of loans which are of an amount not exceeding $3,000 each,	302	
Aggregate amount of the same,		$326,680 97
Total number of loans upon real estate,	301	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		32,513 86
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, 1894,	2¼ per cent., $11,815 28 2¼ per cent., 12,076 39	23,891 67
Number of accounts opened during the year ending Oct. 31, 1894,	228	
Number of accounts closed during the year ending Oct. 31, 1894,	229	
Total number of open accounts Oct. 31, 1894,	1,797	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		1,463 26
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		106,954 25
Number of same,	1,374	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		102,110 69
Number of same,	1,303	
Date of examination by commissioner: May 11.		

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East Weymouth Savings Bank — Concluded.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less, . .	1,020	$20,011 25	To the credit—		
Exceeding $50 and not more than $100, . .	157	12,757 00	Of women, both adult and minor, . .	466	$31,165 17
Exceeding $100 and not more than $200, . .	99	15,293 09	Of guardians, . .	6	1,113 00
Exceeding $200 and not more than $500, . .	57	22,481 97	Of religious and charitable associations, .	106	6,014 21
Exceeding $500 and less than $1,000, . . .	14	9,410 94	In trust, ...	86	16,592 32
Of $1,000 or more, . .	27	27,000 00			
Totals, . . .	1,374	$106,954 25			

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Federal Reserve Bank of St. Louis

ELIOT FIVE CENTS SAVINGS BANK — BOSTON.

Incorporated Feb. 4, 1864. Present number of corporators, 50.

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, GORHAM ROGERS,
SAMUEL B. HOPKINS, WILLIAM S. LELAND,
GREENLEAF C. GEORGE.

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

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$257,100 00	Deposits,	$3,271,572 08
Bank stock as per schedule,	57,200 00	Guaranty fund,	91,659 94
Loan on bank stock,	1,000 00	Interest account,	632 82
Railroad bonds as per schedule,	530,500 00	Profit and loss account,	28,971 58
Loans on railroad bonds,	125,000 00	Tax account,	4,400 00
Railroad notes,	25,000 00	Suspense account,	1,299 91
Loans on real estate,	1,615,610 25		
Loans on personal security,	608,000 00		
Deposits in banks, on interest,	166,503 73		
Deposits in banks, not on interest,	5,000 00		
Expense account,	610 67		
Short and surplus account,	197 79		
Cash on hand,	6,813 89		
	$3,398,536 33		$3,398,536 33

Cash on Deposit in Banks, amount in each: —

People's National Bank, Boston,	$76,024 35
Frst National Bank, Boston,	48,529 80
National Revere Bank, Boston,	46,949 58

Loan on Bank stock: —

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

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Federal Reserve Bank of St. Louis

Eliot Five Cents Savings Bank — Continued.

Loans on Railroad Bonds, amount on each: —

On $52,000 Boston & Maine R.R. 4s,	$50,000 00
On $50,000 Boston & Albany R.R. 6s,	50,000 00
On $5,000 Concord & Montreal R.R. 4s,	
On $16,000 Boston & Maine R.R. 4½s,	15,000 00
On $10,000 Fitchburg R.R. 5s,	10,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	$4,000	$4,740 00	$4,000 00
of Boston, Mass., 4s,	42,600	43,452 00	42,600 00
of Boston, Mass., 5s,	25,000	29,000 00	25,000 00
of Boston, Mass., 6s,	5,000	6,150 00	5,000 00
of Chelsea, Mass., 6s,	10,000	10,100 00	10,000 00
of Fall River, Mass., 4½s,	10,000	10,500 00	10,000 00
of Fall River, Mass., 6s,	10,000	11,900 00	10,000 00
of Holyoke, Mass., 4s,	20,000	20,900 00	20,000 00
of Lynn, Mass., 5s,	10,000	11,150 00	10,000 00
of Manchester, N. H., 6s,	10,000	10,100 00	10,000 00
of Providence, R. I., 4½s,	5,000	5,200 00	5,000 00
of Providence, R. I., 5s,	20,000	21,580 00	20,000 00
of Springfield, Mass., 6s,	20,000	23,800 00	20,000 00
of Taunton, Mass., 5s,	10,000	10,100 00	10,000 00
of Taunton, Mass., 6s,	10,000	10,250 00	10,000 00
Town of Brookline, Mass., 7s,	4,000	4,360 00	4,000 00
of Marlborough, Mass., 4s,	9,000	9,450 00	9,000 00
District of Columbia 5s,	7,000	7,420 00	7,000 00
State of New Hampshire 6s,	500	620 00	500 00
City of Haverhill, Mass., 4s,	25,000	26,250 00	25,000 00
	$257,100	$277,022 00	$257,100 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Atlantic Nat'l Bank, Boston,	$1,000	$1,220 00	$1,000 00
70	Atlas National Bank, Boston,	7,000	8,190 00	7,000 00
20	Columbian N'l Bank, Boston,	2,000	2,040 00	2,000 00
50	Continental N'l Bank, Boston,	5,000	5,700 00	5,000 00
10	Eliot National Bank, Boston,	1,000	1,310 00	1,000 00
13	Howard Nat'l Bank, Boston,	1,300	1,248 00	1,300 00
30	Market Nat'l Bank, Boston,	3,000	2,550 00	3,000 00
30	Merchants' N'l Bank, Boston,	3,000	4,710 00	3,000 00
61	Mt Vernon N'l Bank, Boston,	6,100	7,320 00	6,100 00
10	N'l B'k of No. America, Boston,	1,000	1,130 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.
20	N'l B'k of Redemption, Boston,	$2,000	$2,500 00	$2,000 00
10	National Eagle Bank, Boston,	1,000	830 00	1,000 00
171	People's Nat'l Bank, Boston, .	17,100	27,360 00	17,100 00
43	Shawmut Nat'l Bank, Boston,	4,300	4,988 00	4,300 00
14	State National Bank, Boston, .	1,400	1,624 00	1,400 00
10	Naumkeag N'l Bank, Salem, .	1,000	1,300 00	1,000 00
		$57,200	$74,020 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	$12,540 00	$11,000 00
Boston & Lowell R.R. 4s, . .	50,000	50,500 00	50,000 00
Boston & Lowell R.R. 6s, . .	3,000	3,090 00	3,000 00
Boston & Maine R R. 4s, . . .	25,000	25,500 00	25,000 00
Boston & Providence R R. 4s, .	25,000	26,000 00	25,000 00
Concord & Montreal R.R. 4s, .	50,000	51,000 00	50,000 00
Fitchburg R R 4½s, ...	25,000	25,250 00	25,000 00
Fitchburg R R 5s, ...	5,000	5,180 00	5,000 00
Newport & Richford R.R. 5s, .	22,000	23,100 00	22,000 00*
Maine Central R R. 4½s, . . .	50,000	53,000 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	36,925 00	35,000 00
Old Colony R.R. 6s, ...	6,000	6,060 00	6,000 00
Portland & Ogdensburg R R. 6s, .	16,500	18,150 00	16,500 00
Salem & Lowell R R. 6s, . . .	20,000	21,500 00	20,000 00
Vermont & Massachusetts R.R. 5s, .	37,000	40,330 00	37,000 00
Worcester, Nashua & Rochester R.R. 4s, ...	25,000	25,400 00	25,000 00
Boston & Albany R.R. 4s, . .	50,000	52,750 00	50,000 00
Conn. & Passumpsic Rivers R.R. 4s,	25,000	25,625 00	25,000 00
Connecticut River R.R. 4s, . .	25,000	25,625 00	25,000 00
	$530,500	$552,525 00	$530,500 00

* A legal investment when made.

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Federal Reserve Bank of St. Louis

Eliot Five Cents Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$166,503 73	2 per cent.	$747,700 00	4½ per cent.	$14,352 93	6 per cent.
175,000 00	3½ "	29,500 00	4¾ "	1,500 00	7 "
878,400 00	4 "	439,607 32	5 "	1,200 00	8 "
61,750 00	4¼ "	25,600 00	5½ "		

Number of loans which are of an amount not exceeding $3,000 each,	162	
Aggregate amount of the same,		$273,110 25
Total number of loans upon real estate,	308	
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, 1894,		145,634 43
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, 1894,	2 per cent., $58,176 01 2 per cent., 60,385 36	118,561 37
Number of accounts opened during the year ending Oct. 31, 1894,	1,276	
Number of accounts closed during the year ending Oct. 31, 1894,	998	
Total number of open accounts Oct. 31, 1894,	10,344	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		8,425 49
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		705,071 90
Number of same,	9,760	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		621,752 15
Number of same,	8,119	
Date of examination by commissioner: February 26.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	7,342	$131,828 05	To the credit —		
Exceeding $50 and not more than $100,	1,153	93,747 85	Of women, both adult and minor,	5,166	$350,168 67
Exceeding $100 and not more than $200,	547	84,838 13	Of guardians,	9	3,656 93
Exceeding $200 and not more than $500,	439	156,579 31	Of religious and charitable associations,	83	6,976 23
Exceeding $500 and less than $1,000,	133	91,786 46	In trust,	893	75,682 70
Of $1,000 or more,	146	146,292 10			
Totals,	9,760	$705,071 90			

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Federal Reserve Bank of St. Louis

ESSEX SAVINGS BANK—LAWRENCE.

Incorporated March 15, 1847. Present number of corporators, 33.

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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$786,000 00	Deposits,	$6,300,818 44
Bank stock as per schedule,	316,900 00	Guaranty fund,	330,000 00
Loans on bank stock,	15,800 00	Interest account,	89,284 32
Railroad bonds as per schedule,	425,000 00	Profit and loss account,	200,000 00
Loans on railroad stock,	101,000 00		
Real estate (for banking purposes),	20,000 00		
Loans on real estate,	3,337,764 40		
Loans on personal security,	1,574,496 93		
Loans to counties, cities or towns (notes),	37,000 00		
Deposits in banks, on interest,	291,548 06		
Cash on hand,	14,593 37		
	$6,920,102 76		$6,920,102 76

Cash on Deposit in Banks, amount in each:—

National Hide and Leather Bank, Boston,	$156,645 56
Winthrop National Bank, Boston,	109,902 50
Arlington National Bank, Lawrence,	25,000 00

Loans on Bank Stock, amount on each:—

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

Loans on Railroad Stock, amount on each:—

On 1,000 shares Boston & Maine R.R.,	$100,000 00
On 32 shares Boston & Maine R.R.,	1,000 00

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Federal Reserve Bank of St. Louis

Essex Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	$200,000	$203,000 00	$200,000 00
of Chicago, Ill., 4s,	135,000	137,700 00	135,000 00*
of Fall River, Mass., 6s,	25,000	29,000 00	25,000 00
of Lawrence, Mass., 4s,	176,000	177,750 00	176,000 00
of Lawrence, Mass , 6s,	5,000	5,500 00	5,000 00
of Lynn, Mass., 6s,	50,000	51,500 00	50,000 00
of Newton, Mass., 5s,	16,000	17,600 00	16,000 00
of Brockton, Mass., 4s,	40,000	41,100 00	40,000 00
of Dayton, Ohio, 5s,	39,000	39,410 00	39,000 00*
of Indianapolis, Ind., 4s,	100,000	102,500 00	100,000 00
	$786,000	$805,060 00	$786,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
130	Atlas National Bank, Boston,	$13,000	$15,000 00	$13,000 00
40	Atlantic Nat'l Bank, Boston,	4,000	4,800 00	4,000 00
6	Blackstone N'l Bank, Boston,	600	600 00	600 00
30	Boston National Bank, Boston,	3,000	3,100 00	3,000 00
80	N'l B'k of the Commonwealth, Boston,	8,000	10,400 00	8,000 00
75	N'l B'k of Commerce, Boston,	7,500	8,600 00	7,500 00
20	Continental N'l Bank, Boston,	2,000	2,300 00	2,000 00
130	National City Bank, Boston,	13,000	10,600 00	13,000 00
80	Eliot National Bank, Boston,	8,000	10,400 00	8,000 00
100	Everett Nat'l Bank, Boston,	10,000	8,300 00	10,000 00
47	Globe National Bank, Boston,	4,700	4,000 00	4,700 00
232	Howard Nat'l Bank, Boston,	23,200	21,900 00	23,200 00
100	N'l Hide & Leather B'k, Boston,	10,000	10,700 00	10,000 00
60	Lincoln Nat'l Bank, Boston,	6,000	4,600 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	31,400 00	20,000 00
46	Mt. Vernon N'l Bank, Boston,	4,600	5,500 00	4,600 00
150	N'l B'k of No. America, Boston,	15,000	17,200 00	15,000 00
100	North National Bank, Boston,	10,000	11,600 00	10,000 00
225	National Revere Bank, Boston,	22,500	21,300 00	22,500 00
250	N'l B'k of the Republic, Boston,	25,000	39,700 00	25,000 00
27	Shawmut Nat'l Bank, Boston,	2,700	3,100 00	2,700 00
100	Suffolk National Bank, Boston,	10,000	10,000 00	10,000 00
100	State National Bank, Boston,	10,000	11,500 00	10,000 00
100	Tremont Nat'l Bank, Boston,	10,000	8,800 00	10,000 00

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Federal Reserve Bank of St. Louis

Essex Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	National Union Bank, Boston,	$1,000	$1,100 00	$1,000 00
166	Nat'l Webster Bank, Boston, .	16,600	16,600 00	16,600 00
300	Bay State N'l B'k. Lawrence, .	22,500	36,000 00	22,500 00
300	Lawrence N'l B'k, Lawrence, .	30,000	33,000 00	30,000 00
		$316,900	$365,900 00	$316,900 00

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, . .	200,000	206,000 00	200,000 00
Fitchburg R.R. 5s, ...	105,000	115,200 00	105,000 00
Worcester, Nashua & Roch. R.R. 4s,	20,000	20,200 00	20,000 00
	$425,000	$443,400 00	$425,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$266,548 06	2 per cent.	$622,500 00	4 per cent.	$94,550 00	5½ per cent.
25,000 00	3 "	100,000 00	4¼ "	399,292 93	6 "
20,000 00	3½ "	1,241,050 00	4½ "		
10,000 00	3¾ "	2,578,668 40	5 "		

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, 1894, . .	1,821 00
Number of loans which are of an amount not exceeding $3,000 each, 491	
Aggregate amount of the same, ...	610,896 00
Total number of loans upon real estate, ... 694	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894, ...	337,587 22
Time for the dividends fixed by the by-laws: third Wednesday in April and October.	

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Federal Reserve Bank of St. Louis

Essex Savings Bank — Concluded.

Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1894,	2 per cent., $118,393 59 2 per cent., 119,358 67	$237,752 26
Number of accounts opened during the year ending Oct. 31, 1894,	3,399	
Number of accounts closed during the year ending Oct. 31, 1894,	3,119	
Total number of open accounts Oct. 31, 1894,	17,694	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		11,700 68
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		1,235,029 21
Number of same,	18,416	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		1,333,742 08
Number of same,	14,226	

Date of examination by commissioner: May 8.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	14,295	$268,663 29	To the credit —		
Exceeding $50 and not more than $100,	1,974	157,632 45	Of women, both adult and minor,	9,202	$614,901 36
Exceeding $100 and not more than $200,	903	139,229 56	Of guardians,	42	15,006 53
Exceeding $200 and not more than $500,	753	267,787 92	Of religious and charitable associations,	203	28,051 26
Exceeding $500 and less than $1,000,	325	230,779 09	In trust,	310	44,331 12
Of $1,000 or more,	166	170,936 90			
Totals,	18,416	$1,235,029 21			

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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, DANIEL B. FESSENDEN,
NATHANIEL J. MEAD, 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, 1894.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	$2,000 00	Deposits,	$114,812 73
Loans on real estate,	75,225 00	Guaranty fund,	1,100 00
Loans on personal security,	1,000 00	Interest account,	48 08
Loans to counties, cities or towns (notes),	13,000 00	Profit and loss account,	665 38
Deposits in banks, on interest,	24,849 94	Uncompleted mortgage loans,	950 00
Cash on hand,	1,501 25		
	$117,576 19		$117,576 19

Cash on Deposit in Banks, amount in each:—

Winthrop National Bank, Boston,	$3,547 84
First National Bank, Chelsea,	5,044 18
Winnisimmet National Bank, Chelsea,	5,792 65
National Security Bank, Boston,	5,065 27
First National Bank, Malden,	5,400 00

Detailed Statement of Bank Stocks.

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

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Federal Reserve Bank of St. Louis

Everett Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$5,400 00	1½ per cent.	$6,000 00	4 per cent.	$19,400 00	5½ per cent.
8,613 11	2 "	15,550 00	5 "	48,275 00	6 "
10,836 83	2½ "				

Number of loans which are of an amount not exceeding $3,000 each,	52	
Aggregate amount of the same,		$65,725 00
Total number of loans upon real estate,	52	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		5,213 04
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, 1894,	2 per cent, $1,767 28 2 per cent, 1,889 74	3,657 02
Number of accounts opened during the year ending Oct. 31, 1894,	184	
Number of accounts closed during the year ending Oct. 31, 1894,	102	
Total number of open accounts Oct. 31, 1894,	979	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		590 90
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		65,109 47
Number of same,	1,340	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		54,703 76
Number of same,	858	
Date of examination by commissioner: February 16.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	1,093	$16,020 88	To the credit —		
Exceeding $50 and not more than $100,	117	9,344 62	Of women, both adult and minor,	568	$23,145 99
Exceeding $100 and not more than $200,	65	9,877 28	Of guardians,	6	1,439 58
Exceeding $200 and not more than $500,	49	17,024 19	In trust,	92	6,801 33
Exceeding $500 and less than $1,000,	11	7,842 50			
Of $1,000 or more,	5	5,000 00			
Totals,	1,340	$65,109 47			

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Federal Reserve Bank of St. Louis

FAIRHAVEN INSTITUTION FOR SAVINGS — FAIRHAVEN.

Incorporated Feb. 10, 1832. Present number of corporators, 31.

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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$7,500 00	Deposits,	$476,357 52
Bank stock as per schedule,	114,870 00	Guaranty fund,	22,100 00
Loans on bank stock,	1,050 00	Interest account,	44 55
Railroad bonds as per schedule,	23,500 00	Profit and loss account,	2,721 63
Real estate (for banking purposes),	4,500 00		
Real estate by foreclosure,	12,000 00		
Loans on real estate,	195,276 46		
Loans on personal security,	118,385 33		
Deposits in banks, on interest,	17,957 25		
Deposits in banks, not on interest,	4,000 00		
Sea View Hotel and Wharf Co. stock,*	2,153 96		
Cash on hand,	30 70		
	$501,223 70		$501,223 70

* Taken to secure indebtedness.

Cash on Deposit in Bank: —

National Bank of Fairhaven, Fairhaven, ... $21,957 25

Loans on Bank Stock, amount on each: —

On 5 shares National Bank of Fairhaven, Fairhaven, ... $50 00
On 25 shares National Bank of Fairhaven, Fairhaven, ... 1,000 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, .	1,000	1,030 00	1,000 00
	$7,500	$7,757 00	$7,500 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	$10,350 00	$10,350 00
50	Eliot National Bank, Boston, .	5,000	6,550 00	6,500 00
60	N'l B'k of the Republic, Boston,	6,000	9,440 00	7,740 00
30	State National Bank, Boston, .	3,000	3,480 00	3,450 00
40	North Nat'l Bank, Boston, .	4,000	4,640 00	5,160 00
50	Howard Nat'l Bank, Boston, .	5,000	4,838 00	5,500 00
80	N'l B'k of No. America, Boston,	8,000	9,200 00	8,000 00
50	Continental N'l Bank, Boston,	5,000	5,750 00	5,300 00
100	Boston National Bank, Boston,	10,000	10,400 00	12,000 00
158	National Bank of Fairhaven, Fairhaven, ...	12,640	12,640 00	12,640 00
68	Mechanics' Nat'l Bank, New Bedford, ...	6,800	11,968 00	10,880 00
90	First Nat'l B'k, New Bedford,	9,000	13,320 00	12,150 00
80	Citizens' N'l B'k, New Bedford,	8,000	9,640 00	10,400 00
40	National Bank of Commerce, New Bedford, . .	4,000	3,200 00	4,800 00
		$95,440	$115,416 00	$114,870 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . .	$10,000	$10,100 00	$10,000 00
Concord & Montreal R.R. 4s, . .	3,000	3,098 00	3,000 00
Boston & Maine R.R. 4½s, . .	10,000	11,100 00	10,500 00
	$23,000	$24,298 00	$23,500 00

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Federal Reserve Bank of St. Louis

Fairhaven Institution for Savings — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$17,957 25	2 per cent.	$64,300 00	5 per cent.	$151,468 79	6 per cent.
42,500 00	4 "	40,147 00	5½ "	850 00	6½ "
4,500 00	4¾ "	10,456 00	5¾ "	490 00	7 "

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,		12,000 00
Assessed value of the same,		4,000 00
Number of loans which are of an amount not exceeding $3,000 each,	160	
Aggregate amount of the same,		152,155 23
Total number of loans upon real estate,	159	
Amount of investments from which no income is received,		2,153 96
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		24,029 08
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, 1894,	2 per cent, $8,973 74 2 per cent., 9,168 86	18,142 60
Number of accounts opened during the year ending Oct. 31, 1894,	103	
Number of accounts closed during the year ending Oct. 31, 1894,	100	
Total number of open accounts Oct. 31, 1894,	840	
Total expenses of the corporation for the year ending Oct. 31, 1894, exclusive of taxes,		2,501 43
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		63,538 89
Number of same,	307	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		68,363 79
Number of same,	504	
Date of examination by commissioner: August 21.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	156	$2,791 67	To the credit —		
Exceeding $50 and not more than $100,	41	3,443 21	Of women, both adult and minor,	99	$18,131 01
Exceeding $100 and not more than $200,	37	5,654 70	Of guardians,	1	500 00
Exceeding $200 and not more than $500,	36	12,852 69	Of religious and charitable associations,	19	1,924 17
Exceeding $500 and less than $1,000,	7	4,668 08	In trust,	24	6,139 24
Of $1,000 or more,	30	34,128 54			
Totals,	307	$63,538 89			

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Federal Reserve Bank of St. Louis

FALL RIVER SAVINGS BANK—FALL RIVER.

Incorporated March 11, 1828. Present number of corporators, 128.

THOMAS J. BORDEN, *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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$930,600 00	Deposits,	$6,220,459 54
Bank stock as per schedule,	741,850 00	Guaranty fund,	244,300 00
Loans on bank stock,	14,700 00	Interest account,	53,233 95
Railroad bonds as per schedule,	339,000 00	Profit and loss account,	10,700 00
Real estate for banking purposes,	46,000 00	Due on uncompleted mortgage loans,	24,656 00
Real estate by foreclosure,	15,000 00		
Loans on real estate,	2,949,123 00		
Loans on personal security,	1,492,725 00		
Deposits in banks, on interest,	20,800 00		
Expense account,	1,008 57		
Cash on hand,	2,542 92		
	$6,553,349 49		$6,553,349 49

Cash on Deposit in Banks, amount in each:—

National Bank of Redemption, Boston,	$15,000 00
Metacomet National Bank, Fall River,	5,800 00

Loans on Bank Stock, amount on each:—

On 10 shares Pocasset National Bank, Fall River,	$700 00
On 166 shares Metropolitan National Bank, Boston,	11,000 00
On 49 shares Metropolitan National Bank, Boston,	3,000 00

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Federal Reserve Bank of St. Louis

Fall River Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
County of Bristol, Mass., 4½s,	$20,000	$20,200 00	$20,000 00
of Hampden, Mass., 3s,	10,000	9,580 00	10,000 00
Town of Belmont, Mass., 4s,	30,250	30,250 00	30,250 00
of Freetown, Mass., 4½s,	1,350	1,350 00	1,350 00
City of Boston, Mass., 4s,	200,000	216,000 00	200,000 00
of Boston, Mass., 5s,	100,000	115,000 00	100,000 00
of Cambridge, Mass., 3½s,	36,000	36,000 00	36,000 00
of Cambridge Mass., 4s,	80,000	82,400 00	80,000 00
of Chicago, Ill., 4s,	100,000	103,000 00	100,000 00*
of Fall River, Mass., 4s,	46,000	46,790 00	46,000 00
of Fall River, Mass., 5s,	24,000	26,090 00	24,000 00
of Fall River, Mass., 6s,	41,000	48,070 00	41,000 00
of Gloucester, Mass, 4s,	40,000	40,300 00	40,000 00
of Lynn, Mass., 4s,	35,000	35,590 00	35,000 00
of Nashua, N. H., 4s,	6,000	6,120 00	6,000 00
of New Bedford, Mass., 3½s,	30,000	30,000 00	30,000 00
of Waltham, Mass, 4s,	6,000	6,120 00	6,000 00
of Worcester, Mass., 4s,	25,000	26,000 00	25,000 00
United States 5s,	100,000	118,500 00	100,000 00
	$930,600	$997,360 00	$930,600 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
200	N'l B'k of Commerce, Boston,	$20,000	$23,000 00	$20,000 00
150	Eliot National Bank, Boston,	15,000	19,650 00	15,000 00
400	Faneuil Hall Nat'l B'k, Boston,	40,000	52,000 00	40,000 00
330	First National Bank, Boston,	33,000	78,540 00	72,600 00
250	N'l Hide & Leather B'k, Boston,	25,000	26,750 00	25,000 00
300	Howard Nat'l Bank, Boston,	30,000	28,800 00	30,000 00
160	Merchants' N'l Bank, Boston,	16,000	25,120 00	16,000 00
400	N'l B'k of No. America, Boston,	40,000	46,000 00	40,000 00
107	N'l B'k of Redemption, Boston,	10,700	13,375 00	10,700 00
300	Nat'l Revere Bank, Boston,	30,000	28,500 00	30,000 00
232	Second National Bank, Boston,	23,200	42,920 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	78,650 00	71,500 00
650	Massasoit N'l B'k, Fall River,	65,000	97,500 00	76,050 00
935	Matacomet 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 Nat'l Bank, Fall River,	$15,000	$25,500 00	$15,000 00
420	National Bank of Commerce, New Bedford, . . .	42,000	34,860 00	42,000 00
500	First Nat'l B'k, New Bedford,	50,000	71,000 00	50,000 00
220	Merchants' Nat'l Bank, New Bedford, ...	22,000	41,800 00	29,700 00
		$671,900	$880,840 00	$741,850 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s, ...	$70,000	$78,050 00	$70,000 00
Boston & Lowell R.R. 4s, . .	25,000	25,000 00	25,000 00
Boston & Lowell R.R. 7s, . .	10,000	10,150 00	10,000 00
Boston, Winthrop & Shore R.R. 5s,	15,000	16,350 00	15,000 00
Leeds & Farmington R.R. 6s, . .	15,000	15,450 00	15,000 00
Maine Central R.R. 6s, . . .	10,000	11,000 00	10,000 00
Maine Central R.R. 7s, . . .	7,000	7,700 00	7,000 00
New York, Providence & Boston R.R. 7s, ...	10,000	11,200 00	10,000 00
Old Colony R.R. 4½s, . . .	50,000	52,000 00	50,000 00
Old Colony R.R. 6s, ...	77,000	80,230 00	77,000 00
Worcester, Nashua & Rochester R.R. 4s, ...	50,000	50,000 00	50,000 00
	$339,000	$357,130 00	$339,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$15,000 00	2 per cent.	$260,000 00	4 per cent.	$1,162,650 00	5 per cent.
5,800 00	2½ "	244,600 00	4½ "	1,818,673 00	5½ "
669,500	3½ "	75,000 00	4¾ "	6,125 00	6 "
220,000 00	3¾ "				

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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, 1894,		700 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,		15,000 00
Assessed value of the same,		16,900 00
Number of loans which are of an amount not exceeding $3,000 each,	1,041	
Aggregate amount of the same,		1,458,260 00
Total number of loans upon real estate,	1,228	
Amount of investments from which no income is received,		15,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		326,575 44
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, 1894,	2¼ per cent., $134,275 68 2¼ per cent., 135,827 03	270,102 71
Number of accounts opened during the year ending Oct. 31, 1894,	2,146	
Number of accounts closed during the year ending Oct. 31, 1894,	1,979	
Total number of open accounts Oct. 31, 1894,	12,817	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		14,341 41
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		964,123 01
Number of same,	10,805	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		1,101,921 26
Number of same,	12,487	
Date of examination by commissioner: June 14.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	7,547	$161,316 94	To the credit —		
Exceeding $50 and not more than $100,	1,530	125,999 81	Of women, both adult and minor,	5,238	$457,328 90
Exceeding $100 and not more than $200,	710	111,928 15	Of guardians,	26	10,332 04
Exceeding $200 and not more than $500,	621	220,641 94	Of religious and charitable associations,	109	21,689 42
Exceeding $500 and less than $1,000,	210	142,881 45	In trust,	865	123,063 21
Of $1,000 or more,	187	201,354 72			
Totals,	10,805	$964,123 01			

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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.* CHAS. J. HOLMES, *Treasurer.*
JOHN P. SLADE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WALTER C. DURFEE, CHAS. E. GIFFORD,
LEONTINE LINCOLN, JUNIUS P. PRENTISS,
JAMES M. OSBORN.

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

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$125,000 00	Deposits,	$3,169,680 46
Bank stock as per schedule,	483,500 00	Guaranty fund,	80,000 00
Railroad bonds as per schedule,	220,000 00	Interest account,	72,350 68
Real estate (for banking purposes),	45,000 00	Profit and loss account,	27,321 58
Real estate by foreclosure,	49,285 48	Rental account,	18,203 69
Loans on real estate,	1,584,980 00	Due on mortgage loans,	1,342 33
Loans on personal security,	780,310 00		
Deposits in banks, on interest,	38,074 27		
Deposits in banks, not on interest,	5,000 00		
Expense account,	2,950 50		
Border City Manufacturing Co.'s stock,*	8,796 78		
Granite Mills stock,*	15,198 35		
Cash on hand,	10,806 36		
	$3,368,898 74		$3,368,898 74

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each:—

Second National Bank, Fall River,	$33,717 89
National Exchange Bank, Boston,	9,356 38

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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	$25,750 00	$25,000 00
City of Lynn, Mass., 4s, . . .	50,000	51,000 00	50,000 00
of Chicago, Ill., 4s, . . .	50,000	51,500 00	50,000 00*
	$125,000	$128,250 00	$125,000 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	$6,150 00	$5,000 00
250	Atlas National Bank, Boston, .	25,000	29,250 00	25,000 00
134	Blackstone Nat'l Bank, Boston,	13,400	13,400 00	13,400 00
100	Boston Nat'l Bank, Boston, .	10,000	10,100 00	10,000 00
100	National City Bank, Boston, .	10,000	8,200 00	10,000 00
35	N'l B'k of Commerce, Boston,	3,500	4,025 00	3,500 00
250	Continental Nat'l B'k, Boston,	25,000	28,750 00	25,000 00
15	Eliot National Bank, Boston, .	1,500	1,965 00	1,500 00
160	Everett Nat'l Bank, Boston, .	16,000	13,280 00	16,000 00
150	Nat'l Exchange Bank, Boston,	15,000	19,050 00	15,000 00
100	Faneuil Hall N'l Bank, Boston,	10,000	13,100 00	10,000 00
50	First Nat'l Bank, Boston, .	5,000	11,900 00	5,000 00
300	N'l Hide & Leather B'k, Boston,	30,000	32,100 00	30,000 00
200	Howard Nat'l Bank, Boston, .	20,000	19,400 00	20,000 00
300	Lincoln Nat'l Bank, Boston, .	30,000	23,400 00	30,000 00
150	Metropolitan N'l B'k, Boston, .	15,000	14,700 00	15,000 00
85	Monument Nat'l B'k, Boston, .	8,500	19,550 00	8,500 00
145	N'l B'k of No. America, Boston,	14,500	16,675 00	14,500 00
250	N'l B'k of Redemption, Boston,	25,000	31,500 00	25,000 00
100	National Revere Bank, Boston,	10,000	9,500 00	10,000 00
120	Shawmut Nat'l Bank, Boston,	12,000	13,920 00	12,000 00
250	Shoe & Leather N'l B'k, Boston,	25,000	22,500 00	25,000 00
400	Third National Bank, Boston,	40,000	36,000 00	40,000 00
20	Nat'l Webster Bank, Boston, .	2,000	2,000 00	2,000 00
70	Winthrop N'l Bank, Boston, .	7,000	8,112 00	7,000 00
300	First National Bank, Chelsea, .	30,000	33,000 00	30,000 00
20	Dedham Nat'l Bank, Dedham,	2,000	2,100 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 Nat'l Bank, Malden, .	10,000	15,000 00	10,000 00
20	Oxford Nat'l Bank, Oxford, .	2,000	2,200 00	2,000 00
13	Palmer Nat'l Bank, Palmer, .	1,300	1,560 00	1,300 00
		$483,500	$553,527 00	$483,500 00

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Fall River Five Cents Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	$50,000	$51,200 00	$50,000 00
Maine Central R.R. 4½s,	25,000	26,500 00	25,000 00
Old Colony R.R. 4s,	50,000	52,500 00	50,000 00
Rutland R.R. 5s,	100,000	101,000 00	70,000 00*
Concord & Montreal R.R. 4s,	25,000	25,750 00	25,000 00
	$250,000	$257,000 00	$220,000 00

* A legal investment when made.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$38,074 27	2 per cent.	$80,000 00	4½ per cent.	$1,274,705 00	5½ per cent.
340,000 00	3½ "	193,000 00	4½ "	21,760 00	6 "
158,000 00	4 "	297,825 00	5 "		

Amount invested in real estate for banking purposes,		$45,000 00
Estimated value of the same,		60,000 00
Assessed value of the same,		65,750 00
Net income received from same during year ending Oct. 31, 1894,		1,937 33
Value, by books, of other real estate held or owned by foreclosure or otherwise,		49,285 48
Assessed value of the same,		58,700 00
Net income received from same during year ending Oct. 31, 1894,		3,100 00
Number of loans which are of an amount not exceeding $3,000 each,	468	
Aggregate amount of the same,		703,790 00
Total number of loans upon real estate,	575	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		166,796 55
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, 1894,	2½ per cent., $73,072 13 2¼ per cent, 67,276 42	140,348 55
Number of accounts opened during the year ending Oct. 31, 1894,	2,184	
Number of accounts closed during the year ending Oct. 31, 1894,	1,783	
Total number of open accounts Oct. 31, 1894,	11,097	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		7,341 22
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		619,314 61
Number of same,	15,289	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		610,858 43
Number of same,	10,106	
Date of examination by commissioner: July 9.		

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Fall River Five Cents Savings Bank — Concluded.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	13,299	$156,754 27	To the credit —		
Exceeding $50 and not more than $100,	1,010	82,316 77	Of women, both adult and minor,	6,280	$282,235 39
Exceeding $100 and not more than $200,	420	65,597 28	Of guardians,	6	3,699 33
Exceeding $200 and not more than $500,	335	121,437 31	Of religious and charitable associations,	18	2,200 36
Exceeding $500 and less than $1,000,	131	93,223 42	In trust,	44	10,050 49
Of $1,000 or more,	94	99,985 56			
Totals,	15,289	$619,314 61			

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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, 27.

WILLARD HOWE, *President.* GEORGE E. CUTLER, *Treasurer.*
S. G. DAVENPORT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

GEO. E. CUTLER, D. S. BRIDGES,
H. L. SAWYER, C. D. LEWIS,
FRANKLIN ENSLIN, J. L. WHITNEY.

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, 1894.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	$31,218 00	Deposits,	$518,475 58
Loan on railroad bonds,	100 00	Guaranty fund,	9,850 00
Real estate by foreclosure,	4,200 00	Cemetery funds,	500 46
Loans on real estate,	328,109 80	Undivided earnings,	17,035 52
Loans on personal security,	112,545 90		
Loans to counties, cities or towns (notes),	54,500 00		
Loans on depositors' books,	586 00		
Deposit in bank, on interest,	13,050 18		
Furniture account,	1,040 00		
Insurance account,	110 00		
Cash on hand,	401 68		
	$545,861 56		$545,861 56

Cash on Deposit in Bank: —

Framingham National Bank, South Framingham, ... $13,050 18

Loan on Railroad Bonds: —

On $100 Maine Central R.R. bond, ... $100 00

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Farmers' and Mechanics' Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
21	Continental N'l Bank, Boston,	$2,100 00	$2,415 00	$2,525 25
16	Eliot National Bank, Boston, .	1,600 00	2,096 00	2,084 00
10	Freeman's Nat'l Bank, Boston,	1,000 00	900 00	950 00
40	Market National Bank, Boston,	4,000 00	3,600 00	3,908 25
10	Nat'l Revere Bank, Boston, .	1,000 00	960 00	1,252 50
6	Shawmut Nat'l Bank, Boston,	600 00	696 00	724 50
9	Second Nat'l Bank, Boston, .	900 00	1,620 00	1,358 25
5	First National Bank, Chelsea, .	500 00	500 00	650 00
17 3/8	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	13,399 00
9	Northborough National Bank, Northborough, . . .	900 00	1,125 00	1,134 00
10	First N'l B'k, West Newton, .	1,000 00	1,000 00	1,000 00
		$25,333 33	$29,492 00	$31,218 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$13,050 18	2 per cent.	$23,000 00	4½ per cent.	$8,200 00	5½ per cent.
43,500 00	4 "	268,082 00	5 "	153,059 70	6 "

Value, by books, of real estate held or owned by foreclosure or otherwise,	$4,200 00
Assessed value of the same, ...	5,000 00
Number of loans which are of an amount not exceeding $3,000 each, 224	
Aggregate amount of the same, ...	247,841 00
Total number of loans upon real estate, ... 180	
Amount of investments from which no income is received, ...	7,500 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894, ...	28,125 67
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, 1894, . { 2 per cent., $9,628 68 / 2 per cent., 9,857 83 }	19,486 51
Number of accounts opened during the year ending Oct. 31, 1894, . 232	
Number of accounts closed during the year ending Oct. 31, 1894, . 205	
Total number of open accounts Oct. 31, 1894, ... 1,953	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes), ...	2,065 55

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Farmers' and Mechanics' Savings Bank — Concluded.

Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		$92,388 97
Number of same,	1,513	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		113,129 81
Number of same,	1,378	

Date of examination by commissioner: February 15.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	1,141	$22,439 81	To the credit —		
Exceeding $50 and not more than $100,	211	17,379 62	Of women, both adult and minor,	764	$45,052 00
Exceeding $100 and not more than $200,	73	11,918 38	Of guardians,	5	1,065 00
Exceeding $200 and not more than $500,	68	24,448 84	Of religious and charitable associations,	12	302 00
Exceeding $500 and less than $1,000,	14	10,202 32	In trust,	64	4,346 00
Of $1,000 or more,	6	6,000 00			
Totals,	1,513	$92,388 97			

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FITCHBURG SAVINGS BANK — FITCHBURG.

Incorporated Feb. 12, 1846. Present number of corporators, 45.

CHARLES E. WARE, *President.* BRIGHAM N. BULLOCK, *Treasurer.*
EBENEZER BAILEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

RODNEY WALLACE, REUBEN R. CONN,
CHARLES E. WARE, 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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$210,597 50	Deposits,	$2,962,658 62
Bank stock as per schedule,	207,321 00	Guaranty fund,	119,700 00
Loans on bank stock,	15,500 00	Interest account,	70,577 33
Railroad bonds as per schedule,	246,900 00		
Loan on railroad bonds,	1,000 00		
Real estate (for banking purposes),	130,000 00		
Real estate by foreclosure,	10,200 00		
Loans on real estate,	1,204,550 00		
Loans on personal security,	950,800 00		
Loans to counties, cities or towns (notes),	18,000 00		
Deposits in banks, on interest,	157,113 06		
Cash on hand,	954 39		
	$3,152,935 95		$3,152,935 95

Cash on Deposit in Banks, amount in each:—

Fitchburg National Bank, Fitchburg,	$97,113 06
Merchants' National Bank, Boston,	60,000 00

Loans on Bank Stock, amount on each:—

On 112 shares Safety Fund National Bank, Fitchburg,	$10,000 00
On 80 shares Safety Fund National Bank, Fitchburg,	3,500 00
On 5 shares Naumkeag National Bank, Salem,	1,000 00
On 5 shares First National Bank, Salem,	
On 11 shares National Exchange Bank, Boston,	1,000 00

Loan on Railroad Bonds:—

On $1,000 Eastern R.R. 6s,	$1,000 00

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Fitchburg Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Fitchburg, Mass., 3½s,	$15,000	$14,925 00	$15,000 00
of Fitchburg, Mass., 4s,	56,000	58,370 00	56,000 00
of Keene, N. H., 3½s,	12,000	11,640 00	12,000 00
of New Bedford, Mass., 4s,	25,000	25,875 00	25,000 00
of Norwich, Conn., 7s,	17,000	21,420 00	17,935 00
of Portland, Me., 6s,	5,000	6,100 00	4,662 50
Town of Leominster, Mass., 4s,	20,000	20,200 00	20,000 00
of Turner's Falls, Mass., 4s,	30,000	30,670 00	30,000 00
United States 4s,	30,000	34,725 00	30,000 00
	$210,000	$223,925 00	$210,597 50

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
133	Boston Nat'l Bank, Boston,	$13,300	$13,832 00	$13,300 00
150	Howard Nat'l Bank, Boston,	15,000	14,512 50	15,000 00
166	Lincoln Nat'l Bank, Boston,	16,600	12,948 00	16,600 00
200	Merchants' Nat'l Bank, Boston,	20,000	31,550 00	20,000 00
116	North National Bank, Boston,	11,600	13,456 00	11,600 00
100	N'l Hide & Leather B'k, Boston,	10,000	10,750 00	11,600 00
150	National Revere Bank, Boston,	15,000	14,250 00	15,000 00
66	N'l B'k of No. America, Boston,	6,600	7,590 00	6,600 00
123	Rollstone N'l Bank, Fitchburg,	12,300	17,835 00	13,635 00
170	Safety Fund N'l B'k, Fitchburg,	17,000	18,700 00	18,050 00
153	Fitchburg N'l B'k, Fitchburg,	15,300	22,185 00	16,736 00
100	Citizens' N'l B'k, New Bedford,	10,000	12,000 00	10,000 00
100	National Bank of Commerce, New Bedford,	10,000	8,300 00	12,400 00
133	Crocker N'l B'k, Turner's Falls,	13,300	16,226 00	13,300 00
5	Townsend N'l B'k, Townsend,	500	550 00	500 00
100	City Nat'l Bank, Worcester,	10,000	14,500 00	10,000 00
30	Quinsigamond National Bank, Worcester,	3,000	3,900 00	3,000 00
		$199,500	$233,084 50	$207,321 00

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Federal Reserve Bank of St. Louis

Fitchburg Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s,	$60,000	$59,100 00	$60,000 00
Fitchburg R.R. 4½s,	45,000	45,450 00	45,000 00
Fitchburg R.R. 5s,	119,000	124,710 00	120,500 00
Vermont & Massachusetts R.R. 5s,	16,000	17,440 00	16,400 00
Old Colony R.R. 4s,	5,000	5,275 00	5,000 00
	$245,000	$251,975 00	$246,900 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$60,000 00	2 per cent.	$50,000 00	4¼ per cent.	$378,300 00	5½ per cent.
97,113 06	2½ "	258,800 00	4½ "	71,900 00	6 "
283,000 00	4 "	36,500 00	4¾ "	100 00	6½ "
25,000 00	4⅛ "	1,086,250 00	5 "		

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, 1894,		1,435 66
Value, by books, of other real estate held or owned by foreclosure or otherwise,		10,200 00
Assessed value of the same,		10,200 00
Number of loans which are of an amount not exceeding $3,000 each,	385	
Aggregate amount of the same,		556,600 00
Total number of loans upon real estate,	455	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		147,807 57
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, 1894,	2 per cent., $55,420 26 2 per cent., 56,293 65	111,713 91
Number of accounts opened during the year ending Oct. 31, 1894,	923	
Number of accounts closed during the year ending Oct. 31, 1894,	685	
Total number of open accounts Oct. 31, 1894,	6,731	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		6,469 96
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		413,789 16
Number of same,	3,607	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		393,778 10
Number of same,	3,983	

Date of examination by commissioner: March 20.

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Federal Reserve Bank of St. Louis

Fitchburg Savings Bank — Concluded.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	2,270	$47,833 11	To the credit —		
Exceeding $50 and not more than $100,	535	44,487 85	Of women, both adult and minor,	1,872	$37,606 39
Exceeding $100 and not more than $200,	311	49,720 74	Of guardians,	14	1,522 00
Exceeding $200 and not more than $500,	292	104,288 00	Of religious and charitable associations,	26	4,167 54
Exceeding $500 and less than $1,000,	101	68,739 94	In trust,	96	25,258 92
Of $1,000 or more,	98	98,719 52			
Totals,	3,607	$413,789 16			

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FLORENCE SAVINGS BANK—FLORENCE.

Incorporated Feb. 14, 1873. Present number of corporators, 38.

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. PLYMPTON, W. L. WILCOX,
GEORGE S. GRAVES.

Open for business every business day, 10 A.M. to 2 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$35,000 00	Deposits,	$281,899 74
Bank stock as per schedule,	24,000 00	Guaranty fund,	14,118 17
Railroad bonds as per schedule,	29,000 00	Interest account,	310 46
Real estate (for banking purposes),	4,724 92		
Real estate by foreclosure,	1,545 00		
Loans on real estate,	86,275 65		
Loans on personal security,	69,381 62		
Deposits in banks, on interest,	41,896 51		
Expense account,	136 42		
Premium account,	3,631 50		
Furniture and fixtures,	479 49		
Cash on hand,	257 26		
	$296,328 37		$296,328 37

Cash on Deposit in Banks, amount in each:—

First National Bank, Northampton,	$9,089 66
Hampshire County National Bank, Northampton,	32,806 85*

* This deposit has been reduced within the legal limit.

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Federal Reserve Bank of St. Louis

Florence Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Abington, Mass., 4s, . .	$8,000	$8,112 00	$8,000 00
of Braintree, Mass., 4s, . .	15,000	16,021 50	15,000 00
of Orange, Mass., 4s, . .	5,000	5,094 20	5,000 00
City of Lynn, Mass., 4s, . . .	7,000	7,355 60	7,000 00
	$35,000	$36,583 30	$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 National Bank, Northampton, . .	7,000	8,400 00	7,000 00
68	First Nat'l Bank, 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	$5,093 50	$5,000 00
Boston & Providence R.R. 4s, . .	10,000	10,698 00	10,000 00
Concord & Montreal R.R. 4s, . .	12,000	12,391 20	12,000 00
Old Colony R R. 6s, ...	1,000	1,061 16	1,000 00
Vermont & Massachusetts R.R. 5s,	1,000	1,071 50	1,000 00
	$29,000	$30,315 36	$29,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$7,150 12	0 per cent.	$148,157 15	5 per cent.	$350 00	6 per cent.
41,896 51	4 "				

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Florence Savings Bank — Concluded.

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, 1894,		168 00
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
Number of loans which are of an amount not exceeding $3,000 each,	123	
Aggregate amount of the same,		82,257 15
Total number of loans upon real estate,	106	
Amount of investments from which no income is received,		7,150 12
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		13,066 01
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, 1894,	2 per cent., $5,201 53 2 per cent., 5,263 28	10,464 81
Number of accounts opened during the year ending Oct 31, 1894,	177	
Number of accounts closed during the year ending Oct. 31, 1894,	146	
Total number of open accounts Oct. 31, 1894,	1,289	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		1,206 33
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		54,114 66
Number of same,	1,386	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		55,055 19
Number of same,	1,015	
Date of examination by commissioner: March 5.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	1,175	$18,318 70	To the credit —		
Exceeding $50 and not more than $100,	120	9,350 84	Of women, both adult and minor,	648	$25,115 90
Exceeding $100 and not more than $200,	53	8,246 80	Of guardians,	2	210 00
Exceeding $200 and not more than $500,	27	9,357 36	Of religious and charitable associations,	188	6,121 82
Exceeding $500 and less than $1,000,	7	4,784 17	In trust,	2	135 02
Of $1,000 or more,	4	4,056 79			
Totals,	1,386	$54,114 66			

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Federal Reserve Bank of St. Louis

FOXBOROUGH SAVINGS BANK — FOXBOROUGH.

Incorporated April 18, 1855. Present number of corporators, 35.

WILLIAM B. CROCKER, *President.* EDWARD M. PHELPS, *Treasurer.*
EDWARD M. PHELPS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:
WILLIAM B. CROCKER, F. E. HARTSHORN,
RICHARD S. CARPENTER, A. H. MESSINGER,
WILLIAM T. COOK.

Open for business every business day, 9 A.M. to 5 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$31,500 00	Deposits,	$226,141 95
Bank stock as per schedule,	47,350 00	Guaranty fund,	8,500 00
Railroad bonds as per schedule,	48,700 00	Undivided earnings,	3,114 56
Loans on real estate,	98,575 00		
Loans on personal security,	2,270 00		
Loans on depositors' books,	200 00		
Deposit in bank, on interest,	7,795 67		
Cash on hand,	1,365 84		
	$237,756 51		$237,756 51

Cash on Deposit in Bank:—

Winthrop National Bank, Boston, ... $7,795 67

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of East Saginaw, Mich., 5s,	$5,000	$5,400 00	$5,000 00
of Fall River, Mass., 6s,	2,000	2,100 00	2,000 00
of Holyoke, Mass., 4s,	5,000	5,225 00	5,000 00
of Keene, N. H., 4s,	2,000	2,040 00	2,000 00
of Keene, N. H., 5s,	2,500	2,625 00	2,500 00
of Lynn, Mass., 5s,	9,000	9,990 00	9,000 00
of South Norwalk, Conn., 6s,	5,000	5,050 00	5,000 00
Town of Winthrop, Mass., 5s,	1,000	1,100 00	1,000 00
	$31,500	$33,530 00	$31,500 00

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Foxborough Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
23	Blackstone N'l Bank, Boston,	$2,300	$2,300 00	$2,300 00
22	Boylston Nat'l Bank, Boston,	2,200	2,706 00	2,200 00
12	Continental N'l Bank, Boston,	1,200	1,380 00	1,200 00
20	Everett Nat'l Bank, Boston, .	2,000	1,665 00	2,000 00
8	Faneuil Hall N'l B'k, Boston,	800	1,046 00	800 00
29	Market Nat'l Bank, Boston, .	2,900	2,465 00	2,900 00
38	Metropolitan N'l B'k, Boston,	3,800	3,686 00	3,800 00
14	N'l B'k of No. America, Boston,	1,400	1,594 25	1,400 00
10	National City Bank, Boston, .	1,000	820 00	1,000 00
43	National Eagle Bank, Boston,	4,300	3,483 00	4,300 00
40	N'l Hide & Leather B'k, Boston,	4,000	4,290 00	4,000 00
10	Nat'l Webster Bank, Boston, .	1,000	972 50	1,000 00
14	Old Boston N'l Bank, Boston,	1,400	1,471 75	1,400 00
35	Shoe & Leather N'l B'k, Boston,	3,500	3,158 75	3,500 00
10	Suffolk National Bank, Boston,	1,000	1,000 00	1,000 00
40	Third National Bank, Boston,	4,000	3,590 00	4,000 00
18	Winthrop Nat'l Bank, Boston,	1,800	2,097 00	1,800 00
15	Boston Nat'l Bank, Boston, .	1,500	1,560 00	1,500 00
25	Tremont Nat'l Bank, Boston, .	2,500	2,200 00	2,500 00
36	Dedham Nat'l Bank, Dedham,	3,600	3,690 00	3,600 00
5	National Bank of Wrentham, Wrentham, ...	350	400 00	350 00
8	Sate Street Safe Deposit and Trust Company, Boston, .	800	820 00	800 00
		$47,350	$46,395 25	$47,350 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s, ...	$2,000	$2,280 00	$2,000 00
Boston & Lowell R.R. 4s, . .	11,000	11,180 00	11,000 00
Fitchburg R.R. 4s, ...	5,000	4,925 00	5,000 00
Fitchburg R.R. 5s, ...	5,000	5,350 00	5,000 00
Maine Central R.R. 4½s, . . .	7,000	7,420 00	7,000 00
Old Colony R.R. 6s, ...	5,000	5,180 00	5,000 00
Salem & Lowell R.R. 6s, . . .	700	752 50	700 00
Upper Coos R.R. 4s, ...	5,000	4,750 00	5,000 00
Vermont & Massachusetts R.R. 5s,	5,000	5,450 00	5,000 00
St. Johnsbury & Lake Champlain R.R. 5s, ...	3,000	3,450 00	3,000 00
	$48,700	$50,737 50	$48,700 00

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Federal Reserve Bank of St. Louis

Foxborough Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$7,795 67 6,500 00	2 per cent. 5 "	$94,495 00	6 per cent.	$50 00	7 per cent.

Number of loans which are of an amount not exceeding $3,000 each,	108	
Aggregate amount of the same,		$80,445 00
Total number of loans upon real estate,	106	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		11,474 79
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, 1894,	2 per cent., $4,031 81 2 per cent., 4,139 80	8,171 61
Amount of extra dividend paid during the year ending Oct. 31, 1894,		1,848 39
Number of accounts opened during the year ending Oct. 31, 1894,	160	
Number of accounts closed during the year ending Oct. 31, 1894,	94	
Total number of open accounts Oct. 31, 1894,	1,079	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		666 79
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		50,250 89
Number of same,	834	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		47,619 49
Number of same,	849	
Date of examination by commissioner: January 11.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	609	$11,776 24	To the credit —		
Exceeding $50 and not more than $100,	128	10,887 41	Of women, both adult and minor,	391	$21,931 62
Exceeding $100 and not more than $200,	58	9,631 66	Of guardians,	3	469 62
Exceeding $200 and not more than $500,	30	10,159 35	Of religious and charitable associations,	7	410 42
Exceeding $500 and less than $1,000,	5	3,796 23	In trust,	34	1,161 59
Of $1,000 or more,	4	4,000 00			
Totals,	834	$50,250 89			

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Federal Reserve Bank of St. Louis

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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$222,750 00	Deposits,	$1,248,543 89
Bank stock as per schedule,	148,300 00	Guaranty fund,	15,714 37
Loans on bank stock,	900 00	Undivided earnings,	9,443 83
Railroad bonds as per schedule,	110,000 00		
Real estate by foreclosure,	32,634 98		
Loans on real estate,	529,588 04		
Loans on personal security,	65,809 62		
Loans to counties, cities or towns (notes),	21,000 00		
Loans on depositors' books,	600 00		
Deposits in banks, on interest,	43,643 25		
Commonwealth Ave. Land Co.,	5,769 00		
Trustees C. C. Esty,	6,649 65		
Accrued interest,	8,162 67		
Taxes paid,	1,461 61		
Furniture,	426 10		
Premium account,	74,682 64		
Cash on hand,	1,324 53		
	$1,273,702 09		$1,273,702 09

Cash on Deposit in Banks, amount in each: —

Framingham National Bank, South Framingham,	$24,062 50
International Trust Company, Boston,*	3,895 00
Old Colony Trust Company, Boston,	15,685 75

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

* This company is not a legal depository for savings banks' funds. Deposit has been withdrawn.

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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,	5,000	5,237 50	5,000 00
of Rockford, Ill., 5s,	2,500	2,500 00	2,500 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 Cleveland, Ohio, 6s,	27,000	27,960 00	27,000 00
of Dayton, Ohio, 6s,	15,000	15,000 00	15,000 00*
of Fort Wayne, Ind., 6s,	2,000	2,000 00	2,000 00
of Indianapolis, Ind., 4s,	12,500	12,840 00	12,500 00
of Waterbury, Conn., 4s,	5,000	5,262 14	5,000 00
of Milwaukee, Wis., 5s,	6,750	6,985 00	6,750 00
of Sioux City, Iowa, 4½s,	5,000	5,400 00	5,000 00
	$222,750	$226,784 64	$222,750 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	$732 00	$600 00
12	Blackstone N'l Bank, Boston,	1,200	1,200 00	1,200 00
33	Boston National Bank, Boston,	3,300	3,795 00	3,300 00
119	N'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 N'l Bank, Boston,	8,500	11,900 00	8,500 00
10	N'l B'k of No America, Boston,	1,000	1,235 00	1,000 00
90	N'l B'k 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
43	Nat'l Webster Bank, Boston,	4,300	4,472 00	4,300 00
100	Central National 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
		$148,300	$216,773 00	$148,300 00

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Framingham Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s,	$25,000	$25,625 00	$25,000 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
	$110,000	$112,175 00	$110,000 00

* A legal investment when made.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$43,643 25	2 per cent.	$127,170 00	5 per cent.	$464,727 66	6 per cent.
21,000 00	4 "	5,000 00	5½ "		

Value, by books, of real estate held or owned by foreclosure or otherwise,		$32,634 98
Assessed value of the same,		36,635 00
Net income received from same during year ending Oct. 31, 1894,		380 18
Number of loans which are of an amount not exceeding $3,000 each,	233	
Aggregate amount of the same,		246,689 44
Total number of loans upon real estate,	263	
Amount of investments from which no income is received,		18,300 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		63,260 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, 1894,	2 per cent., $23,500 00 2 per cent., 23,000 00	46,500 00
Number of accounts opened during the year ending Oct. 31, 1894,	466	
Number of accounts closed during the year ending Oct. 31, 1894,	345	
Total number of open accounts Oct. 31, 1894,	3,568	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		6,971 88
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		133,444 79
Number of same,	1,857	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		190,985 96
Number of same,	2,104	

Date of examination by commissioner: May 11.

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Federal Reserve Bank of St. Louis

Framingham Savings Bank — Concluded.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less, . .	1,361	$38,306 01	To the credit —		
Exceeding $50 and not more than $100, . .	202	16,708 38	Of women, both adult and minor, . .	857	$36,380 36
Exceeding $100 and not more than $200, . .	113	14,068 02	Of guardians, . .	7	993 53
Exceeding $200 and not more than $500, . .	140	22,979 18	Of religious and charitable associations, .	26	4,886 84
Exceeding $500 and less than $1,000, . . .	21	18,247 00	In trust, ...	20	4,132 44
Of $1,000 or more, . .	20	23,136 20			
Totals, . . .	1,857	$133,444 79			

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FRANKLIN SAVINGS BANK—BOSTON.

Incorporated March 15, 1861. Present number of corporators, 94.

FREDERIC W. LINCOLN, *President.* EBENEZER ALEXANDER, *Treasurer.*
GEO. A. FISHER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

AUGUSTUS PARKER, MARTIN L. BRADFORD,
D. R. EMERSON, JAMES A. JACOBS,
ARTHUR HOBART, 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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$993,000 00	Deposits,	$8,855,698 94
Bank stock as per schedule,	350,873 62	Guaranty fund,	268,000 00
Loans on bank stock,	72,100 00	Interest account,	83,566 64
Railroad bonds as per schedule,	762,000 00	Profit and loss account,	23,065 61
Loan on railroad bonds,	50,000 00	Suspense account,	503 60
Real estate (for banking purposes),	225,603 81		
Real estate by foreclosure,	70,012 72		
Loans on real estate,	4,414,487 71		
Loans on personal security,	1,620,209 17		
Loans to counties, cities or towns (notes),	95,000 00		
Deposits in banks, on interest,	560,961 89		
Expense account,	5,288 93		
Real estate income account,	1,946 40		
Cash on hand,	9,350 54		
	$9,230,834 79		$9,230,834 79

Cash on Deposit in Banks, amount in each:—

Boylston National Bank, Boston,	$173,472 12
North National Bank, Boston,	45,846 56
Continental National Bank, Boston,	71,733 13
National Revere Bank, Boston,	54,910 08
Third National Bank, Springfield,	25,000 00
Pynchon National Bank, Springfield,	50,000 00
Atlantic National Bank, Boston,	50,000 00
Everett National Bank, Boston,	40,000 00
Massachusetts Loan & Trust Company, Boston,	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 315 shares Massachusetts National Bank, Boston,	$25,000 00
On 10 shares Fourth National Bank, Boston,	900 00
On 19 shares Metropolitan National Bank, Boston,	1,100 00
On 10 shares First National Bank, Arlington,	700 00
On 425 shares Broadway National Bank, Boston,	42,500 00
On 9 shares Continental National Bank, Boston,	900 00
On 11 shares Boylston National Bank, Boston,	1,000 00

Loan on Railroad Bonds: —

On $53,000 Boston & Maine R.R. 4s,	$50,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	$200,000	$216,750 00	$200,000 00
of Boston, Mass., 5s,	3,000	3,450 00	3,000 00
of Boston, Mass., 6s,	2,000	2,400 00	2,000 00
of Cambridge, Mass., 6s,	1,000	1,180 00	1,000 00
of Chicago, Ill., 4s,	50,000	51,000 00	50,000 00*
of Cleveland, Ohio, 4s,	20,000	20,300 00	20,000 00
of Columbus, Ohio, 4s,	40,000	40,000 00	40,000 00*
of Fall River, Mass., 6s,	4,000	4,800 00	4,000 00
of Newton, Mass, 4s,	43,000	45,580 00	43,000 00
of Providence, R. I., 5s,	6,000	6,605 00	6,000 00
of Somerville, Mass., 5s,	25,000	25,000 00	25,000 00
Town of Spencer, Mass., 4s,	80,000	83,600 00	80,000 00
City of Springfield, Mass., 7s,	10,000	12,400 00	10,000 00
District of Columbia 6s,	96,000	110,400 00	96,000 00
District of Columbia 7s,	8,000	9,535 00	8,000 00
City of Altoona, Pa., 4s,	50,000	51,500 00	50,000 00
of Detroit, Mich., 4s,	50,000	54,750 00	50,000 00
of Indianapolis, Ind, 4s,	50,000	51,500 00	50,000 00
of Northampton, Mass., 4s,	100,000	104,000 00	100,000 00
of Saginaw, Mich., 5s,	30,000	30,712 00	30,000 00
of Waterbury, Conn., 4s,	25,000	26,000 00	25,000 00
of Woonsocket, R. I., 4s,	100,000	105,000 00	100,000 00
	$993,000	$1,056,462 00	$993,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
200	Atlas National Bank, Boston,	$20,000	$23,400 00	$20,000 00
41	Atlantic Nat'l Bank, Boston,	4,100	5,032 75	4,100 00
57	Boylston Nat'l Bank, Boston,	5,700	6,954 00	5,700 00

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Franklin Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
133	Blackstone Nat'l Bank, Boston,	$13,300	$13,300 00	$13,300 00
235	Continental N'l Bank, Boston,	23,500	27,025 00	23,500 00
200	National City Bank, Boston, .	20,000	16,400 00	20,000 00
60	N'l B'k of Commerce, Boston,	6,000	6,900 00	6,000 00
201	National Exchange B'k, Boston,	20,100	25,476 75	20,100 00
205	Columbian N'l Bank, Boston, .	20,500	21,217 50	20,500 00
81	Everett Nat'l Bank, Boston, .	8,100	6,743 25	7,873 62
22	Eliot National Bank, Boston, .	2,200	2,882 00	2,200 00
156	Freeman's Nat'l Bank, Boston,	15,600	14,040 00	15,600 00
106	Fourth Nat'l Bank, Boston, .	10,600	12,561 00	10,600 00
135	First Ward N'l Bank, Boston,	13,500	17,550 00	13,500 00
172	North National Bank, Boston,	17,200	19,952 00	17,200 00
200	N'l B'k of No. America, Boston,	20,000	23,000 00	20,000 00
200	Old Boston Nat'l Bank, Boston,	20,000	20,900 00	20,000 00
200	National Revere B'k, Boston, .	20,000	19,000 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	15,080 00	13,000 00
129	Suffolk Nat'l Bank, Boston, .	12,900	12,900 00	12,900 00
55	Second Nat'l Bank, Boston, .	5,500	9,900 00	5,500 00
20	National Union Bank, Boston,	2,000	2,685 00	2,000 00
139	Nat'l Webster Bank, Boston, .	13,900	13,900 00	13,900 00
84	Naumkeag N'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 & Trust Company, Boston, . .	10,000	11,725 00	10,000 00
		$351,100	$386,604 25	$350,873 62

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s, . . .	$50,000	$51,000 00	$50,000 00
Concord & Montreal R.R. 4s, . .	100,000	102,000 00	100,000 00
Eastern R.R. 6s, ...	50,000	60,500 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
Boston & Maine R.R. 4½s, . .	100,000	110,000 00	100,000 00
Boston & Albany R R. 4s, . .	50,000	52,500 00	50,000 00
Concord & Claremont R.R 4½s, .	100,000	103,500 00	100,000 00
Maine Central & European & North American R.R. 4s, . . .	100,000	101,000 00	95,000 00
St. Johnsbury & Lake Champlain R R. 5s, ...	50,000	57,500 00	50,000 00
	$767,000	$808,570 00	$762,000 00

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Franklin Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$345,961 89	2 per cent.	$464,500 00	4¼ per cent.	$289,950 00	5½ per cent.
215,000 00	3 "	617,508 00	4½ "	182,150 00	6 "
75,000 00	3¼ "	10,000 00	4¾ "	8,000 00	6½ "
125,000 00	3⅜ "	3,429,688 88	5 "	4,500 00	7 "
1,045,500 00	4 "				

Amount invested in real estate for banking purposes,	$225,603 81
Estimated value of the same,	225,603 81
Assessed value of the same,	165,200 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,	70,012 72
Assessed value of the same,	61,500 00
Number of loans which are of an amount not exceeding $3,000 each,	435
Aggregate amount of the same,	806,802 46
Total number of loans upon real estate,	778
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	413,112 73
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, 1894, { 2 per cent., $157,750 49 / 2 per cent., 162,845 54 }	320,596 03
Number of accounts opened during the year ending Oct. 31, 1894,	2,837
Number of accounts closed during the year ending Oct. 31, 1894,	1,820
Total number of open accounts Oct. 31, 1894,	18,057
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	28,318 05
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	1,786,235 06
Number of same,	14,543
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	1,479,717 09
Number of same,	13,746
Date of examination by commissioner: June 22.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	8,699	$193,183 16	To the credit —		
Exceeding $50 and not more than $100,	2,316	190,550 41	Of women, both adult and minor,	5,060	$710,536 05
Exceeding $100 and not more than $200,	1,399	223,085 86	Of guardians,	53	17,113 26
Exceeding $200 and not more than $500,	1,292	468,675 65	Of religious and charitable associations,	27	20,616 53
Exceeding $500 and less than $1,000,	435	306,871 08	In trust,	1,252	160,893 58
Of $1,000 or more,	402	403,868 90			
Totals,	14,543	$1,786,235 06			

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FRANKLIN SAVINGS INSTITUTION — GREENFIELD.

Incorporated April 2, 1834. Present number of corporators, 22.

WILLIAM H. ALLEN, *President.* CHARLES 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,
WM. H. ALLEN.

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

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$1,283,907 80	Deposits,	$3,509,949 73
Loan on public funds,	2,000 00	Guaranty fund,	211,000 00
Bank stock as per schedule,	65,200 00	Interest account,	37,307 75
Loans on bank stock,	34,900 00	Profit and loss account,	11,833 51
Railroad bonds as per schedule,	511,500 00		
Railroad notes,	25,000 00		
Real estate by foreclosure,	62 32		
Loans on real estate,	895,560 67		
Loans on personal security,	577,310 00		
Loans to counties, cities or towns (notes),	85,850 00		
Loans on depositors' books,	2,435 00		
Deposits in banks, on interest,	275,324 85		
Expense account,	1,059 17		
Unpaid interest,	451 81		
Cash on hand,	9,529 37		
	$3,770,090 99		$3,770,090 99

Cash on Deposit in Banks, amount in each: —

Franklin County National Bank, Greenfield,	$20,000 00
First National Bank, Greenfield,	84,722 93
National Hide and Leather Bank, Boston,	59,628 61
Hampshire County National Bank, Northampton,	20,000 00
Holyoke National Bank, Holyoke,	10,000 00
Home National Bank, Holyoke,	25,519 69
Park National Bank, Holyoke,	20,453 62
Pynchon National Bank, Springfield,	25,000 00
Springfield National Bank, Springfield,	10,000 00

Loan on Public Funds: —

On $2,000 City of Holyoke, Mass., 6s,	$2,000 00

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Franklin Savings Institution — Continued.

Loans on Bank Stock, amount on each: —

On 50 shares Franklin County National Bank, Greenfield,	$4,000 00
On 5 shares First National Bank, Greenfield,	500 00
On 12 shares First National Bank, Greenfield,	1,200 00
On 23 shares First National Bank, Greenfield,	2,300 00
On 98 shares Hampshire County National Bank, Northampton, and On 26 shares First National Bank, Northampton,	12,400 00
On 10 shares City National Bank, Worcester,	1,000 00
On 22 shares Shelburne Falls National Bank, Shelburne Falls,	2,200 00
On 40 shares Adams National Bank, North Adams,	3,800 00
On 25 shares First National Bank, Northampton,	2,500 00
On 55 shares Home National Bank, Holyoke,	5,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Brattleborough, Vt., 4s,	$20,000 00	$20,175 00	$20,000 00
of Brookline, Mass., 7s,	42,000 00	46,200 00	42,000 00
of Chatham, Mass., 4½s,	5,000 00	5,325 00	5,000 00
of Chesterfield, N. H., 4s,	3,000 00	3,000 00	3,000 00
of Greenfield, Mass., 4s,	77,200 00	78,400 00	77,200 00
of Greenfield, Mass, 4¼s,	21,875 00	22,400 00	21,875 00
of Marblehead, Mass., 4s,	38,500 00	39,800 00	38,500 00
City of Boston, Mass., 5s,	30,000 00	35,100 00	30,000 00
of Boston, Mass, 6s,	16,000 00	19,120 00	16,000 00
of Brockton, Mass., 5s,	28,000 00	31,750 00	28,000 00
of Cambridge, Mass., 6s,	13,000 00	15,225 00	13,000 00
of Chicago, Ill., 4s,	25,000 00	25,500 00	25,000 00*
of Cleveland, Ohio, 5s,	73,000 00	79,490 00	73,000 00
of Dayton, Ohio, 5s,	50,000 00	56,600 00	50,000 00*
of Dayton, Ohio, 6s,	3,000 00	3,037 00	3,000 00*
of Detroit, Mich, 4s,	25,000 00	27,000 00	25,000 00
of Fall River, Mass., 4s,	50,000 00	50,875 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	23,195 00	21,000 00
of Grand Rapids, Mich., 5s,	50,000 00	56,000 00	50,000 00
of Hartford, Conn., 4s,	25,000 00	26,000 00	25,000 00
of Holyoke, Mass, 6s,	46,000 00	50,830 00	46,000 00
of Lawrence, Mass., 6s,	20,000 00	24,200 00	20,000 00
of Lynn, Mass., 4s,	10,000 00	10,350 00	10,000 00
of Lynn, Mass, 6s,	10,000 00	10,275 00	10,000 00
of Malden, Mass., 6s,	35,000 00	36,400 00	35,000 00
of Milwaukee, Wis., 5s,	100,000 00	110,000 00	100,000 00
of Nashua, N. H., 6s,	75,000 00	84,000 00	75,000 00
of Northampton, Mass., 4s,	22,000 00	22,080 00	22,000 00
of Peoria, Ill., 4½s,	25,000 00	26,625 00	25,000 00
of Peoria, Ill., 5s,	20,000 00	21,200 00	20,000 00
of Providence, R. I., 5s,	25,000 00	29,000 00	25,000 00
of Providence, R. I., 6s,	100,000 00	113,500 00	100,000 00
of East Saginaw, Mich., 4s,	25,000 00	25,100 00	25,000 00
of East Saginaw, Mich., 5s,	25,000 00	26,500 00	25,000 00

* 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 Springfield, Mass., 6s,	$4,000 00	$4,800 00	$4,000 00
of Springfield, Mass., 7s,	30,000 00	35,300 00	30,000 00
of Springfield, Ohio, 5s,	50,000 00	54,450 00	50,000 00
of Springfield, Ohio, 6s, .	10,332 80	10,990 00	10,332 80
of Taunton, Mass., 6s, .	1,000 00	1,040 00	1,000 00
of Worcester, Mass., 5s, .	18,000 00	20,430 00	18,000 00
Town of Athol, Mass., 4½s, .	8,000 00	8,240 00	8,000 00
of Athol, Mass., 4s, .	4,000 00	4,040 00	4,000 00
	$1,283,907 80	$1,397,722 00	$1,283,907 80

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Adams Nat'l B'k, North Adams,	$1,000	$1,200 00	$1,000 00
153	Nat'l B'k of Commerce, Boston,	15,300	17,595 00	15,300 00
5	Faneuil Hall N'l Bank, Boston,	500	653 00	500 00
87	N'l B'k of No America, Boston,	8,700	9,907 00	8,700 00
125	National Revere Bank, Boston,	12,500	11,906 00	12,500 00
68	Nat'l Webster Bank, Boston, .	6,800	6,613 00	6,800 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 Nat'l B'k, Northampton,	4,900	5,512 00	4,900 00
30	Pittsfield Nat'l Bank, Pittsfield,	3,000	3,900 00	3,000 00
		$65,200	$79,786 00	$65,200 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	25,800 00	25,000 00
Conn. & Passumpsic Rivers R.R. 4s,	25,000	25,500 00	25,000 00
Eastern R.R. 6s, ...	57,500	70,150 00	57,500 00
Fitchburg R R. 4s, ...	100,000	99,000 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	52,750 00	50,000 00

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Federal Reserve Bank of St. Louis

Franklin Savings Institution — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Vermont Valley R.R. 5s, . .	$50,000	$56,500 00	$50,000 00
Boston & Maine R.R. 4½s, . .	50,000	55,250 00	50,000 00
Boston & Maine R.R. 4s, . .	50,000	51,000 00	50,000 00
Danbury & Norwalk R.R. 5s, . .	25,000	29,000 00	25,000 00
Sullivan County R.R. 4s, . .	25,000	25,500 00	25,000 00
	$511,500	$544,530 00	$511,500 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$10 00	0 per cent.	$35,519 69	3½ per cent.	$91,850 00	4½ per cent.
59,628 61	2 "	350,453 62	4 "	50,000 00	4¾ "
84,722 93	2½ "	25,000 00	4⅓ "	1,070,295 67	5 "
50,000 00	3 "	79,000 00	4¼ "	1,900 00	6 "

Value, by books, of real estate held or owned by foreclosure or otherwise,		$62 32
Assessed value of the same,		200 00
Number of loans which are of an amount not exceeding $3,000 each,	524	
Aggregate amount of the same,		505,223 27
Total number of loans upon real estate,	523	
Amount of investments from which no income is received,		72 32
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		179,851 52
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, 1894,	2 per cent., $67,744 20 2 per cent., 68,306 28	136,050 48
Number of accounts opened during the year ending Oct. 31, 1894,	647	
Number of accounts closed during the year ending Oct. 31, 1894,	599	
Total number of open accounts Oct. 31, 1894,	7,451	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		5,242 68
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		305,582 47
Number of same,	3,197	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		375,601 64
Number of same,	4,079	
Date of examination by commissioner: October 26.		

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Franklin Savings Institution — Concluded.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less, . .	2,239	$41,357 17	To the credit —		
Exceeding $50 and not more than $100, . .	391	32,157 81	Of women, both adult and minor, . .	1,440	$135,465 25
Exceeding $100 and not more than $200, . .	214	34,251 80	Of guardians, . .	13	6,337 00
Exceeding $200 and not more than $500, . .	204	73,314 47	Of religious and charitable associations, .	67	5,195 65
Exceeding $500 and less than $1,000, . . .	87	61,476 22	In trust, ...	87	17,288 05
Of $1,000 or more, . .	62	63,025 00			
Totals, . . .	3,197	$305,582 47			

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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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$63,100 00	Deposits,	$1,317,413 26
Bank stock as per schedule,	108,900 00	Guaranty fund,	74,801 45
Loans on bank stock,	7,700 00	Interest account,	12,289 47
Railroad bonds as per schedule,	129,000 00	Profit and loss account,	42,162 62
Real estate by foreclosure,	1,370 45		
Loans on real estate,	597,839 52		
Loans on personal security,	341,492 50		
Loans to counties, cities or towns (notes),	109,800 00		
Deposits in banks, on interest,	71,315 02		
Deposits in banks, not on interest,	13,300 00		
Expense account,	772 53		
Cash on hand,	2,076 78		
	$1,446,666 80		$1,446,666 80

Cash on Deposit in Banks, amount in each: —

First National Bank, Gardner,	$23,300 00
First National Bank, Boston,	61,315 02

Loans on Bank Stock, amount on each: —

On 40 shares First National Bank, Gardner,	$4,000 00
On 38 shares First National Bank, Gardner,	2,700 00
On 8 shares First National Bank, Gardner,	800 00
On 2 shares First National Bank, Gardner,	200 00

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Federal Reserve Bank of St. Louis

Gardner Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Cleveland, Ohio, 4s, . .	$10,000	$10,346 00	$10,000 00
of Cleveland, Ohio, 6s, . .	5,000	5,166 20	5,000 00
Town of Gardner, Mass., 4s, . .	26,000	27,300 00	26,00 00
United States 4s, ...	1,100	1,270 50	1,100 00
County of Aroostook, Me., 4½s, .	10,000	10,629 00	10,000 00
City of New Britain, Ct., 4s, . .	11,000	11,336 60	11,000 00
	$63,100	$66,048 30	$63,100 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	1,270 00	1,000 00
25	Howard Nat'l Bank, Boston, .	2,500	2,418 75	2,500 00
125	Boston National Bank, Boston,	12,500	13,000 00	12,500 00
15	Continental Nat'l B'k, Boston,	1,500	1,725 00	1,500 00
30	Winthrop Nat'l Bank, Boston,	3,000	3,495 00	3,000 00
50	State Nat'l Bank, Boston, .	5,000	5,800 00	5,000 00
50	N'l Hide & Leather B'k, Boston,	5,000	5,375 00	5,000 00
5	New England N'l B'k, Boston,	500	780 00	500 00
11	National Eagle Bank, Boston,	1,100	880 00	1,100 00
50	N'l B'k of the Republic, Boston,	5,000	7,950 00	5,000 00
100	National Bank of the Commonwealth, Boston, . . .	10,000	13,025 00	10,000 00
15	Mechanics' Nat'l B'k, Boston,	1,500	1,755 00	1,500 00
20	Merchants' Nat'l Bank, Boston,	2,000	3,155 00	2,000 00
34	Blackstone N'l Bank, Boston, .	3,400	3,400 00	3,400 00
16	Nat'l Exchange Bank, Boston,	1,600	1,928 00	1,600 00
5	Everett National Bank, Boston,	500	416 25	500 00
50	Eliot National Bank, Boston, .	5,000	6,550 00	5,000 00
25	Shoe & Leather N'l Bk, Boston,	2,500	2,250 00	2,500 00
5	First Nat'l Bank, Barre, . .	500	500 00	500 00
29	Rollstone N'l B'k, Fitchburg,	2,900	4,205 00	2,900 00
86	First National Bank, Gardner,	8,600	10.320 00	8,600 00
100	Orange Nat'l Bank, Orange, .	10,000	16,000 00	10,000 00
67	Crocker N'l B'k, Turner's Falls,	6,700	8,174 00	6,700 00
39	First Nat'l Bank, Winchendon,	3,900	6,240 00	3,900 00
50	Mechanics' N'l B'k, Worcester,	5,000	5,000 00	5,000 00
20	Citizens' Nat'l B'k, Worcester,	2,000	2,600 00	2,000 00
9	Leominster N'l B'k, Leominster,	900	945 00	900 00
		$108,900	$135,257 00	$108,900 00

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Federal Reserve Bank of St. Louis

Gardner Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	$5,000	$5,083 50	$5,000 00
Boston & Maine R R. 4s,	10,000	10,259 00	10,000 00
Boston, Revere Beach & Lynn R.R. 6s,	5,000	5,274 50	5,000 00
Fitchburg R.R. 4s,	18,000	17,580 80	18,000 00
Fitchburg R.R. 4½s,	25,000	25,172 50	25,000 00
Fitchburg R.R. 6s,	5,000	5,244 00	5,000 00
Old Colony R.R. 4s,	10,000	10,533 00	10,000 00
Old Colony R.R. 4½s,	5,000	5,310 50	5,000 00
Old Colony R.R. 6s,	5,000	5,207 50	5,000 00
Vermont & Massachusetts R.R. 5s,	1,000	1,071 50	1,000 00
Upper Coos R.R. 4s,	15,000	15,000 00	15,000 00
Maine Central R.R. 6s,	25,000	33,557 50	25,000 00
	$129,000	$139,294 30	$129,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$61,315 02	2 per cent.	$15,000 00	4½ per cent.	$7,800 00	5½ per cent.
10,000 00	3 "	5,000 00	4¾ "	59,642 50	6 "
109,800 00	4 "	859,589 52	5 "		

Value, by books, of real estate held or owned by foreclosure or otherwise,		$1,370 45
Assessed value of the same,		970 00
Number of loans which are of an amount not exceeding $3,000 each,	727	
Aggregate amount of the same,		547,580 70
Total number of loans upon real estate,	706	
Amount of investments from which no income is received,		3,370 45
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		69,958 28
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, 1894,	2 per cent., $24,590 35 2 per cent, 24,684 28	49,274 63
Number of accounts opened during the year ending Oct. 31, 1894,	497	
Number of accounts closed during the year ending Oct. 31, 1894,	437	
Total number of open accounts Oct. 31, 1894,	4,114	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		4,299 84

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Federal Reserve Bank of St. Louis

Gardner Savings Bank — Concluded.

Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		$206,588 03
Number of same,	2,347	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		219,010 89
Number of same,	2,461	

Date of examination by commissioner: February 13.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	1,564	$31,957 39	To the credit —		
Exceeding $50 and not more than $100,	377	32,025 10	Of women, both adult and minor,	1,011	$91,326 13
Exceeding $100 and not more than $200,	158	24,948 24	Of guardians,	16	4,179 35
Exceeding $200 and not more than $500,	181	61,324 36	Of religious and charitable associations,	42	2,779 39
Exceeding $500 and less than $1,000,	39	27,724 35	In trust,	18	2,205 40
Of $1,000 or more,	28	28,608 59			
Totals,	2,347	$206,588 03			

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Federal Reserve Bank of St. Louis

GEORGETOWN SAVINGS BANK — GEORGETOWN.

Incorporated May 26, 1868. Present number of corporators, 60.

SHERMAN NELSON, *President.* EDWARD S. FICKETT, *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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$8,000 00	Deposits,	$651,142 78
Bank stock as per schedule,	14,800 00	Guaranty fund,	20,200 00
Loans on bank stock,	10,000 00	Profit and loss account,	3,789 14
Railroad bonds as per schedule,	25,000 00		
Real estate by foreclosure,	9,950 60		
Loans on real estate,	429,328 90		
Loans on personal security,	120,190 93		
Loans to counties, cities or towns (notes),	10,500 00		
Loans on depositors' books,	620 00		
Deposits in banks, on interest,	43,981 71		
Deposits in banks, not on interest,	2,000 00		
Expense account,	58 00		
Cash on hand,	701 78		
	$675,131 92		$675,131 92

Cash on Deposit in Banks, amount in each: —

Georgetown National Bank, Georgetown,	$33,481 71
Essex National Bank, Haverhill,	10,000 00
Amesbury National Bank, Amesbury,	2,500 00

Loans 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 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	1,000 00	1,000 00
	$8,000	$8,210 00	$8,000 00

* Legal investments when made.

Detailed Statement of Bank Stock.

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 N'l Bank, Georgetown,	4,500	4,950 00	4,500 00
10	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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Federal Reserve Bank of St. Louis

Georgetown Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$31,481 71	3 per cent.	$72,600 00	4½ per cent.	$408,492 83	6 per cent.
13,500 00	4 "	80,800 00	5 "	7,747 00	7 "

Value, by books, of real estate held or owned by foreclosure or otherwise,		$9,950 60
Assessed value of the same,		12,900 00
Net income received from same during year ending Oct. 31, 1894,		120 00
Number of loans which are of an amount not exceeding $3,000 each,	380	
Aggregate amount of the same,		316,639 83
Total number of loans upon real estate,	368	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		30,995 40
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, 1894,	2½ per cent., $13,566 28 2¼ per cent., 13,862 30	27,428 58
Number of accounts opened during the year ending Oct. 31, 1894,	164	
Number of accounts closed during the year ending Oct. 31, 1894,	120	
Total number of open accounts Oct. 31, 1894,	1,493	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		2,019 51
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		78,108 08
Number of same,	701	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		76,988 42
Number of same,	904	
Date of examination by commissioner: May 15.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	396	$8,872 70	To the credit —		
Exceeding $50 and not more than $100,	96	3,747 91	Of women, both adult and minor,	278	$28,364 95
Exceeding $100 and not more than $200,	91	11,238 40	Of religious and charitable associations,	14	1,550 00
Exceeding $200 and not more than $500,	73	20,205 51	In trust,	14	4,267 54
Exceeding $500 and less than $1,000,	30	18,043 56			
Of $1,000 or more,	15	16,000 00			
Totals,	701	$78,108 08			

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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, 1894.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	$34,960 49	Deposits,	$247,019 75
Loans on bank stock,	3,400 00	Guaranty fund,	9,400 00
Loans on real estate,	92,213 24	Interest account,	11,834 75
Loans on personal security,	61,076 00		
Loans to counties, cities or towns (notes),	33,551 38		
Deposits in bank, on interest,	40,000 00		
Deposits in bank, not on interest,	3,053 59		
	$268,254 50		$268,254 50

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,	13,053 39
Worcester Safe Deposit and Trust Company, Worcester,	10,000 00

Loan on Bank Stock: —

On 38 shares Grafton National Bank, Grafton,	$3,400 00

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Federal Reserve Bank of St. Louis

Grafton Savings Bank — Continued.

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	$3,680 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	2,340 00	2,040 00
10	Shawmut N'l Bank, Boston, .	1,000	1,180 00	1,222 75
8	Nat'l Webster Bank, Boston, .	800	808 00	976 12
15	Howard Nat'l Bank, Boston, .	1,500	1,530 00	1,744 50
10	North National Bank, Boston,	1,000	1,200 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	3,360 00	3,200 25
5	Manufacturers' N'l B'k, Boston,	500	505 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	1,310 00	1,230 00
5	Fourth Nat'l Bank, Boston, .	500	600 00	500 00
76	Grafton Nat'l Bank, Grafton, .	7,600	8,512 00	7,972 50
10	Spencer Nat'l Bank, Spencer,	1,000	1,200 00	1,000 00
		$30,300	$33,825 00	$34,960 49

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$10,000 00	2 per cent.	$48,051 38	4 per cent.	$36,500 00	5 per cent.
20,000 00	3 "	59,576 00	4½ "	56,113 24	6 "

Number of loans which are of an amount not exceeding $3,000 each, .	77	
Aggregate amount of the same, ...		$79,713 27
Total number of loans upon real estate, ...	80	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894, ...		10,638 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, 1894, .	2 per cent., $5,157 46 2 per cent., 5,052 52	10,209 98
Number of accounts opened during the year ending Oct. 31, 1894, .	55	
Number of accounts closed during the year ending Oct. 31, 1894, .	70	
Total number of open accounts Oct. 31, 1894, ...	846	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes), ...		111 50
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894, ...		21,566 59
Number of same, ...	257	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894, ...		44,065 03
Number of same, ...	386	

Date of examination by commissioner: May 17.

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Grafton Savings Bank — Concluded.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less, . .	193	$3,435 71	To the credit —		
Exceeding $50 and not more than $100, . .	33	2,958 01	Of women, both adult and minor, . .	147	$9,584 44
Exceeding $100 and not more than $200, . .	8	1,171 17	Of religious and charitable associations, .	5	210 37
Exceeding $200 and not more than $500, . .	11	3,647 97			
Exceeding $500 and less than $1,000, . . .	5	3,353 73			
Of $1,000 or more, . .	7	7,000 00			
Totals, . . .	257	$21,566 59			

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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 H. LOWE.

Open for business Wednesday and Saturday, 10 A.M. to 12 M.; 2 to 3 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$23,638 00	Deposits,	$125,537 30
Bank stock as per schedule,	6,640 00	Guaranty fund,	1,875 00
Railroad bonds as per schedule,	10,403 50	Profit and loss account,	245 34
Loans on real estate,	66,075 00		
Loans on personal security,	16,800 00		
Deposits in banks, on interest,	2,093 09		
Deposits in banks, not on interest,	1,809 35		
Furniture,	100 00		
Cash on hand,	98 70		
	$127,657 64		$127,657 64

Cash on Deposit in Banks, amount in each: —

Rockport National Bank, Rockport,	$1,809 35
Gloucester Safe Deposit and Trust Company, Gloucester,	2,093 09

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Granite Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Cleveland, Ohio, 6s,	$2,000	$2,044 00	$2,044 00
of Keene, N. H., 4s,	500	500 00	500 00
of Pawtucket, R. I., 4s,	2,000	2,130 00	2,130 00
of Peoria, Ill., 7s,	1,000	1,105 00	1,105 00
of Rockford, Ill., 4½s,	3,500	3,667 00	3,667 00
of Scranton, Pa., 5s,	1,000	1,000 00	1,000 00
of Sioux City, Iowa, 4½s,	1,000	1,000 00	1,000 00
of Springfield, Ohio, 5s,	2,000	2,030 00	2,030 00
of Springfield, Ohio, 6s,	375	385 00	385 00
of Waltham, Mass., 4s,	1,000	1,000 00	1,000 00
Town of Clinton, Mass., 4s,	1,000	1,018 00	1,018 00
of Orange, Mass, 4s,	2,000	2,025 00	2,025 00
of Tilton, N. H, 6s,	500	513 00	513 00
County of Merrimac, N. H, 4s,	1,000	1,012 00	1,012 00
of Aroostook, Me., 4½s,	2,000	2,149 00	2,149 00
City of Bridgeport, Ct., 4s,	1,000	1,030 00	1,030 00*
of Danbury, Ct., 4s,	1,000	1,030 00	1,030 00
	$22,875	$23,638 00	$23,638 00

* Not a legal investment, and will be sold.

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
12	Cape Ann N'l B'k, Gloucester,	1,200	1,680 00	1,680 00
24	Rockport Nat'l B'k, Rockport,	2,400	2,880 00	2,880 00
10	Gloucester Safe Deposit and Trust Company, Gloucester,	1,000	1,000 00	1,000 00
		$5,400	$6,640 00	$6,640 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R 4s,	$2,000	$2,000 00	$2,000 00
Fitchburg R.R. 5s,	3,000	3,000 00	3,000 00
Maine Central R.R. 6s,	1,000	1,026 00	1,026 00
Maine Central R.R 7s,	1,000	1,110 00	1,110 00
Boston & Maine R.R. 4½s,	3,000	3,267 50	3,267 50
	$10,000	$10,403 50	$10,403 50

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Granite Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$2,093 00 9,300 00	3 per cent. 5 "	$7,000 00	5½ per cent.	$66,575 00	6 per cent.

Number of loans which are of an amount not exceeding $3,000 each,	107	
Aggregate amount of the same,		$71,575 00
Total number of loans upon real estate,	100	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		6,619 66
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, 1894,	2 per cent., $2,214 56 2 per cent., 2,267 77	4,482 33
Number of accounts opened during the year ending Oct. 31, 1894,	111	
Number of accounts closed during the year ending Oct. 31, 1894,	68	
Total number of open accounts Oct. 31, 1894,	772	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		456 90
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		30,966 35
Number of same,	552	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		27,218 93
Number of same,	413	

Date of examination by commissioner: October 8.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	410	$7,255 97	To the credit —		
Exceeding $50 and not more than $100,	70	5,910 30	Of women, both adult and minor,	188	$10,958 96
Exceeding $100 and not more than $200,	41	6,289 34	Of guardians,	2	83 89
Exceeding $200 and not more than $500,	29	10,260 74	Of religious and charitable associations,	28	2,343 36
Exceeding $500 and less than $1,000,	2	1,250 00	In trust,	2	313 00
Totals,	552	$30,966 35			

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ederal Reserve Bank of St. Louis

GREAT BARRINGTON SAVINGS BANK — GREAT BARRINGTON.

Incorporated Feb. 3, 1869. Present number of corporators, 39.

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, MERRITT I. WHEELER,*
ALFRED S. FASSETT, WM. C. HINMAN,
CHAS. J. TAYLOR.

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

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$30,000 00	Deposits,	$515,523 02
Bank stock as per schedule,	49,701 92	Guaranty fund,	18,250 00
Loans on bank stock,	3,074 39	Interest account,	17,660 25
Railroad bonds as per schedule,	56,000 00		
Real estate (for banking purposes),	13,000 00		
Real estate by foreclosure,	106 20		
Loans on real estate,	297,478 25		
Loans on personal security,	60,084 12		
Loans to counties, cities or towns (notes),	3,000 00		
Deposits in banks, on interest,	27,592 34		
Deposits in banks, not on interest,	10,229 86		
Cash on hand,	1,166 19		
	$551,433 27		$551,433 27

Cash on Deposit in Banks, amount in each: —

National Bank of Redemption, Boston,	$10,000 00
Springfield Safe Deposit and Trust Company, Springfield,	7,592 34
Pynchon National Bank, Springfield,	10,000 00
National Mahaiwe Bank, Great Barrington,	10,229 86

Loans on Bank Stock, amount on each: —

On 5 shares National Mahaiwe Bank, Great Barrington,	$174 39
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
On 5 shares National Mahaiwe Bank, Great Barrington,	400 00

* Resigned December 5, 1894, and W. W. Norton elected to fill vacancy.

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Great Barrington Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bridgeport, Conn , 3½s,	$10,000	$9,900 00	$10,000 00
of Chicago, Ill., 4s,	20,000	20,400 00	20,000 00*
	$30,000	$30,300 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 Nat'l Bank, Adams,	$1,000	$1,300 00	$1,280 00
10	Faneuil Hall N'l B'k, Boston,	1,000	1,307 00	1,300 00
13	Suffolk Nat'l Bank, Boston,	1,300	1,300 00	1,300 00
59	N'l B'k of Redemption, Boston,	5,900	7,419 00	7,080 00
19	Hamilton Nat'l Bank, Boston,	1,900	2,099 00	2,227 75
10	Atlantic Nat'l Bank, Boston,	1,000	1,227 00	1,345 00
54	New England N'l B'k, Boston,	5,400	8,546 00	7,290 00
66	Shoe & Leather N'l B'k, Boston,	6,600	5,956 00	6,600 00
14	Nat'l Union Bank, Boston,	1,400	1,879 00	1,890 00
42	N'l B'k of No America, Boston,	4,200	4,782 00	4,200 00
25	Merchants' N'l Bank, Boston,	2,500	3,937 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 N'l Bank, Pittsfield,	300	480 00	405 00
3	Housatonic Nat'l Bank, Stockbridge,	300	480 00	450 00
		$41,700	$52,522 00	$49,701 92

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 6s,	$1,000	$1,020 00	$1,000 00
Boston & Lowell R.R. 4s,	30,000	30,600 00	30,000 00
Boston & Maine R.R. 4s,	20,000	20,200 00	20,000 00
Old Colony R.R. 4s,	5,000	5,237 00	5,000 00
	$56,000	$57,057 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.
$10,000 00 17,592 34	2 per cent. 4 "	$263,425 00	5 per cent.	$100,211 76	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,		7,000 00
Net income received from same during year ending Oct. 31, 1894,		348 12
Value, by books, of other real estate held or owned by foreclosure or otherwise,		106 20
Assessed value of the same,		100 00
Number of loans which are of an amount not exceeding $3,000 each,	266	
Aggregate amount of the same,		238,486 76
Total number of loans upon real estate,	233	
Amount of investments from which no income is received,		106 20
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		26,899 74
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, 1894,	2 per cent., $9,721 89 2 per cent., 9,708 59	19,430 48
Number of accounts opened during the year ending Oct. 31, 1894,	348	
Number of accounts closed during the year ending Oct. 31, 1894,	314	
Total number of open accounts Oct. 31, 1894,	2,185	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		1,853 73
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		112,519 90
Number of same,	1,554	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		126,039 63
Number of same,	1,638	
Date of examination by commissioner: August 16.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	1,103	$22,992 55	To the credit —		
Exceeding $50 and not more than $100,	218	18,236 11	Of women, both adult and minor,	848	$57,389 51
Exceeding $100 and not more than $200,	115	17,898 07	Of guardians,	7	1,544 76
Exceeding $200 and not more than $500,	86	28,549 07	Of religious and charitable associations,	24	913 37
Exceeding $500 and less than $1,000,	26	18,844 10	In trust,	13	2,204 97
Of $1,000 or more,	6	6,000 00			
Totals,	1,554	$112,519 90			

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Federal Reserve Bank of St. Louis

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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$101,500 00	Deposits,	$1,916,225 40
Bank stock as per schedule,	135,000 00	Guaranty fund,	60,000 00
Loans on bank stock,	28,050 00	Interest account,	396 00
Railroad bonds as per schedule,	201,000 00		
Real estate by foreclosure,	2,913 74		
Loans on real estate,	1,251,784 50		
Loans on personal security,	210,873 00		
Loans to counties, cities or towns (notes),	20,872 82		
Loans on depositors' books,	170 00		
Deposits in banks, on interest,	8,746 36		
Deposits in banks, not on interest,	1,178 54		
Expense account,	2,003 67		
Premium account,	10,000 00		
Unpaid interest,	810 24		
Furniture and fixtures,	1,000 00		
Cash on hand,	718 53		
	$1,976,621 40		$1,976,621 40

Cash on Deposit in Banks, amount in each:—

Packard National Bank, Greenfield,	$4,865 39
Franklin County National Bank, Greenfield,	775 72
People's National Bank, Brattleborough, Vt.,	1,171 30
Conway National Bank, Conway,	1,933 95
National Bank of Commerce, Boston,	1,178 54

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Federal Reserve Bank of St. Louis

Greenfield Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

On 5 shares First National Bank, Northampton,	$500 00
On 24 shares Packard National Bank, Greenfield,	2,000 00
On 40 shares Ware National Bank, Ware,	3,360 00
On 5 shares Agawam National Bank, Springfield,	300 00
On 75 shares Park National Bank, Holyoke,	7,500 00
On 100 shares Home National Bank, Holyoke,	9,300 00
On 37 shares Shelburne Falls National Bank, Shelburne Falls,	3,300 00
On 9 shares Franklin County National Bank, Greenfield,	740 00
On 12 shares Conway National Bank, Conway,	1,050 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Des Moines, Iowa, 5s,	$2,000	$2,000 00	$2,000 00
of Milwaukee, Wis., 7s,	17,000	17,340 00	17,000 00
of Sioux City, Iowa, 4½s,	25,000	26,750 00	25,000 00
of Rutland, Vt., 4½s,	40,000	40,000 00	40,000 00
of West Rutland, Vt., 5s,	17,500	19,600 00	17,500 00
	$101,500	$105,690 00	$101,500 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	Nat'l Revere Bank, Boston,	4,800	4,608 00	4,800 00
13	N'l Hide & Leather B'k, Boston,	1,300	1,404 00	1,300 00
6	National City Bank, Boston,	600	492 00	600 00
18	Market Nat'l Bank, Boston,	1,800	1,530 00	1,800 00
42	Eliot National Bank, Boston,	4,200	5,502 00	4,200 00
38	Merchants' Nat'l Bank, Boston,	3,800	5,924 00	3,800 00
15	Howard Nat'l Bank, Boston,	1,500	1,440 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	300 00	300 00
50	Metropolitan N'l B'k, Boston,	5,000	4,850 00	5,000 00
20	South End Nat'l Bank, Boston,	2,000	1,600 00	2,000 00
52	N'l B'k of Redemption, Boston,	5,200	6,552 00	5,200 00
12	First Nat'l Bank, Chicopee,	1,200	1,800 00	1,200 00
41	Conway N'l Bank, Conway,	4,100	5,125 00	4,100 00
34	First N'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	5,500 00	5,000 00
14	Hadley Falls N'l B'k, Holyoke,	1,400	2,380 00	1,400 00
15	Hampshire County National Bank, Northampton,	1,500	1,875 00	1,500 00

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Greenfield Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
21	First Nat'l B'k, Northampton,	$2,100	$2,310 00	$2,100 00
60	Berkshire County National Bank, North Adams, . .	6,000	6,600 00	6,000 00
60	Adams N'l Bank, No. Adams,	6,000	7,500 00	6,000 00
50	Orange Nat'l Bank, Orange, .	5,000	8,500 00	5,000 00
67	Palmer National Bank, Palmer,	6,700	10,050 00	6,700 00
110	Third Nat'l Bank, Springfield,	11,000	23,100 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	8,750 00	7,000 00
3	Chicopee N'l B'k, Springfield,	300	480 00	300 00
36	Second Nat'l B'k, Springfield,	3,600	4,500 00	3,600 00
75	Chapin Nat'l B'k, Springfield,	7,500	9,750 00	7,500 00
10	Crocker N'l B'k, Turner's Falls,	1,000	1,250 00	1,000 00
37	Winchester National Bank, Winchester, N. H., . .	3,700	4,070 00	3,700 00
50	First Nat'l Bank, Westfield, .	5,000	6,750 00	5,000 00
		$135,000	$187,237 00	$135,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R 4s, . .	$25,000	$25,750 00	$25,000 00
Fitchburg R.R. 5s, ...	16,000	16,840 00	16,000 00
Newport & Richford R.R. 5s, . .	10,000	10,500 00	10,000 00*
Old Colony R.R. 4s, ...	50,000	53,000 00	50,000 00
Boston & Maine R.R. 4s, . .	50,000	51,000 00	50,000 00
Upper Coos R.R. 4½s, . . .	50,000	52,500 00	50,000 00
	$201,000	$209,590 00	$201,000 00

* A legal investment when made.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$775 72	2 per cent.	$19,800 00	4½ per cent.	$1,545 00	5½ per cent.
7,970 64	3 "	1,419,915 50	5 "	69,417 00	6 "
1,072 82	4 "				

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Greenfield Savings Bank — Concluded.

Value, by books, of real estate held or owned by foreclosure or otherwise,		$2,913 74
Assessed value of the same,		3,000 00
Net income received from same during year ending Oct. 31, 1894,		100 95
Number of loans which are of an amount not exceeding $3,000 each,	609	
Aggregate amount of the same,		548,621 50
Total number of loans upon real estate,	843	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		96,739 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, 1894,	2 per cent., $35,903 45 2 per cent., 36,598 38	72,501 83
Number of accounts opened during the year ending Oct. 31, 1894,	795	
Number of accounts closed during the year ending Oct. 31, 1894,	626	
Total number of open accounts Oct. 31, 1894,	4,420	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		5,358 00
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		376,108 38
Number of same,	3,196	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		367,514 93
Number of same,	3,272	
Date of examination by commissioner: October 25.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	2,203	$40,200 36	To the credit —		
Exceeding $50 and not more than $100,	409	34,820 96	Of women, both adult and minor,	1,263	$101,688 17
Exceeding $100 and not more than $200,	200	36,169 04	Of guardians,	10	2,823 93
Exceeding $200 and not more than $500,	182	75,892 01	Of religious and charitable associations,	47	4,127 34
Exceeding $500 and less than $1,000,	104	77,347 51	In trust,	36	12,711 56
Of $1,000 or more,	98	111,678 50			
Totals,	3,196	$376,108 38			

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Federal Reserve Bank of St. Louis

HAMPDEN SAVINGS BANK — SPRINGFIELD.

Incorporated April 13, 1852. Present number of corporators, 40.

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, 1894.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	$311,010 00	Deposits,	$2,686,157 31
Loans on bank stock,	26,675 00	Guaranty fund,	96,000 00
Railroad bonds as per schedule,	500,000 00	Interest account,	13,984 23
Loans on railroad stock,	42,750 00	Profit and loss account,	39,350 89
Real estate by foreclosure,	67,226 38		
Loans on real estate,	1,301,245 00		
Loans on personal security,	493,700 00		
Loans on depositors' books,	1,000 00		
Deposits in banks, on interest,	80,000 00		
Deposits in banks, not on interest,	6,062 23		
Expense account,	2,549 04		
Cash on hand,	3,274 78		
	$2,835,492 43		$2,835,492 43

Cash on Deposit in Banks, amount in each: —

Chicopee National Bank, Springfield,	$25,000 00
Pynchon National Bank, Springfield,	20,000 00
Chapin National Bank, Springfield,	10,000 00
Agawam National Bank, Springfield,	31,062 23

Loans on Bank Stock, amount on each: —

On 25 shares Chapin National Bank, Springfield,	$5,300 00
On 30 shares City National Bank, Springfield,	
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
On 15 shares Second National Bank, Springfield,	1,500 00

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Federal Reserve Bank of St. Louis

Hampden Savings Bank — Continued.

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 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 25 shares Chapin National Bank, Springfield,	500 00
On 5 shares Chicopee National Bank, Springfield,	500 00
On 3 shares Chapin National Bank, Springfield,	300 00
On 5 shares Third National Bank, Springfield,	500 00
On 13 shares National Exchange Bank, Boston,	800 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 22 shares Boston & Albany R.R.,	3,000 00
On 19 shares Boston & Albany R.R.,	2,350 00
On 10 shares Boston & Albany R.R.,	1,400 00
On 4 shares New York, New Haven & Hartford R.R.,	100 00
On 66 shares New York, New Haven & Hartford R.R.,	9,000 00
On 12 shares New York, New Haven & Hartford R.R.,	1,000 00
On 3 shares New York, New Haven & Hartford R.R.,	400 00
On 100 shares Old Colony R.R.,	16,500 00*
On 100 shares Boston & Providence R.R.,	

* A legal loan when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
28	First National Bank, Boston,	$2,800	$6,720 00	$2,800 00
75	N'l Hide & Leather B'k, Boston,	7,500	8,325 00	7,500 00
230	Merchants' Nat'l Bank, Boston,	23,000	36,110 00	27,210 00
75	N'l B'k of Commerce, Boston,	7,500	8,700 00	10,865 00
75	Nat'l Revere Bank, Boston,	7,500	7,500 00	7,500 00
26	Nat'l Webster Bank, Boston,	2,600	2,600 00	2,892 00
50	National Bank of the Republic, Boston,	5,000	7,750 00	6,300 00
37	Suffolk National Bank, Boston,	3,700	3,700 00	4,500 00
50	Continental Nat'l Bank, Boston,	5,000	6,200 00	5,300 00
50	N'l B'k of Redemption, Boston,	5,000	6,300 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	5,850 00	5,900 00
50	N'l B'k of No. America, Boston,	5,000	6,000 00	5,700 00
50	Eliot National Bank, Boston,	5,000	6,550 00	6,100 00
63	Shawmut Nat'l Bank, Boston,	6,300	7,245 00	7,600 00
60	First Nat'l Bank, Chicopee,	6,000	9,000 00	7,920 00
33	Franklin County Nat'l Bank, Greenfield,	3,300	3,630 00	4,550 00
200	Holyoke Nat'l Bank, Holyoke,	20,000	34,000 00	23,056 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.
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 Co. 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 Nat'l 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 B'k, 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
50	John Hancock National Bank, Springfield, ...	5,000	6,075 00	6,075 00
		$257,500	$353,325 00	$311,010 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Providence R.R. 4s, . .	$50,000	$52,500 00	$50,000 00
Holyoke & Westfield R.R 4s, . .	50,000	52,500 00	50,000 00
N. Y. & N. E. R.R. (terminal) 4s, .	50,000	52,500 00	50,000 00
Boston & Albany R.R. 5s, . .	50,000	55,000 00	50,000 00
Boston & Albany R.R. 4s, . .	50,000	53,000 00	50,000 00
Connecticut River R.R. 4s, . .	200,000	210,000 00	200,000 00
Boston & Lowell R.R. 4s, . .	50,000	52,500 00	50,000 00
	$500,000	$528,000 00	$500,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$80,000 00	3 per cent.	$115,000 00	4½ per cent.	$1,650,370 00	5 per cent.
100,000 00	4 "				

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Hampden Savings Bank — Concluded.

Value, by books, of real estate held or owned by foreclosure or otherwise,		$67,226 38
Assessed value of the same,		52,900 00
Net income received from same during year ending Oct. 31, 1894,		1,013 00
Number of loans which are of an amount not exceeding $3,000 each,	340	
Aggregate amount of the same,		476,220 00
Total number of loans upon real estate,	376	
Amount of investments from which no income is received,		39,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		129,735 01
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, 1894,	2 per cent., $50,226 46 2 per cent., 51,617 54	101,844 00
Number of accounts opened during the year ending Oct. 31, 1894,	935	
Number of accounts closed during the year ending Oct. 31, 1894,	805	
Total number of open accounts Oct. 31, 1894,	5,270	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		8,477 28
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		437,892 08
Number of same,	3,695	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		432,393 86
Number of same,	3,983	

Date of examination by commissioner: June 7.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	2,390	$48,906 92	To the credit —		
Exceeding $50 and not more than $100,	525	44,011 13	Of women, both adult and minor,	1,224	$179,976 56
Exceeding $100 and not more than $200,	266	42,572 86	Of guardians,	21	8,872 05
Exceeding $200 and not more than $500,	282	100,650 32	Of religious and charitable associations,	11	2,250 00
Exceeding $500 and less than $1,000,	116	82,057 81	In trust,	73	30,009 87
Of $1,000 or more,	116	119,693 04			
Totals,	3,695	$437,892 08			

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ederal Reserve Bank of St. Louis

HAMPSHIRE SAVINGS BANK — NORTHAMPTON.

Incorporated May 19, 1869. Present number of corporators, 32.

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, 1894.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	$208,830 42	Deposits,	$1,274,078 98
Loans on bank stock,	29,150 00	Guaranty fund,	36,150 00
Railroad bonds as per schedule,	30,000 00	Interest account,	8,665 60
Loans on railroad stock,	300 00	Profit and loss account,	19,416 22
Loans on real estate,	890,831 20		
Loans on personal security,	94,025 00		
Loans to counties, cities or towns (notes),	35,700 00		
Deposits in banks, on interest,	43,691 43		
Expense account,	3,823 90		
Cash on hand,	1,958 85		
	$1,338,310 80		$1,338,310 80

Cash on Deposit in Bank: —

Hampshire County National Bank, Northampton,	$43,691 43

Loans on Bank Stock, amount on each: —

On 17 shares Hampshire County National Bank, Northampton,	$1,600 00
On 21 shares First National Bank, Northampton,	2,100 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 15 shares Conway National Bank, Conway,	1,500 00
On 125 shares Park National Bank, Holyoke,	12,500 00
On 4 shares Hadley Falls National Bank, Holyoke,	400 00
On 50 shares Ware National Bank, Ware,	5,000 00

Loan on Railroad Stock: —

On 2 shares Boston & Albany R.R.,	$300 00

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Hampshire Savings Bank — Continued.

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 Nat'l Bank, Boston, .	10,000	12,300 00	12,661 00
80	Nat'l Bank of the Commonwealth, Boston, . . .	8,000	11,800 00	8,635 00
14	Blackstone N'l Bank, Boston,	1,400	1,400 00	2,447 50
33	Howard Nat'l Bank, Boston, .	3,300	3,300 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	Nat'l B'k of Commerce, Boston,	1,500	1,725 00	2,505 00
62	Tremont Nat'l Bank, Boston, .	6,200	5,890 00	7,511 00
35	Continental Nat'l B'k, Boston,	3,500	4,200 00	4,030 00
8	N'l B'k of the Republic, Boston,	800	1,280 00	1,032 00
10	N'l B'k of No. America, Boston,	1,000	1,100 00	1,147 50
35	Market Nat'l Bank, Boston, .	3,500	3,150 00	4,219 37
7	Mt. Vernon N'l Bank, Boston,	700	875 00	896 00
44	Globe National Bank, Boston,	4,400	4,136 00	5,651 87
30	Merchants' Nat'l Bank, Boston,	3,000	4,920 00	4,260 00
9	Atlantic Nat'l Bank, Boston, .	900	1,125 00	1,221 75
33	Atlas Nat'l Bank, Boston, .	3,300	3,980 00	3,902 75
36	Eliot National Bank, Boston, .	3,600	4,932 00	4,640 00
7	Hamilton Nat'l Bank, Boston,	700	805 00	906 00
15	Massachusetts N'l B'k, Boston,	1,500	1,440 00	1,920 00
30	Suffolk National Bank, Boston,	3,000	3,000 00	3,870 00
22	National Revere Bank, Boston,	2,200	2,200 00	2,802 00
30	Shoe & Leather N'l B'k, Boston,	3,000	2,850 00	3,376 25
100	Third Nat'l Bank, Boston, .	10,000	9,500 00	10,600 93
50	Second Nat'l Bank, Boston, .	5,000	9,250 00	7,900 00
12	National Eagle Bank, Boston,	1,200	1,020 00	1,476 00
10	Manufacturers' N'l B'k, Boston,	1,000	1,000 00	1,040 00
34	First National Bank, Chicopee,	3,400	4,930 00	5,175 00
100	First N'l Bank, Easthampton,	10,000	15,000 00	12,420 00
20	City Nat'l Bank, Holyoke, .	2,000	2,220 00	2,000 00
10	Home Nat'l Bank, Holyoke, .	1,000	1,150 00	1,000 00
10	Park Nat'l Bank, Holyoke, .	1,000	1,550 00	1,505 00
333	Hampshire County National Bank, Northampton, . .	33,300	39,960 00	33,950 00
87	First N'l Bank, Northampton,	8,700	10,440 00	11,496 00
63	Northampton National Bank, Northampton, . . .	6,300	10,080 00	10,702 50
36	Agawam N'l B'k, Springfield,	3,600	3,780 00	4,497 00
5	Chicopee N'l B'k, Springfield,	500	800 00	800 00
50	John Hancock National Bank, Springfield, ...	5,000	6,500 00	5,898 00
10	Berkshire County National Bank, No. Adams, . .	1,000	1,100 00	1,050 00
12	Ware National Bank, Ware, .	1,200	1,380 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	2,940 00	3,749 00
		$171,000	$208,908 00	$208,830 42

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Federal Reserve Bank of St. Louis

Hampshire Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	$10,000	$10,150 00	$10,000 00
Boston & Providence R R. 4s,	6,000	6,240 00	6,000 00
Fitchburg R R. 4s,	10,000	9,850 00	10,000 00
Fitchburg R.R. 5s,	4,000	4,200 00	4,000 00
	$30,000	$30,440 00	$30,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$43,691 43	3 per cent.	$98,200 00	4½ per cent.	$883,806 20	5 per cent.
68,000 00	4 "				

Number of loans which are of an amount not exceeding $3,000 each,	447	
Aggregate amount of the same,		$489,614 86
Total number of loans upon real estate,	471	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		60,336 94
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, 1894,	2 per cent., $24,959 76 2 per cent., 24,936 93	49,896 69
Number of accounts opened during the year ending Oct. 31, 1894,	543	
Number of accounts closed during the year ending Oct. 31, 1894,	437	
Total number of open accounts Oct. 31, 1894,	3,482	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		3,823 90
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		239,968 84
Number of same,	2,190	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		281,691 27
Number of same,	2,621	
Date of examination by commissioner: April 10.		

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Hampshire Savings Bank — Concluded.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	1,477	$31,748 50	To the credit —		
Exceeding $50 and not more than $100,	288	27,960 60	Of women, both adult and minor,	945	$96,071 87
Exceeding $100 and not more than $200,	154	24,755 31	Of guardians,	5	1,775 00
Exceeding $200 and not more than $500,	180	66,590 64	Of religious and charitable associations,	48	6,945 33
Exceeding $500 and less than $1,000,	90	85,938 85	In trust,	19	8,610 74
Of $1,000 or more,	1	2,974 94			
Totals,	2,190	$239,968 84			

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HAVERHILL SAVINGS BANK — HAVERHILL.

Incorporated Feb. 8, 1828. Present number of corporators, 46.

ELBRIDGE G. WOOD, *President.* RAYMOND NOYES, *Treasurer.*
RAYMOND NOYES, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:
EBEN MITCHELL, ELBRIDGE G. WOOD,
DUDLEY PORTER.

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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$692,700 00	Deposits,	$4,937,635 64
Bank stock as per schedule,	493,850 00	Guaranty fund,	223,000 00
Loans on bank stock,	74,870 00	Interest account,	3,853 28
Railroad bonds as per schedule,	671,000 00	Profit and loss account,	25,454 85
Loans on railroad bonds,	55,400 00	Premium account,	19,961 44
Loans on railroad stock,	2,700 00		
Real estate (for banking purposes),	33,023 25		
Loans on real estate,	1,408,650 00		
Loans on personal security,	1,576,760 00		
Loans to counties, cities or towns (notes),	33,000 00		
Loans on depositors' books,	290 00		
Deposits in banks, on interest,	145,949 09		
Deposits in banks, not on interest,	20,000 00		
Expense account,	53 18		
Cash on hand,	1,659 69		
	$5,209,905 21		$5,209,905 21

Cash on Deposit in Banks, amount in each: —

National Bank of Redemption, Boston,	$10,705 53
Amesbury National Bank, Amesbury,	15,000 00
Haverhill National Bank, Haverhill,	70,243 56
First National Bank, Haverhill,	30,000 00
Merrimack National Bank, Haverhill,	40,000 00

Loans on Bank Stock, amount on each: —

On 25 shares Amesbury National Bank, Amesbury,	$2,500 00
On 25 shares Amesbury National Bank, Amesbury,	2,500 00
On 100 shares Amesbury National Bank, Amesbury,	10,000 00
On 50 shares Faneuil Hall National Bank, Boston,	5,000 00

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Federal Reserve Bank of St. Louis

Haverhill Savings Bank — Continued.

On 7 shares Boston National Bank, Boston,	
On 5 shares Tremont National Bank, Boston,	
On 12 shares Haverhill National Bank, Haverhill,	$2,825 00
On 10 shares Merrimack National Bank, Haverhill,	
On 162 shares Cocheco National Bank, Dover, N. H.,	11,000 00
On 100 shares Essex National Bank, Haverhill,	10,000 00
On 15 shares Merrimack National Bank, Haverhill,	525 00
On 22 shares Haverhill Safe Deposit and Trust Company, Haverhill,	2,000 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 Second National Bank, Haverhill,	1,000 00
On 10 shares Arlington National Bank, Lawrence,	
On 10 shares Merchants' National Bank, Lawrence,	1,820 00
On 25 shares Somerville National Bank, Somerville,	
On 6 shares Second National Bank, Haverhill,	
On 25 shares Beacon Trust Company, Boston,	5,000 00
On 100 shares Somerville National Bank, Somerville,	
On 10 shares Haverhill Safe Deposit and Trust Company, Haverhill,	10,000 00

Loan on Railroad Bonds, amount on each: —

On $25,000 Boston & Albany R.R. 6s,	$25,000 00
On $27,000 Boston & Maine R.R. 4s,	25,000 00
On $7,000 Boston & Maine R.R. 4s,	4,800 00
On $1,000 Old Colony R.R. 6s,	600 00

Loan on Railroad Stock, amount on each: —

On 16 shares Boston & Albany R.R.,	$2,400 00
On 2 shares Boston & Maine R R.,	200 00
On 1 share Boston & Maine R.R.,	100 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Bradford, Mass., 4s,	$41,200	$41,406 00	$41,200 00
of Bradford, Mass., 4½s,	8,500	8,840 00	8,500 00
of Brookline, Mass., 6s,	22,000	22,000 00	22,000 00
City of Boston, Mass., 4s,	150,000	151,625 00	150,000 00
of Cambridge, Mass., 4s,	40,000	42,200 00	40,000 00
of Chicago, Ill., 4s,	100,000	101,500 00	100,000 00*
of Cleveland, Ohio, 5s,	25,000	28,125 00	25,000 00
of Danbury, Conn., 4s,	25,000	25,000 00	25,000 00*
of Dayton, Ohio, 4s,	25,000	25,000 00	25,000 00*
of Des Moines, Iowa, 4s,	25,000	24,500 00	25,000 00
of Detroit, Mich., 4s,	50,000	54,000 00	50,000 00
of Fall River, Mass., 5s,	40,000	43,200 00	40,000 00
of Fall River, Mass., 6s,	6,000	6,410 00	6,000 00
of Haverhill, Mass., 3½s,	30,000	30,000 00	30,000 00
of Haverhill, Mass., 4s,	35,000	35,175 00	35,000 00

* Legal investments when made.

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Federal Reserve Bank of St. Louis

Haverhill Savings Bank — Continued.

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Haverhill, Mass., 5s, . .	$5,000	$5,050 00	$5,000 00
of Lynn, Mass., 5s, . . .	5,000	5,475 00	5,000 00
of Lynn, Mass., 6s, . . .	10,000	10,200 00	10,000 00
of New Bedford, Mass., 4s, .	25,000	25,125 00	25,000 00
of Pawtucket, R. I., 4s, . .	25,000	25,000 00	25,000 00
	$692,700	$719,831 00	$692,700 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
32	Andover Nat'l Bank, Andover,	$3,200	$3,200 00	$3,200 00
200	Atlas National Bank, Boston, .	20,000	23,400 00	20,000 00
136	Blackstone N'l Bank, Boston, .	13,600	13,600 00	13,600 00
267	Boston National Bank, Boston,	26,700	27,768 00	26,700 00
50	Central National Bank, Boston,	5,000	6,350 00	5,000 00
50	Columbian Nat'l Bank, Boston,	5,000	5,175 00	5,000 00
100	Continental Nat'l B'k, Boston, .	10,000	11,500 00	10,000 00
50	Eliot National Bank, Boston, .	5,000	6,550 00	5,000 00
50	Everett Nat'l Bank, Boston, .	5,000	4,162 50	5,000 00
100	Faneuil Hall Nat'l B'k, Boston,	10,000	13,075 00	10,000 00
50	First National Bank, Boston, .	5,000	11,750 00	5,000 00
187	Fourth National Bank, Boston,	18,700	22,159 50	18,700 00
100	Globe National Bank, Boston,	10,000	8,800 00	10,000 00
75	Hamilton Nat'l Bank, Boston,	7,500	8,287 50	7,500 00
150	Howard Nat'l Bank, Boston, .	15,000	14,512 50	15,000 00
100	Manufacturers' N'l B'k, Boston.	10,000	10,000 00	10,000 00
50	Merchants' N'l Bank, Boston,	5,000	7,887 50	5,000 00
267	N'l B'k of No. America, Boston,	26,700	30,705 00	26,700 00
254	N'l B'k of Redemption, Boston,	25,400	31,115 00	25,400 00
225	N'l B'k of the Republic, Boston,	22,500	35,775 00	22,500 00
150	National City Bank, Boston, .	15,000	12,300 00	15,000 00
100	National Eagle Bank, Boston,	10,000	8,000 00	10,000 00
150	Nat'l Exchange Bank, Boston,	15,000	19,012 50	15,000 00
200	N'l Hide & Leather B'k, Boston,	20,000	21,500 00	20,000 00
33	Nat'l Webster Bank, Boston, .	3,300	3,300 00	3,300 00
150	North National Bank, Boston,	15,000	17,400 00	15,000 00
150	Shawmut Nat'l Bank, Boston,	15,000	17,287 50	15,000 00
75	Shoe & Leather N'l B'k, Boston,	7,500	6,750 00	7,500 00
100	State National Bank, Boston, .	10,000	11,600 00	10,000 00
150	Suffolk Nat'l Bank, Boston, .	15,000	15,000 00	15,000 00
200	Third National Bank, Boston,	20,000	17,950 00	20,000 00
30	First National Bank, Chelsea, .	3,000	3,120 00	3,000 00

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Federal Reserve Bank of St. Louis

Haverhill Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
145	First Nat'l Bank, Haverhill, .	$14,500	$19,575 00	$14,500 00
375	Haverhill N'l Bank, Haverhill,	37,500	56,250 00	37,500 00
300	Merrimack N'l Bank, Haverhill,	30,000	48,000 00	30,000 00
50	Bay State N'l Bank, Lawrence,	3,750	6,000 00	3,750 00
100	First National Bank, Malden,	10,000	15,500 00	10,000 00
		$493,850	$594,317 50	$493,850 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . .	$39,000	$39,390 00	$39,000 00
Boston & Maine R.R. 4½s, . .	133,000	146,965 00	133,000 00
Boston & Providence R.R. 4s, . .	141,000	148,050 00	141,000 00
Concord & Montreal R.R. 4s, . .	75,000	76,125 00	75,000 00
Dexter & Piscataquis R.R. 4s, . .	15,000	15,000 00	15,000 00
Fitchburg R.R. 4s, ...	50,000	49,000 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	52,500 00	50,000 00
Maine Central R.R. 7s, . . .	10,000	10,900 00	10,000 00
Old Colony R.R. 4s, ...	25,000	26,250 00	25,000 00
Old Colony R.R. 6s, ...	15,000	15,625 00	15,000 00
Worcester, Nashua & Rochester R.R. 4s, ...	30,000	30,300 00	30,000 00
	$671,000	$699,245 00	$671,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$10,705 53	2 per cent.	$25,000 00	4⅛ per cent.	$1,255,870 00	5 per cent.
120,243 56	3 "	408,800 00	4¼ "	5,000 00	5¼ "
30,000 00	3¾ "	377,300 00	4½ "	26,550 00	5½ "
780,400 00	4 "	50,000 00	4⅝ "	207,750 00	6 "

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Haverhill Savings Bank — Concluded.

Amount invested in real estate for banking purposes,		$33,023 25
Estimated value of the same,		33,023 25
Assessed value of the same,		21,250 00
Number of loans which are of an amount not exceeding $3,000 each,	531	
Aggregate amount of the same,		724,770 00
Total number of loans upon real estate,	605	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		243,538 56
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, 1894,	2 per cent., $93,496 36 2 per cent., 94,282 19	187,778 55
Number of accounts opened during the year ending Oct. 31, 1894,	1,681	
Number of accounts closed during the year ending Oct. 31, 1894,	1,490	
Total number of open accounts Oct. 31, 1894,	13,948	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		7,601 65
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		639,246 00
Number of same,	9,554	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		762,778 71
Number of same,	10,586	
Date of examination by commissioner: October 30.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	7,267	$147,102 00	To the credit —		
Exceeding $50 and not more than $100,	1,168	96,685 00	Of women, both adult and minor,	5,138	$338,090 00
Exceeding $100 and not more than $200,	475	74,524 00	Of guardians,	39	5,241 00
Exceeding $200 and not more than $500,	457	160,962 00	Of religious and charitable associations,	122	25,127 00
Exceeding $500 and less than $1,000,	120	84,879 00	In trust,	57	10,651 00
Of $1,000 or more,	67	75,094 00			
Totals,	9,554	$639,246 00			

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Federal Reserve Bank of St. Louis

HAYDENVILLE SAVINGS BANK — HAYDENVILLE.

Incorporated March 17, 1869. Present number of corporators, 61.

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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$8,485 00	Deposits,	$325,545 76
Bank stock as per schedule,	70,047 29	Guaranty fund,	11,500 00
Railroad bonds as per schedule,	5,060 00	Interest account,	1,892 03
Real estate by foreclosure,	700 00	Profit and loss account,	928 04
Loans on real estate,	196,182 21		
Loans on personal security,	47,023 07		
Loans to counties, cities or towns (notes),	6,125 00		
Loans on depositors' books,	400 00		
Deposits in banks, on interest,	5,087 88		
Deposit in bank, not on interest,	23 86		
Expense account,	423 88		
Cash on hand,	307 64		
	$339,865 83		$339,865 83

Cash on Deposit in Banks, amount in each: —

Hampshire County National Bank, Northampton,	$2,075 80
Home National Bank, Holyoke,	23 86
Park National Bank, Holyoke,	3,012 08

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Sioux City, Iowa, 6s,	$8,200	$8,600 00	$8,485 00

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Federal Reserve Bank of St. Louis

Haydenville Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	First Nat'l Bank, Amherst, .	$5,000	$7,650 00	$7,520 00
46	Conway Nat'l Bank, Conway,	4,600	5,428 00	5,399 13
50	Danbury N'l Bank, Danbury, Conn., ...	5,000	6,250 00	6,600 00
43	First N'l Bank, Easthampton,	4,300	6,020 00	5,290 00
50	City National Bank, Holyoke,	5,000	5,750 00	5,625 00
60	Home Nat'l Bank, Holyoke, .	6,000	7,080 00	6,165 00
70	First N'l Bank, Northampton,	7,000	8,050 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	2,880 00	3,070 00
22	Southington National Bank, Southington, Conn., . .	2,200	2,530 00	2,331 00
10	Chicopee N'l B'k, Springfield,	1,000	1,800 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	5,520 00	6,000 00
25	Park Nat'l Bank, Holyoke, .	2,500	3,875 00	3,750 00
		$55,200	$70,283 00	$70,047 29

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s, ...	$2,000	$2,000 00	$1,915 00
Fitchburg R.R. 5s, ...	3,000	3,165 00	3,145 00
	$5,000	$5,165 00	$5,060 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$2,075 80	3 per cent.	$2,000 00	4½ per cent.	$75,315 21	5½ per cent.
3,012 08	4 "	25,111 48	5 "	147,303 59	6 "

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Federal Reserve Bank of St. Louis

Haydenville Savings Bank — Concluded.

Value, by books, of real estate held or owned by foreclosure or otherwise,		$700 00
Assessed value of the same,		1,000 00
Number of loans which are of an amount not exceeding $3,000 each,	381	
Aggregate amount of the same,		217,430 28
Total number of loans upon real estate,	224	
Amount of investments from which no income is received,		3,660 36
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		17,341 22
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, 1894,	2 per cent., $6,160 07 2 per cent., 6,253 08	12,413 15
Number of accounts opened during the year ending Oct. 31, 1894,	226	
Number of accounts closed during the year ending Oct. 31, 1894,	207	
Total number of open accounts Oct. 31, 1894,	1,049	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		1,712 70
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		86,711 41
Number of same,	889	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		91,221 08
Number of same,	872	
Date of examination by commissioner: March 5.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	606	$11,212 60	To the credit —		
Exceeding $50 and not more than $100,	133	10,747 23	Of women, both adult and minor,	263	$27,791 17
Exceeding $100 and not more than $200,	59	8,833 27	Of guardians,	10	402 48
Exceeding $200 and not more than $500,	49	18,188 32	Of religious and charitable associations,	4	1,629 93
Exceeding $500 and less than $1,000,	19	14,291 89	In trust,	8	2,087 67
Of $1,000 or more,	23	23,438 10			
Totals,	889	$86,711 41			

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Federal Reserve Bank of St. Louis

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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$75,000 00	Deposits,	$2,150,778 21
Loan on public funds,	1,000 00	Guaranty fund,	87,400 00
Bank stock as per schedule,	148,260 00	Profit and loss account,	51,061 44
Loan on bank stock,	16,000 00	Suspense account,	1,958 16
Railroad bonds as per schedule,	74,625 00		
Real estate (for banking purposes),	3,000 00		
Real estate by foreclosure,	3,090 00		
Loans on real estate,	1,241,503 00		
Loans on personal security,	550,200 00		
Loans to counties, cities or towns (notes),	68,400 00		
Loans on depositors' books,	350 00		
Deposits in banks, on interest,	69,862 87		
Deposits in banks, not on interest,	13,360 08		
Expense account,	2,841 77		
Lawrence Duck Company stock,*	22,000 00		
Boston & Provincetown Steamship Company stock,*	300 00		
Cash on hand,	1,405 09		
	$2,291,197 81		$2,291,197 81

Cash on Deposit in Banks, amount in each: —

Shoe and Leather National Bank, Boston,	$69,862 87
National Webster Bank, Boston,	6,281 91
Hingham National Bank, Hingham,	7,078 17

* Taken to secure indebtedness.

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Hingham Institution for Savings — Continued.

Loan on Public Funds: —

On $1,000 United States 4s, ... $1,000 00

Loan on Bank Stock: —

On 200 shares Broadway National Bank, Boston, ... $16,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, . .	$50,000	$51,000 00	$50,000 00
of Des Moines, Iowa, 4½s, .	25,000	26,000 00	25,000 00
	$75,000	$77,000 00	$75,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
7	Abington N'l Bank, Abington,	$700	$840 00	$700 00
38	Atlantic Nat'l Bank, Boston, .	3,800	4,664 50	3,800 00
75	Atlas National Bank, Boston,	7,500	8,775 00	7,500 00
54	National City Bank, Boston, .	5,400	4,428 00	5,400 00
82	N'l B'k of Commerce, Boston,	8,200	9,430 00	8,200 00
100	National Eagle Bank, Boston,	10,000	8,000 00	10,000 00
50	First National Bank, Boston, .	5,000	11,750 00	5,000 00
46	Globe Nat'l Bank, Boston, .	4,600	4,048 00	4,600 00
42	Hamilton Nat'l B'k, Boston, .	4,200	4,641 00	4,200 00
36	Market Nat'l Bank, Boston, .	3,600	3,060 00	3,600 00
20	Massachusetts N'l B'k, Boston,	2,000	1,900 00	2,000 00
75	Merchants' N'l Bank, Boston, .	7,500	11,831 25	7,500 00
20	New England N'l B'k, Boston,	2,000	3,120 00	2,000 00
80	N'l B'k of No. America, Boston,	8,000	9,200 00	8,000 00
75	N'l B'k of the Republic, Boston,	7,500	11,925 00	7,500 00
112	National Revere Bank, Boston,	11,200	10,640 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	3,016 00	2,600 00
36	Suffolk National Bank, Boston,	3,600	3,600 00	3,600 00
100	Tremont Nat'l Bank, Boston, .	10,000	8,800 00	10,000 00
50	National Union Bank, Boston,	5,000	6,712 50	5,000 00
40	Nat'l Webster Bank, Boston, .	4,000	4,000 00	4,000 00
20	Brockton N'l Bank, Brockton,	2,000	2,300 00	2,000 00
30	First National Bank, Chelsea,	3,000	3,120 00	3,000 00
178	Hingham Nat'l B'k, Hingham,	12,460	12,816 00	12,460 00
16	Old Colony N'l B'k, Plymouth,	1,600	2,400 00	1,600 00
28	Nat'l Union B'k, Weymouth, .	2,800	2,856 00	2,800 00
		$148,260	$166,873 25	$148,260 00

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Hingham Institution for Savings — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Eastern R.R. 6s,	$6,000	$7,320 00	$6,000 00
Fitchburg R.R. 5s,	30,000	31,500 00	30,550 00
Old Colony R.R. 6s,	2,000	2,060 00	2,000 00
Upper Coos R.R. 4½s,	15,000	15,900 00	15,750 00
Maine Central R.R. 4s,	10,000	10,000 00	10,075 00
Boston & Lowell R.R. 4s,	10,000	10,175 00	10,250 00
	$73,000	$76,955 00	$74,625 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$3,000 00	0 per cent.	$106,000 00	4¼ per cent.	$64,900 00	5½ per cent.
69,862 87	2 "	256,950 00	4½ "	93,643 00	6 "
76,000 00	3¾ "	897,155 00	5 "	13,105 00	7 "
366,700 00	4 "				

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,		3,090 00
Assessed value of the same,		4,020 00
Net income received from same during year ending Oct. 31, 1894,		95 90
Number of loans which are of an amount not exceeding $3,000 each,	311	
Aggregate amount of the same,		347,918 00
Total number of loans upon real estate,	447	
Amount of investments from which no income is received,		4,200 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		112,238 07
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, 1894,	2 per cent., $41,821 71 2 per cent., 41,879 09	83,700 80
Number of accounts opened during the year ending Oct. 31, 1894,	358	
Number of accounts closed during the year ending Oct. 31, 1894,	342	
Total number of open accounts Oct. 31, 1894,	4,527	
Total expenses of the corporation for the year ending Oct. 31, 1894, exclusive of taxes,		4,150 42

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Hingham Institution for Savings — Concluded.

Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		$175,454 05
Number of same,	1,824	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		239,748 99
Number of same,	2,310	
Date of examination by commissioner: October 12.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	1,183	$24,198 91	To the credit —		
Exceeding $50 and not more than $100,	294	24,806 25	Of women, both adult and minor,	941	$92,816 43
Exceeding $100 and not more than $200,	150	23,898 99	Of guardians,	31	1,295 30
Exceeding $200 and not more than $500,	129	46,505 14	Of religious and charitable associations,	25	3,755 04
Exceeding $500 and less than $1,000,	45	32,934 82	In trust,	304	33,074 25
Of $1,000 or more,	23	23,109 94			
Totals,	1,824	$175,454 05			

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HOLLISTON SAVINGS BANK — HOLLISTON.

Incorporated Feb. 27, 1872. Present number of corporators, 57.

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, JOSEPH H. DEWING,
URIEL CUTLER, HIRAM LAKE,
CHAS. F. THAYER, JAMES H. LELAND.

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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$4,000 00	Deposits,	$377,555 17
Bank stock as per schedule,	26,662 50	Guaranty fund,	19,200 00
Loans on bank stock,	5,852 00	Interest account,	17,031 43
Railroad bonds as per schedule,	20,700 00		
Real estate by foreclosure,	4,670 00		
Loans on real estate,	242,615 00		
Loans on personal security,	56,916 00		
Loans to counties, cities or towns (notes),	32,000 00		
Deposits in banks, on interest,	17,864 34		
Deposits in banks, not on interest,	2,000 00		
Cash on hand,	506 76		
	$413,786 60		$413,786 60

Cash on Deposit in Banks, amount in each: —

National Bank of the Commonwealth, Boston,	$5,023 06
Holliston National Bank, Holliston,	14,841 28

Loans on Bank Stock, amount on each: —

On 35 shares Central National Bank, Boston,	$2,142 00
On 54 shares Holliston National Bank, Holliston,	3,710 00

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Holliston Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Milwaukee, Wis., 5s, . .	$4,000	$4,430 00	$4,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
24	State Nat'l Bank, Boston, .	$2,400	$2,784 00	$2,400 00
34	National Bank of the Commonwealth, Boston, . . .	3,400	4,420 00	3,400 00
5	Blackstone Nat'l B'k, Boston, .	500	500 00	500 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	5,250 00	3,000 00
30	Franklin Nat'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	1,680 00	1,500 00
20	Blue Hill Nat'l Bank, Milton, .	2,000	2,220 00	2,000 00
24	Framingham National Bank, South Framingham, . .	2,400	3,000 00	2,400 00
		$26,700	$31,704 00	$26,662 50

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s, ...	$8,000	$8,060 00	$8,000 00
Old Colony R.R. 6s, ...	2,000	2,100 00	2,000 00
Salem & Lowell R.R. 6s, . . .	5,700	6,098 00	5,700 00
Boston & Albany R.R. 4s, . .	5,000	5,250 00	5,000 00
	$20,700	$21,508 00	$20,700 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$17,864 34	1½ per cent.	$1,900 00	4½ per cent.	$33,000 00	5½ per cent.
9,000 00	3½ "	33,010 00	5 "	229,473 00	6 "
31,000 00	4 "				

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Holliston Savings Bank — Concluded.

Value, by books, of real estate held or owned by foreclosure or otherwise,		$4,670 00
Assessed value of the same,		6,300 00
Net income received from same during year ending Oct. 31, 1894,		161 88
Number of loans which are of an amount not exceeding $3,000 each,	310	
Aggregate amount of the same,		216,421 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, 1894,		22,646 26
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, 1894,	2 per cent., $7,313 69 2 per cent., 7,078 99	14,392 68
Number of accounts opened during the year ending Oct. 31, 1894,	165	
Number of accounts closed during the year ending Oct. 31, 1894,	136	
Total number of open accounts Oct. 31, 1894,	1,234	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		1,849 36
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		69,909 06
Number of same,	799	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		80,849 04
Number of same,	1,009	

Date of examination by commissioner: May 8.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	572	$10,544 41	To the credit —		
Exceeding $50 and not more than $100,	100	8,207 63	Of women, both adult and minor,	413	$34,312 81
Exceeding $100 and not more than $200,	36	5,680 18	Of guardians,	4	2,036 50
Exceeding $200 and not more than $500,	59	20,696 68	Of religious and charitable associations,	32	1,991 85
Exceeding $500 and less than $1,000,	21	13,676 10	In trust,	55	5,044 40
Of $1,000 or more,	11	11,104 06			
Totals,	799	$69,909 06			

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HOLYOKE SAVINGS BANK—HOLYOKE.

Incorporated Feb. 21, 1855. Present number of corporators, 86.

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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$373,650 00	Deposits,	$2,767,684 07
Loan on public funds,	600 00	Guaranty fund,	100,000 00
Bank stock as per schedule,	261,200 00	Interest account,	58,832 53
Loans on bank stock,	17,000 00		
Railroad bonds as per schedule,	506,900 00		
Real estate by foreclosure,	9,398 35		
Loans on real estate,	1,239,996 00		
Loans on personal security,	341,770 00		
Loans to counties, cities or towns (notes),	1,750 00		
Loans on depositors' books,	400 00		
Deposits in banks, on interest,	134,734 71		
Expense account,	2,582 39		
Furniture and fixtures,	5,000 00		
Cash on hand,	31,535 15		
	$2,926,516 60		$2,926,516 60

Cash on Deposit in Banks, amount in each: —

Holyoke National Bank, Holyoke,	$42,239 38
National Bank of the Commonwealth, Boston,	22,495 33
City National Bank, Holyoke,	50,000 00
Agawam National Bank, Springfield,	10,000 00
Pynchon National Bank, Springfield,	10,000 00

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Federal Reserve Bank of St. Louis

Holyoke Savings Bank — Continued.

Loan on Public Funds: —

On $600 United States 4s,	$600 00

Loans on Bank Stock, amount on each: —

On 32 shares Holyoke National Bank, Holyoke,	$5,100 00
On 15 shares Springfield Safe Deposit and Trust Company, Springfield,	
On 5 shares Home National Bank, Holyoke,	
On 20 shares Holyoke National Bank, Holyoke,	2,000 00
On 27 shares Holyoke National Bank, Holyoke,	2,500 00
On 40 shares Holyoke National Bank, Holyoke,	2,200 00
On 10 shares City National Bank, Holyoke,	1,000 00
On 3 shares Hadley Falls National Bank, Holyoke,	1,200 00
On 10 shares Home National Bank, Holyoke,	
On 4 shares Third National Bank, Springfield,	400 00
On 26 shares Palmer National Bank, Palmer,	2,600 00

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,	4,000	4,800 00	4,000 00
of Chelsea, Mass., 6s,	1,000	1,000 00	1,000 00
of Cleveland, Ohio, 5s,	48,150	49,890 00	48,150 00
of Cleveland, Ohio, 6s,	13,000	13,320 00	13,000 00
of Dayton, Ohio, 5s,	2,000	2,038 00	2,000 00*
of Dayton, Ohio, 6s,	13,000	13,720 00	13,000 00*
of Detroit, Mich., 7s,	9,000	10,000 00	9,000 00
of Fall River, Mass., 6s,	3,000	3,300 00	3,000 00
of Grand Rapids, Mich., 5s,	32,000	32,630 00	32,000 00
of Grand Rapids, Mich., 8s,	10,000	10,200 00	10,000 00
of Holyoke, Mass, 4s,	2,000	2,040 00	2,000 00
of Holyoke, Mass., 6s,	8,000	8,800 00	8,000 00
of Lewiston, Me., 5s,	3,500	3,850 00	3,500 00
of Milwaukee, Wis., 7s,	20,000	20,800 00	20,000 00
of Milwaukee, Wis., 5s,	18,500	20,350 00	18,500 00
of Pawtucket, R. I., 7s,	25,000	25,500 00	25,000 00
of Springfield, Ohio, 5s,	17,000	18,700 00	17,000 00
of Akron, Ohio, 5s,	30,000	30,780 00	30,000 00
of Bangor, Me., 7s,	7,000	7,700 00	7,000 00
of Bay City, Mich., 5s,	20,000	20,900 00	20,000 00
of Fort Wayne, Ind, 4½s,	6,000	6,600 00	6,000 00
Town of Hinsdale, N. H., 5s,	500	510 00	500 00
City of Oshkosh, Wis., 4½s,	10,000	10,200 00	10,000 00
of Rockford, Ill., 4½s,	14,000	14,700 00	14,000 00
of Saginaw, Mich., 5s,	10,000	10,500 00	10,000 00
of Saginaw, Mich., 4½s,	12,000	12,960 00	12,000 00
of Youngstown, Ohio, 5s,	10,000	10,500 00	10,000 00
	$373,650	$392,288 00	$373,650 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 Nat'l Bank, Amherst, .	5,000	7,500 00	5,000 00
20	Miller's River N'l Bank, Athol,	2,000	3,800 00	2,000 00
20	First Nat'l Bank, Chicopee, .	2,000	3,000 00	2,000 00
37	Rollstone N'l B'k, Fitchburg, .	3,700	5,550 00	3,700 00
48	Franklin Co. N'l B'k, 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 N'l Bank, Easthampton,	4,200	5,000 00	4,200 00
1	Merrimack N'l Bank, Haverhill,	100	150 00	100 00
380	Holyoke N'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 Bank, Newburyport,	500	500 00	500 00
100	Northampton National Bank, Northampton, . . .	10,000	17,500 00	13,900 00
20	Hampshire Co. National Bank, Northampton, . . .	2,000	2,400 00	2,000 00
151	First N'l Bank, Northampton,	15,100	18,500 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 Bank, 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	22,250 00	21,500 00
50	Second N'l Bank, Springfield,	5,000	8,000 00	9,000 00
205	Third Nat'l Bank, Springfield,	20,500	41,000 00	31,500 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
		$222,400	$318,920 00	$261,200 00

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Federal Reserve Bank of St. Louis

Holyoke Savings Bank — Continued.

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,	19,000	19,190 00	19,000 00
Boston & Lowell R R. 5s,	16,000	16,700 00	16,000 00
Boston & Lowell R.R 6s,	33,000	34,000 00	33,000 00
Boston & Lowell R.R. 7s,	22,000	22,880 00	22,000 00
Boston, Winthrop & Shore R.R. 5s,	25,000	27,000 00	25,000 00
Boston, Revere Beach & Lynn R.R. 6s,	35,000	37,000 00	35,000 00
Cheshire R.R. 6s,	27,000	29,000 00	27,000 00
Fitchburg R.R. 4s,	15,000	15,000 00	15,000 00
Fitchburg R R. 5s,	25,000	26,180 00	25,000 00
Lowell & Lawrence R.R. 6s,	8,000	8,350 00	8,000 00
Leeds & Farmington R.R. 6s,	10,800	11,200 00	10,800 00
Holyoke & Westfield R.R. 4s,	50,000	50,000 00	50,000 00
Maine Central R.R. 6s,	6,000	6,600 00	6,000 00
Maine Central R.R. 7s,	18,500	22,800 00	18,500 00
Nashua & Lowell R.R. 5s,	1,000	1,040 00	1,000 00
New York, Prov. & Boston R.R. 7s,	5,000	5,750 00	5,000 00
Norwich & Worcester R.R. 6s,	16,000	16,900 00	16,000 00
Old Colony R.R. 6s,	82,000	85,780 00	82,000 00
Portland & Kennebec R.R. 6s,	38,600	39,000 00	38,600 00
Portland & Ogdensburg R R. 6s,	27,000	29,500 00	27,000 00
Vermont & Massachusetts R.R. 5s,	6,000	6,400 00	6,000 00
	$506,900	$531,480 00	$506,900 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$22,495 33	2 per cent.	$50,000 00	4½ per cent.	$128,096 00	5½ per cent.
62,239 38	4 "	1,341,230 00	5 "	132,190 00	6 "

Value, by books, of real estate held or owned by foreclosure or otherwise,	$9,398 35
Assessed value of the same,	6,730 00
Net income received from same during year ending Oct. 31, 1894,	122 00
Number of loans which are of an amount not exceeding $3,000 each,	309
Aggregate amount of the same,	376,066 00
Total number of loans upon real estate,	345
Gross amount of interest or profits received or earned, as per books, during year ending Oct 31, 1894,	152,635 42
Times for the dividends fixed by the by-laws: third Monday in January and July.	

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ederal Reserve Bank of St. Louis

Holyoke Savings Bank — Concluded.

Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1894,	2 per cent., $51,576 83 2 per cent., 51,235 90	$102,812 73
Number of accounts opened during the year ending Oct. 31, 1894,	1,595	
Number of accounts closed during the year ending Oct. 31, 1894,	1,603	
Total number of open accounts Oct. 31, 1894,	7,685	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		8,414 96
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		612,460 00
Number of same,	11,321	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		656,789 50
Number of same,	9,485	

Date of examination by commissioner: April 12.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	9,109	$175,446 00	To the credit —		
Exceeding $50 and not more than $100,	1,214	97,064 00	Of women, both adult and minor,	5,441	$288,258 00
Exceeding $100 and not more than $200,	481	73,830 00	Of guardians,	15	6,666 00
Exceeding $200 and not more than $500,	349	119,867 00	Of religious and charitable associations,	173	20,158 00
Exceeding $500 and less than $1,000,	105	75,941 00	In trust,	31	7,002 00
Of $1,000 or more,	63	70,312 00			
Totals,	11,321	$612,460 00			

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Federal Reserve Bank of St. Louis

HOME SAVINGS BANK — BOSTON.

Incorporated March 17, 1869. Present number of corporators, 49.

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, THOMAS F. TEMPLE,
JOHN W. LEIGHTON, NEWTON TALBOT,
ALBERT T. WHITING, 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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$220,448 20	Deposits,	$5,059,488 00
Loans on public funds,	7,500 00	Guaranty fund,	239,000 00
Bank stock as per schedule,	397,200 00	Interest account,	42,184 79
Loans on bank stock,	25,100 00	Profit and loss account,	65,034 55
Railroad bonds as per schedule,	192,300 00		
Loans on railroad stock,	10,000 00		
Loans on real estate,	2,591,631 66		
Loans on personal security,	1,639,124 13		
Loans to counties, cities or towns (notes),	8,000 00		
Deposits in banks, on interest,	305,129 93		
Expense account,	1,288 48		
Suspense account,	161 82		
Cash on hand,	7,823 12		
	$5,405,707 34		$5,405,707 34

Cash on Deposit in Banks, amount in each:—

Central National Bank, Boston,	$120,630 00
Boylston National Bank, Boston,	84,499 93
National Bank of North America, Boston,	100,000 00

Loan on Public Funds:—

On $7,000 United States 4s, reg.,	$7,500 00*

* This loan has 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 81 shares Central National Bank, Boston,	$8,100 00
On 20 shares Central National Bank, Boston,	2,000 00
On 32 shares Boylston National Bank, Boston,	3,200 00
On 15 shares National Market Bank, Brighton,	300 00
On 15 shares Security National Bank, Boston,	1,500 00
On 50 shares Fitchburg National Bank, Fitchburg,	5,000 00
On 25 shares Fitchburg National Bank, Fitchburg, and On 25 shares Miller's River National Bank, Athol,	5,000 00

Loan on Railroad Stock: —

On 100 shares Boston & Albany R.R.,	$10,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Akron, Ohio, 5s,	$21,000 00	$21,630 00	$21,000 00
of Bay City, Mich., 8s,	5,500 00	7,390 00	5,500 00
of Canton, Ohio, 5s,	17,000 00	17,335 00	17,000 00*
of Cleveland, Ohio, 5s,	37,000 00	37,740 00	37,000 00
of Cleveland, Ohio, 6s,	2,000 00	2,070 00	2,000 00
of Cambridge, Mass., 6s,	1,000 00	1,010 00	1,000 00
of Chicago, Ill., 7s,	6,000 00	6,120 00	6,000 00*
of Dayton, Ohio, 5s,	25,000 00	25,500 00	25,000 00*
of Dayton, Ohio, 6s,	15,000 00	15,150 00	15,000 00*
of Dubuque, Iowa, 6s,	5,000 00	5,100 00	5,000 00
of Detroit, Mich., 4s,	23,448 20	23,448 20	23,448 20
of Indianapolis, Ind., 7.30s,	4,000 00	4,080 00	4,000 00
of Lowell, Mass., 4½s,	15,500 00	15,577 50	15,500 00
of Northampton, Mass., 4s,	25,000 00	25,500 00	25,000 00
of Springfield, Mass., 7s,	2,000 00	2,265 00	2,000 00
of Springfield, Ohio, 5s,	4,000 00	4,075 00	4,000 00
of Springfield, Ohio, 6s,	10,000 00	10,630 00	10,000 00
Town of Hyde Park, Mass, 4s,	2,000 00	2,010 00	2,000 00
	$220,448 20	$226,630 70	$220,448 20

* Legal investments 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	$6,137 50	$5,000 00
200	Atlas National Bank, Boston,	20,000	23,400 00	20,000 00
66	Blackstone N'l Bank, Boston,	6,600	6,600 00	6,600 00
50	Boston Nat'l Bank, Boston,	5,000	5,200 00	5,000 00
75	Columbian N'l Bank, Boston,	7,500	7,762 50	7,500 00
23	Continental N'l Bank, Boston,	2,300	2,645 00	2,300 00
100	Eliot National Bank, Boston,	10,000	13,100 00	10,000 00
70	Everett Nat'l Bank, Boston,	7,000	5,827 50	7,000 00

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Federal Reserve Bank of St. Louis

Home Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
125	First National Bank, Boston, .	$12,500	$29,375 00	$12,500 00
100	Freeman's Nat'l Bank, Boston,	10,000	9,000 00	10,000 00
160	Hamilton Nat'l Bank, Boston,	16,000	17,680 00	16,000 00
100	N'l Hide & Leather B'k, Boston,	10,000	10,750 00	10,000 00
150	Howard Nat'l Bank, Boston, .	15,000	14,512 50	15,000 00
50	Nat'l Market Bank, Brighton,	5,000	4,462 50	5,000 00
150	Market National Bank, Boston,	15,000	12,750 00	15,000 00
75	Mt. Vernon N'l Bank, Boston,	7,500	9,000 00	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	31,550 00	20,000 00
200	New England N'l B'k, Boston,	20,000	31,650 00	20,000 00
200	North National Bank, Boston,	20,000	23,200 00	20,000 00
50	N'l B'k of No. America, Boston,	5,000	5,750 00	5,000 00
150	N'l B'k of Redemption, Boston,	15,000	18,375 00	15,000 00
200	N'l B'k of the Republic, Boston,	20,000	31,800 00	20,000 00
150	National Revere Bank, Boston,	15,000	14,250 00	15,000 00
400	Second National Bank, Boston,	40,000	72,000 00	40,000 00
200	Shawmut Nat'l Bank, Boston, .	20,000	23,250 00	20,000 00
100	Shoe & Leather N'l B'k, Boston,	10,000	9,000 00	10,000 00
100	State Nat'l Bank, Boston, .	10,000	11,600 00	10,000 00
70	Suffolk Nat'l Bank, Boston, .	7,000	7,000 00	7,000 00
200	Tremont Nat'l Bank, Boston, .	20,000	17,600 00	20,000 00
125	National Union Bank, Boston,	12,500	16,781 25	12,500 00
33	Nat'l Webster Bank, Boston, .	3,300	3,300 00	3,300 00
		$397,200	$500,058 75	$397,200 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	1,030 00	1,000 00
Boston & Lowell R.R. 7s, . .	19,000	19,190 00	19,000 00
Cheshire R.R. 6s, ...	26,500	27,295 00	26,500 00
Dexter & Piscataquis R.R. 4s, .	10,000	10,000 00	10,000 00
Fall River R.R. 5s, ...	1,000	1,005 00	1,000 00
Fitchburg R.R. 4s, ...	38,000	37,390 00	38,000 00
Fitchburg R.R. 5s, ...	58,000	60,940 00	58,000 00
Fitchburg R.R. 6s, ...	3,000	3,150 00	3,000 00
Leeds & Farmington R.R. 6s, . .	13,800	14,214 00	13,800 00
Lowell & Lawrence R.R. 6s, . .	2,000	2,120 00	2,000 00
Old Colony R R. 4s, ...	15,000	15,825 00	15,000 00
Old Colony R.R. 6s, ...	1,000	1,035 00	1,000 00
Portland & Ogdensburg R.R. 6s, .	1,000	1,100 00	1,000 00
	$192,300	$197,339 00	$192,300 00

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Home Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$305,129 93	2 per cent.	$16,000 00	4⅜ per cent.	$44,700 00	5¼ per cent.
50,000 00	3 "	1,163,100 00	4½ "	160,300 00	5½ "
872,000 00	4 "	305,749 13	4⅝ "	10,000 00	5⅝ "
20,000 00	4⅛ "	1,175,306 66	5 "	94,200 00	6 "
370,000 00	4¼ "				

Number of loans which are of an amount not exceeding $3,000 each,	230	
Aggregate amount of the same,		$376,925 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, 1894,		257,745 20
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, 1894,	2 per cent., $88,441 05 2 per cent., 91,835 97	180,277 02
Number of accounts opened during the year ending Oct. 31, 1894,	2.839	
Number of accounts closed during the year ending Oct. 31, 1894,	2,190	
Total number of open accounts Oct. 31, 1894,	20,674	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		20,650 50
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		1,322,656 97
Number of same,	17,889	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		1,130,671 74
Number of same,	16,177	
Date of examination by commissioner: March 23.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	13,006	$249,870 78	To the credit—		
Exceeding $50 and not more than $100,	2,371	193,613 31	Of women, both adult and minor,	6,121	$505,173 16
Exceeding $100 and not more than $200,	1,216	188,514 69	Of guardians,	50	11,350 28
Exceeding $200 and not more than $500,	846	300,453 04	Of religious and charitable associations,	197	26,078 87
Exceeding $500 and less than $1,000,	223	158,596 75	In trust,	1,059	121,717 51
Of $1,000 or more,	227	231,608 40			
Totals,	17,889	$1,322,656 97			

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Federal Reserve Bank of St. Louis

HOOSAC SAVINGS BANK — NORTH ADAMS.

Incorporated April 19, 1871. Present number of corporators, 15.

O. A. ARCHER, *President.* W. W. RICHMOND, *Treasurer.*
GEORGE 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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$25,000 00	Deposits,	$601,306 28
Bank stock as per schedule,	7,200 00	Guaranty fund,	11,758 29
Real estate (for banking purposes),	63,820 41	Interest account,	12,943 66
Real estate by foreclosure,	4,185 40		
Loans on real estate,	391,401 77		
Loans on personal security,	115,848 93		
Deposits in banks, not on interest,	1,800 07		
Furniture and fixtures,	7,000 00		
Premium account,	2,700 00		
Cash on hand,	7,051 65		
	$626,008 23		$626,008 23

Cash on Deposit in Bank:—

Berkshire National Bank, ... $1,800 07

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Federal Reserve Bank of St. Louis

Hoosac Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bay City, Mich., 5s,	$10,000	$11,900 00	$10,000 00
of Cleveland, Ohio, 4s,	2,000	2,057 50	2,000 00
of Columbus, Ohio, 4s,	1,000	1,000 00	1,000 00*
of Lynn, Mass., 4s,	2,000	2,045 00	2,000 00
of Sioux City, Iowa, 4½s,	5,000	5,550 00	5,000 00
of Terre Haute, Ind., 4½s,	5,000	5,275 00	5,000 00
	$25,000	$27,827 50	$25,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
19	Adams Nat'l B'k, No. Adams,	$1,900	$2,280 00	$1,900 00
53	Berkshire N'l B'k, No. Adams,	5,300	5,830 00	5,300 00
		$7,200	$8,110 00	$7,200 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$326,977 46	5 per cent.	$180,273 24	6 per cent.	-	-

Amount invested in real estate for banking purposes,		$63,820 41
Estimated value of the same,		70,000 00
Assessed value of the same,		36,000 00
Net income received from same during year ending Oct. 31, 1894,		3,358 68
Value, by books, of other real estate held or owned by foreclosure or otherwise,		4,185 40
Assessed value of the same,		1,125 00
Net income received from same during year ending Oct. 31, 1894,		68 18
Number of loans which are of an amount not exceeding $3,000 each,	258	
Aggregate amount of the same,		247,883 24
Total number of loans upon real estate,	224	

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Hoosac Savings Bank — Concluded.

Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		$31,479 73
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, 1894,	2 per cent., $9,765 37 2 per cent., 10,340 26	20,105 63
Number of accounts opened during the year ending Oct. 31, 1894,	772	
Number of accounts closed during the year ending Oct. 31, 1894,	596	
Total number of open accounts Oct. 31, 1894,	3,154	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		3,488 67
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		283,902 07
Number of same,	4,811	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		215,026 50
Number of same,	2,718	
Date of examination by commissioner: February 26.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	4,091	$57,557 75	To the credit—		
Exceeding $50 and not more than $100,	291	24,545 85	Of women, both adult and minor,	1,395	$76,434 07
Exceeding $100 and not more than $200,	204	30,842 30	Of guardians,	1	2,000 00
Exceeding $200 and not more than $500,	131	45,415 83	Of religious and charitable associations,	97	5,191 05
Exceeding $500 and less than $1,000,	32	22,323 11	In trust,	30	28,051 72
Of $1,000 or more,	62	103,217 23			
Totals,	4,811	$283,902 07			

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Federal Reserve Bank of St. Louis

HOPKINTON SAVINGS BANK — HOPKINTON.

Incorporated March 23, 1867. Present number of corporators, 29.

LOWELL B. MAYBRY, *President.* FRED A. WOOD, *Treasurer.*
FRED A. WOOD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

CHAS. L. CLAFLIN, 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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$24,500 00	Deposits,	$361,898 58
Bank stock as per schedule,	57,425 24	Guaranty fund,	15,458 70
Loans on bank stock,	500 00	Profit and loss account,	11,659 74
Railroad bonds as per schedule,	84,070 00		
Real estate by foreclosure,	535 82		
Loans on real estate,	193,307 50		
Loans on personal security,	2,610 00		
Deposits in banks, on interest,	23,524 34		
Deposits in banks, not on interest,	1,000 00		
Expense account,	790 05		
Insurance,	15 00		
Cash on hand,	739 07		
	$389,017 02		$389,017 02

Cash on Deposit in Bank: —

Hopkinton National Bank, Hopkinton, ... $24,524 34

Loan on Bank Stock: —

On 7 shares Hopkinton National Bank, Hopkinton, Mass., . . . $500 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	$5,000	$6,050 00	$5,000 00
of Belfast, Me., 6s,	3,500	3,745 00	3,500 00*
of Dayton, Ohio, 4s,	5,000	5,000 00	5,000 00*
of Portland, Me., 6s,	6,000	7,440 00	6,000 00
County of Aroostook, Me., 4½s,	5,000	5,300 00	5,000 00
	$24,500	$27,535 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	6,000 00	6,500 00
61	Atlas National Bank, Boston, .	6,100	7,137 00	7,320 00
50	Continental N'l Bank, Boston,	5,000	5,750 00	5,900 00
25	Everett Nat'l Bank, Boston, .	2,500	2,075 00	2,500 00
15	Faneuil Hall N'l Bank, Boston,	1,500	1,950 00	1,950 00
13	N'l Hide & Leather B'k, Boston,	1,300	1,397 50	1,404 00
16	Howard Nat'l Bank, Boston, .	1,600	1,548 00	1,600 00
50	N'l B'k of Redemption, Boston,	5,000	6,250 00	6,250 00
15	N'l B'k of the Republic, Boston,	1,500	2,355 00	1,950 00
10	Nat'l Exchange Bank, Boston,	1,000	1,260 00	1,300 00
38	National Revere Bank, Boston,	3,800	3,610 00	3,800 50
40	North Nat'l Bank, Boston, .	4,000	4,640 00	5,000 00
60	Shawmut Nat'l Bank, Boston, .	6,000	6,960 00	7,200 74
25	Franklin Nat'l Bank, Franklin,	2,500	2,750 00	2,750 00
5	Natick National Bank, Natick,	500	650 00	500 00
		$48,300	$55,832 50	$57,425 24

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s, . .	$5,000	$5,125 00	$5,000 00
Boston, Revere Beach & Lynn R.R. 6s,	10,000	10,550 00	10,000 00
Boston & Lowell R.R. 4s, . .	10,000	10,375 00	10,000 00
Concord & Montreal R.R. 4s, . .	10,000	10,325 00	10,000 00
Fitchburg R.R. 5s, ...	5,000	5,200 00	5,000 00
Nashua & Lowell R.R. 5s, . .	10,000	10,575 00	10,000 00
Newport & Richford R.R. 5s, . .	10,000	11,200 00	10,000 00*
Old Colony R.R. 6s, ...	2,000	2,080 00	2,000 00
Salem & Lowell R.R. 6s, . . .	10,000	10,700 00	10,000 00
Fitchburg R.R. 5s, ...	5,000	5,275 00	5,185 00
St. Johnsbury & Lake Champlain R.R. 5s, ...	6,000	6,990 00	6,885 00
	$83,000	$88,395 00	$84,070 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$23,524 34	2½ per cent.	$93,100 00	5 per cent.	$67,667 50	6 per cent.
4,000 00	4½ "	31,650 00	5½ "		

* A legal investment when made.

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Federal Reserve Bank of St. Louis

Hopkinton Savings Bank — Concluded.

Value, by books, of real estate held or owned by foreclosure or otherwise,		$535 82
Assessed value of the same,		700 00
Number of loans which are of an amount not exceeding $3,000 each,	178	
Aggregate amount of the same,		116,607 50
Total number of loans upon real estate,	191	
Amount of investments from which no income is received,		535 82
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		19,068 11
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, 1894,	2 per cent., $7,289 52 2 per cent., 7,050 62	14,340 14
Number of accounts opened during the year ending Oct. 31, 1894,	146	
Number of accounts closed during the year ending Oct. 31, 1894,	142	
Total number of open accounts Oct. 31, 1894,	1,221	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		1,772 03
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		43,242 97
Number of same,	653	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		69,804 55
Number of same,	968	
Date of examination by commissioner: May 7.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	508	$10,063 37	To the credit —		
Exceeding $50 and not more than $100,	71	5,850 55	Of women, both adult and minor,	311	$19,940 48
Exceeding $100 and not more than $200,	29	4,609 64	Of religious and charitable associations,	13	527 75
Exceeding $200 and not more than $500,	31	10,265 41	In trust,	20	2,088 64
Exceeding $500 and less than $1,000,	9	6,719 47			
Of $1,000 or more,	5	5,734 53			
Totals,	653	$43,242 97			

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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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$100,400 00	Deposits,	$767,919 17
Bank stock as per schedule,	61,500 00	Guaranty fund,	19,200 00
Loans on bank stock,	1,000 00	Interest account,	4,913 85
Railroad bonds as per schedule,	97,000 00	Profit and loss account,	14,696 58
Real estate (for banking purposes),	7,700 00		
Real estate by foreclosure,	411 97		
Loans on real estate,	413,800 00		
Loans on personal security,	8,625 00		
Loans to counties, cities or towns (notes),	42,700 00		
Deposits in banks, on interest,	71,600 00		
Deposits in banks, not on interest,	32 73		
Expense account,	137 77		
Cash on hand,	1,822 13		
	$806,729 60		$806,729 60

Cash on Deposit in Banks, amount in each: —

Hudson National Bank, Hudson,	$26,632 73
International Trust Company, Boston,*	20,000 00
Old Colony Trust Company, Boston,	25,000 00

Loans on Bank Stock, amount on each: —

On 8 shares Hudson National Bank, Hudson,	$500 00
On 6 shares National Rockland Bank, Boston,	500 00

* Not a legal depository for savings banks' funds. Deposit has been withdrawn.

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Hudson Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Chicopee, Mass., 4s,	$4,000	$4,200 00	$4,000 00
of Clinton, Mass., 4s,	12,000	12,360 00	12,000 00
of Hopkinton, Mass., 4s,	5,000	5,000 00	5,000 00
of Melrose, Mass., 4s,	10,000	10,450 00	10,000 00
City of Chicago, Ill., 4s,	5,000	5,100 00	5,000 00*
of Cleveland, Ohio, 6s,	5,000	5,075 00	5,000 00
of Columbus, Ohio, 4s,	7,000	7,000 00	7,000 00*
of Fall River, Mass., 5s,	5,000	5,750 00	5,000 00
of Fall River, Mass., 6s,	2,000	2,140 00	2,000 00
of Grand Rapids, Mich., 5s,	5,000	5,500 00	5,000 00
of Marlborough, Mass., 4s,	10,000	10,600 00	10,000 00
of Springfield, Ohio, 5s,	5,000	5,650 00	5,000 00
of Taunton, Mass, 4s,	5,000	5,000 00	5,000 00
of Brockton, Mass., 4s,	20,400	21,279 00	20,400 00
	$100,400	$105,104 00	$100,400 00

* Legal investments 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	$2,418 75	$2,500 00
4	Shoe & Leather N'l B'k, Boston,	400	360 00	400 00
60	State Nat'l Bank, Boston,	6,000	6,960 00	6,000 00
60	Third National Bank, Boston,	6,000	5,385 00	6,000 00
18	Nat'l Webster Bank, Boston,	1,800	1,800 00	1,800 00
37	Old Boston Nat'l Bank, Boston,	3,700	3,866 50	3,700 00
75	Hudson Nat'l Bank, Hudson,	7,500	8,850 00	7,500 00
50	National City Bank, Lynn,	5,000	8,750 00	5,000 00
52	First National Bank, Chelsea,	5,200	5,408 00	5,200 00
50	People's N'l B'k, Marlborough,	5,000	5,600 00	5,000 00
25	Boston Nat'l Bank, Boston,	2,500	2,600 00	2,500 00
50	N'l B'k of No. America, Boston,	5,000	5,750 00	5,000 00
35	N'l Hide & Leather B'k, Boston,	3,500	3,762 50	3,500 00
6	North National Bank, Boston,	600	696 00	600 00
23	Blackstone N'l Bank, Boston,	2,300	2,300 00	2,200 00
25	Merchants' Nat'l Bank, Boston,	2,500	3,943 75	2,500 00
21	Nat'l Union Bank, Boston,	2,100	2,819 25	2,100 00
		$61,600	$71,269 75	$61,500 00

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Federal Reserve Bank of St. Louis

Hudson Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 5s,	$5,000	$5,750 00	$5,000 00
Boston & Maine R.R. 4s,	16,000	16,320 00	16,000 00
Boston, Revere Beach & Lynn R.R. 6s,	10,000	10,600 00	10,000 00
Cheshire R.R. 6s,	5,000	5,375 00	5,000 00
Concord & Montreal R.R. 4s,	10,000	10,200 00	10,000 00
Eastern R.R. 6s,	5,000	6,100 00	5,000 00
Fitchburg R.R. 5s,	20,000	21,060 00	20,000 00
Old Colony R.R. 6s,	6,000	6,300 00	6,000 00
Upper Coos R.R. 4½s,	10,000	10,500 00	10,000 00
Troy & Boston R.R. 7s,	5,000	7,100 00	5,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	5,000	5,750 00	5,000 00
	$97,000	$105,055 00	$97,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$71,600 00	2 per cent.	$149,050 00	5 per cent.	$750 00	7 per cent.
13,200 00	4 "	187,500 00	5½ "	750 00	7½ "
29,500 00	4½ "	85,375 00	6 "		

Amount invested in real estate for banking purposes,		$7,700 00
Estimated value of the same,		7,700 00
Assessed value of the same,		5,200 00
Value, by books, of other 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, 1894,		8 37
Number of loans which are of an amount not exceeding $3,000 each,	302	
Aggregate amount of the same,		279,875 00
Total number of loans upon real estate,	325	
Amount of investments from which no income is received,		7,700 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		39,549 29
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, 1894,	2 per cent., $13,841 35 2 per cent., 13,991 33	27,832 68
Number of accounts opened during the year ending Oct. 31, 1894,	433	
Number of accounts closed during the year ending Oct. 31, 1894,	361	
Total number of open accounts Oct. 31, 1894,	2,554	

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Hudson Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		$1,678 02
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		172,997 00
Number of same,	2,235	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		162,312 75
Number of same,	1,940	

Date of examination by commissioner: February 2.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	1,644	$30,195 00	To the credit —		
Exceeding $50 and not more than $100,	279	23,188 00	Of women, both adult and minor,	995	$74,837 00
Exceeding $100 and not more than $200,	115	18,023 00	Of guardians,	11	2,195 00
Exceeding $200 and not more than $500,	117	39,173 00	Of religious and charitable associations,	73	8,929 00
Exceeding $500 and less than $1,000,	57	37,278 00	In trust,	190	22,527 00
Of $1,000 or more,	23	25,140 00			
Totals,	2,235	$172,997 00			

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ederal Reserve Bank of St. Louis

HYDE PARK SAVINGS BANK — HYDE PARK.

Incorporated March 8, 1871. Present number of corporators, 36.

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, WILLIAM J. STUART,
HENRY S. BUNTON, DAVID PERKINS,
FREDERICK 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, 1894.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	$15,100 00	Deposits,	$414,784 99
Railroad bonds as per schedule,	73,000 00	Guaranty fund,	16,244 75
Loans on real estate,	230,314 38	Interest account,	8,780 08
Loans on personal security,	73,438 00	Profit and loss account,	20,258 42
Loans to counties, cities or towns (notes),	29,000 00		
Deposits in banks on interest,	36,171 98		
Expense account,	484 68		
Cash on hand,	2,559 20		
	$460,068 24		$460,068 24

Cash on Deposit in Banks, amount in each: —

North National Bank, Boston,	$19,598 28
National Exchange Bank, Boston,	16,573 70

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Hyde Park Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
13	Freeman's Nat'l Bank, Boston,	$1,300	$1,170 00	$1,300 00
20	N'l B'k of Commerce, Boston,	2,000	2,300 00	2,000 00
14	First N'l B'k, Newburyport, .	1,400	1,778 00	1,400 00
6	Columbian N'l Bank, Boston,	600	615 00	600 00
20	Continental N'l B'k, Boston, .	2,000	2,300 00	2,000 00
10	Hamilton Nat'l Bank, Boston,	1,000	1,105 00	1,000 00
19	N'l B'k of the Republic, Boston,	1,900	3,025 75	1,900 00
17	N'l Hide & Leather B'k, Boston,	1,700	1,823 25	1,700 00
5	North Nat'l Bank, Boston, .	500	579 37	500 00
27	State Nat'l Bank, Boston, .	2,700	3,132 00	2,700 00
		$15,100	$17,828 37	$15,100 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 6s, . .	$4,000	$4,083 60	$4,000 00
Boston & Maine R.R. 4s, . . .	5,000	5,136 00	5,000 00
Boston, Revere Beach & Lynn R.R. 6s,	5,000	5,274 50	5,000 00
Fitchburg R.R. 5s, ...	10,000	10,403 80	10,000 00
Maine Central R.R. 7s, . . .	29,000	39,875 00	29,000 00
Old Colony R.R. 6s, ...	5,000	5,197 50	5,000 00
Upper Coos R.R. 4s, ...	10,000	10,000 00	10,000 00
Worcester, Nashua & Roch. R.R. 4s,	5,000	5,181 00	5,000 00
	$73,000	$85,151 40	$73,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$36,171 98	2 per cent.	$19,500 00	5 per cent.	$3,000 00	6½ per cent.
29,000 00	4 "	41,000 00	5½ "	500 00	7 "
16,000 00	4½ "	221,452 38	6 "	2,300 00	8 "

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Hyde Park Savings Bank — Concluded.

Number of loans which are of an amount not exceeding $3,000 each,	174	
Aggregate amount of the same,		$201,252 38
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, 1894,		23,626 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, 1894,	2 per cent., $6,819 10 2 per cent., 6,986 99	13,806 09
Number of accounts opened during the year ending Oct. 31, 1894,	453	
Number of accounts closed during the year ending Oct. 31, 1894,	384	
Total number of open accounts Oct. 31, 1894,	2,574	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		1,707 01
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		167,763 87
Number of same,	3,825	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		148,735 12
Number of same,	2,945	
Date of examination by commissioner: January 16.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	3,223	$50,895 26	To the credit —		
Exceeding $50 and not more than $100,	337	27,025 29	Of women, both adult and minor,	1,749	$78,964 10
Exceeding $100 and not more than $200,	124	18,380 76	Of guardians,	4	504 00
Exceeding $200 and not more than $500,	92	31,741 76	Of religious and charitable associations,	48	3,776 16
Exceeding $500 and less than $1,000,	36	26,720 80	In trust,	113	6,494 42
Of $1,000 or more,	13	13,000 00			
Totals,	3,825	$167,763 87			

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INSTITUTION FOR SAVINGS IN NEWBURYPORT AND ITS VICINITY — NEWBURYPORT.

Incorporated Jan. 31, 1820. Present number of corporators, 86.

EDWARD S. MOSELY, *President.* LAWRENCE W. PIPER, *Treasurer.*
GEO. F. AVERY, *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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$1,363,500 00	Deposits,	$5,513,309 75
Bank stock as per schedule,	923,470 00	Guaranty fund,	280,000 00
Loans on bank stock,	17,480 00	Profit and loss account,	75,984 94
Railroad bonds as per schedule,	904,000 00		
Loans on railroad bonds,	15,000 00		
Real estate (for banking purposes),	10,000 00		
Real estate by foreclosure,	526 36		
Loans on real estate,	790,032 00		
Loans on personal security,	1,319,540 55		
Loans to counties, cities or towns (notes),	239,950 00		
Deposits in banks, on interest,	285,534 05		
Cash on hand,	261 73		
	$5,869,294 69		$5,869,294 69

Cash on Deposit in Banks, amount in each: —

First National Bank, Newburyport,	$26,669 97
Powow River National Bank, Amesbury,	35,000 00
Amesbury National Bank, Amesbury,	10,000 00
Essex National Bank, Haverhill,	25,000 00
National Revere Bank, Boston,	188,864 08

Loans on Bank Stock, amount on each: —

On 22 shares Ocean National Bank, Newburyport,	$900 00
On 4 shares Ocean National Bank, Newburyport,	400 00
On 2 shares Mechanicks' National Bank, Newburyport,	

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Institution for Savings in Newburyport, etc. — Continued.

On 1 share Mechanicks' National Bank, Newburyport, ...	$450 00
On 4 shares Columbian National Bank, Boston, ...	
On 3 shares Mechanicks' National Bank, Newburyport, ...	230 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, ...	

Loan on Railroad Bonds: —

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

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 3½s, . .	$50,000	$52,135 00	$50,000 00
of Boston, Mass., 4s, . .	150,000	167,340 00	150,000 00
of Bangor, Me., 7s, . . .	25,000	28,475 00	25,000 00
of Chelsea, Mass., 4s, . .	32,000	34,185 00	32,000 00
of Chicopee, Mass., 4s, . .	50,000	53,075 00	50,000 00
of Concord, N. H., 6s, . .	12,000	12,163 00	12,000 00
of Dayton, Ohio, 5s, . . .	15,000	15,763 00	15,000 00*
of Des Moines, Iowa, 4½s, .	25,000	25,000 00	25,000 00
of Dover, N. H., 4s, . . .	20,000	20,966 00	20,000 00
of Haverhill, Mass., 4s, . .	75,000	79,852 00	75,000 00
of Holyoke, Mass., 6s, . .	25,000	28,227 00	25,000 00
of Lynn, Mass., 3½s, . .	25,000	24,782 00	25,000 00
of Lynn, Mass., 4s, . . .	75,000	79,495 00	75,000 00
of Lynn, Mass., 6s, . . .	50,000	50,680 00	50,000 00
of Lewiston, Me., 6s, . .	10,000	11,410 00	10,000 00
of Lawrence, Mass., 4s, . .	55,000	57,335 00	55,000 00
of Lowell, Mass., 4s, . .	20,000	20,656 00	20,000 00
of Nashua, N. H., 4s, . .	25,000	25,812 00	25,000 00
of Newburyport, Mass., 4s, .	207,000	215,911 00	207,000 00
of Portsmouth, N. H., 4s, . .	50,000	51,840 00	50,000 00
of Salem, Mass., 4s, . .	45,000	45,819 00	45,000 00
of Somerville, Mass., 4s, . .	11,000	11,295 00	11,000 00
of Springfield, Mass., 7s, .	40,000	50,216 00	40,000 00
of Waltham, Mass , 4s, . .	19,000	19,559 00	19,000 00
of Worcester, Mass., 3½s, . .	25,000	25,560 00	25,000 00
Town of Beverly, Mass., 4s, . .	14,000	14,698 00	14,000 00
of Marlborough, Mass., 4s, .	31,000	32,624 00	31,000 00
of Marblehead, Mass., 4s, .	27,500	28,919 00	27,500 00
of Stoughton, Mass , 4s, .	50,000	52,835 00	50,000 00
of Turner's Falls, Mass., 4s, .	10,000	10,371 00	10,000 00
County of Aroostook, Me , 4½s, .	45,000	47,853 00	45,000 00
of Middlesex, Mass., 4s, .	50,000	50,950 00	50,000 00
	$1,363,500	$1,445,801 00	$1,363,500 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	$14,975	$12,200 00
750	Atlas Nat'l Bank, Boston, .	75,000	87,750	75,000 00
31	Blackstone Nat'l B'k, Boston,	3,100	3,139	3,100 00
37	Boston Nat'l Bank, Boston, .	3,700	3,848	3,700 00
100	Old Boston Nat'l B'k, Boston,	10,000	10,450	10,000 00
108	Nat'l City Bank, Boston, .	10,800	8,856	10,800 00
300	Columbian Nat'l B'k, Boston,	30,000	31,050	30,000 00
221	N'l B'k of Commerce, Boston,	22,100	25,415	22,100 00
500	National Bank of the Commonwealth, Boston, . .	50,000	65,125	50,000 00
286	National Eagle Bank, Boston,	28,600	23,809	28,600 00
74	Eliot National Bank, Boston, .	7,400	9,694	7,400 00
100	Nat'l Exchange Bank, Boston,	10,000	12,675	10,000 00
240	Faneuil Hall N'l B'k, Boston, .	24,000	31,380	24,000 00
100	First National Bank, Boston, .	10,000	23,800	10,000 00
270	Freeman's Nat'l Bank, Boston,	27,000	27,000	27,000 00
142	Globe National Bank, Boston,	14,200	12,780	14,200 00
250	Hamilton Nat'l Bank, Boston,	25,000	27,625	25,000 00
150	N'l Hide & Leather B'k, Boston,	15,000	16,125	15,000 00
267	Howard Nat'l Bank, Boston, .	26,700	25,832	26,700 00
508	Market National Bank, Boston,	50,800	43,180	50,800 00
83	Massachusetts N'l B'k, Boston,	8,300	8,113	8,300 00
173	Merchants' Nat'l B'k, Boston, .	17,300	27,291	17,300 00
100	New England N'l B'k, Boston,	10,000	15,825	10,000 00
302	North National Bank, Boston,	30,200	35,032	30,200 00
60	N'l B'k of No. America, Boston,	6,000	6,900	6,000 00
258	N'l B'k of Redemption, Boston,	25,800	32,443	25,800 00
375	National Revere Bank, Boston,	37,500	35,719	37,500 00
480	Second National Bank, Boston,	48,000	88,800	48,000 00
200	Shawmut Nat'l Bank, Boston, .	20,000	23,250	20,000 00
400	Shoe & Leather N'l B'k, Boston,	40,000	36,050	40,000 00
69	State National Bank, Boston, .	6,900	8,004	6,900 00
225	Suffolk National Bank, Boston,	22,500	22,528	22,500 00
280	Traders' Nat'l Bank, Boston, .	28,000	21,000	28,000 00
500	Tremont Nat'l Bank, Boston, .	50,000	44,000	50,000 00
208	Nat'l Union Bank, Boston., .	20,800	27,924	20,800 00
353	Washington N'l B'k, Boston, .	35,300	38,477	35,300 00
133	Nat'l Webster Bank, Boston, .	13,300	13,300	13,300 00
60	Gloucester N'l B'k, Gloucester,	6,000	8,160	6,000 00
108	Mechanicks' National B'k, Newburyport, ...	10,800	14,580	10,800 00
1226	Merchants' National B'k, Newburyport, ...	24,520	30,650	24,520 00
105	Ocean N'l B'k, Newburyport, .	5,250	5,565	5,250 00
14	First N'l B'k, Newburyport, .	1,400	1,750	1,400 00
		$923,470	$1,049,869	$923,470 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	$102,765 00	$100,000 00
Boston & Lowell R.R. 6s,	5,000	5,190 00	5,000 00
Concord & Montreal R R. 4s,	150,000	154,890 00	150,000 00
Dexter & Piscataquis R.R. 4s,	15,000	15,000 00	15,000 00
Eastern R.R. 6s,	50,000	60,365 00	50,000 00
Fitchburg R.R. 4s,	75,000	73,555 00	75,000 00
Fitchburg R.R. 4½s,	80,000	81,080 00	80,000 00
Fitchburg R.R. 5s,	25 000	25,985 00	25,000 00
Old Colony R.R. 4s,	135,000	141,675 00	135,000 00
Vermont & Massachusetts R R. 5s,	25,000	26,787 00	25,000 00
Boston & Maine R.R. 4s,	30,000	30,816 00	30,000 00
Boston & Maine R.R. 4½s,	85,000	94,137 00	85,000 00
Penobscot Shore Line R.R. 4s,	50,000	50,000 00	50,000 00
Maine Central R.R. 4s,	24,000	24,000 00	24,000 00
Maine Central & European & North American R.R. 4s,	15,000	15,000 00	15,000 00
Worcester, Nashua & Roch. R.R. 4s,	40,000	41,448 00	40,000 00
	$904,000	$942,693 00	904,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$100 00	0 per cent.	$1,158,300 00	4 per cent.	$51,241 80	4¾ per cent.
188,864 08	2 "	10,000 00	4⅛ "	512,378 75	5 "
26,669 97	2 4/10 "	89,000 00	4¼ "	59,195 00	5½ "
87,950 00	3⅓ "	239,400 00	4½ "	114,437 00	6 "
130,000 00	3¾ "				

Amount invested in real estate for banking purposes,	$10,000 00
Estimated value of the same,	19,500 00
Assessed value of the same,	19,500 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,	526 36
Assessed value of the same,	550 00
Number of loans which are of an amount not exceeding $3,000 each,	456
Aggregate amount of the same,	460,823 80
Total number of loans upon real estate,	473
Amount of investments from which no income is received,	626 36
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	272,284 90

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

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Federal Reserve Bank of St. Louis

Institution for Savings in Newburyport, etc. — Concluded.

Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1894,	2 per cent., $105,606 22 2 per cent., 106,415 04	$212,021 26
Number of accounts opened during the year ending Oct. 31, 1894,	947	
Number of accounts closed during the year ending Oct. 31, 1894,	904	
Total number of open accounts Oct. 31, 1894,	11,573	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		8,385 37
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		511,018 80
Number of same,	5,157	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		637,710 06
Number of same,	7,312	

Date of examination by commissioner: November 22.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	3,570	$73,952 18	To the credit —		
Exceeding $50 and not more than $100,	688	55,798 95	Of women, both adult and minor,	2,869	$332,149 36
Exceeding $100 and not more than $200,	333	52,686 10	Of guardians,	13	3,870 66
Exceeding $200 and not more than $500,	323	115,134 70	Of religious and charitable associations,	72	16,458 76
Exceeding $500 and less than $1,000,	130	92,635 44	In trust,	140	39,921 07
Of $1,000 or more,	113	120,811 43			
Totals,	5,157	$511,018 80			

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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:

WALTER H. COWING, JOHN D. WILLIAMS,
ATHERTON T. BROWN, WILLIAM F. DAY.

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

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$639,000 00	Deposits,	$5,975,123 04
Loans on public funds,	155,760 00	Guaranty fund,	240,000 00
Bank stock as per schedule,	208,567 09	Interest account,	23,869 05
Loans on bank stock,	8,000 00	Profit and loss account,	7,662 60
Railroad bonds as per schedule,	1,140,000 00		
Railroad notes,	50,000 00		
Real estate by foreclosure,	2,500 00		
Loans on real estate,	2,221,919 29		
Loans on personal security,	1,170,700 00		
Loans to counties, cities or towns (notes),	80,500 00		
Deposits in banks, on interest,	535,602 86		
Cash on hand,	34,105 45		
	$6,246,654 69		$6,246,654 69

Cash on Deposit in Banks, amount in each: —

National Rockland Bank, Boston,	$100,045 12
Washington National Bank, Boston,	226,828 44
Second National Bank, Boston,	57,464 48
Boylston National Bank, Boston,	151,264 82

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Federal Reserve Bank of St. Louis

Institution for Savings in Roxbury and its Vicinity — Continued.

Loans on Public Funds, amount on each: —

On $23,000 City of Malden, Mass., 4s,	$50,000 00
On $29,000 City of Boston, Mass., 4s,	
On $3,000 City of Marlborough, Mass., 4s,	50,000 00
On $18,000 Town of Laconia, N. H., 4s,	
On $1,000 City of Bridgeport, Conn., 4s,	
On $3,000 City of Boothbay Harbor, Me., 4s,	
On $1,000 City of Nashua, N. H., 4s,	
On $7,000 County of Middlesex, Mass., 4s,	
On $22,000 City of Holyoke, Mass., 4s,	
On $27,000 Clark County, Ind., 5s,	50,000 00*
On $13,000 Town of Laconia, N. H., 4s,	
On $15,000 City of Nashua, N. H., 4s,	
On $2,500 United States 4s,	2,500 00
On $2,000 City of Lowell, Mass., 4s,	1,460 00
On $2,000 City of Cambridge, Mass., 4s,	1,800 00

Loans on Bank Stock, amount on each: —

On 60 shares National Bank of Redemption, Boston,	$8,000 00
On 10 shares First National Bank, Boston,	
On 20 shares Faneuil National Bank, Boston,	

* This illegal loan has since been paid.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	$186,000	$199,885 00	$186,000 00
of Fitchburg, Mass., 4s,	100,000	105,000 00	100,000 00
of Lynn, Mass., 4s,	160,000	164,700 00	160,000 00
of Chelsea, Mass., 4s.,	50,000	51,500 00	50,000 00
of Grand Rapids, Mich., 5s,	50,000	51,500 00	50,000 00
County of Hillsborough, N. H., 4s,	40,000	40,800 00	40,000 00
City of Indianapolis, Ind., 4s,	25,000	25,875 00	25,000 00
of Quincy, Mass., 4s,	3,000	3,000 00	3,000 00
of Waterbury, Conn., 4s,	25,000	26,000 00	25,000 00
	$639,000	$668,260 00	$639,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
60	Atlas National Bank, Boston,	$6,000	$7,020 00	$6,000 00
50	Atlantic Nat'l Bank, Boston,	5,000	6,125 00	5,000 00
15	N'l B'k of Commerce, Boston,	1,500	1,710 00	2,000 00
37	National Eagle Bank, Boston,	3,700	3,108 00	4,144 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.
200	First National Bank, Boston, .	$20,000	$47,600 00	$20,000 00
5	Howard Nat'l Bank, Boston, .	500	485 00	606 25
30	Hamilton Nat'l Bank, Boston,	3,000	3,300 00	3,580 00
25	Market Nat'l Bank, Boston, .	2,500	2,125 00	2,500 00
257	North National Bank, Boston,	25,700	29,555 00	25,680 47
210	People's Nat'l Bank, Boston, .	21,000	33,600 00	25,000 00
173	Nat'l Rockland Bank, Boston,	17,300	24,566 00	19,430 00
150	National Revere Bank, Boston,	15,000	14,250 00	15,000 00
21	N'l B'k of the Republic, Boston,	2,100	3,339 00	2,698 87
52	State National Bank, Boston, .	5,200	6,032 00	5,993 00
55	Second Nat'l Bank, Boston, .	5,500	10,175 00	5,500 00
8	Shoe & Leather N'l B'k, Boston,	800	720 00	872 00
9	Suffolk Nat'l Bank, Boston, .	900	882 00	1,070 25
32	Tremont Nat'l Bank, Boston, .	3,200	2,816 00	3,762 75
510	Washington N'l Bank, Boston,	51,000	55,590 00	58,729 50
50	Third National Bank, Boston,	5,000	4,500 00	5,000 00
		$194,900	$257,498 00	$208,567 09

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 7s, . .	$12,000	$12,120 00	$12,000 00
Boston & Maine R.R. 4½s, . .	100,000	111,000 00	100,000 00
Fitchburg R.R. 4s, . . .	150,000	147,750 00	140,000 00
Fitchburg R.R. 4½s, . . .	257,000	259,570 00	257,000 00
Fitchburg R.R. 5s, . . .	100,000	105,000 00	100,000 00
Boston & Albany R.R. 4s, . .	25,000	26,250 00	26,000 00
Boston & Lowell R.R. 4s, . .	80,000	81,345 00	80,000 00
Concord & Claremont R.R. 4½s, .	50,000	52,500 00	50,000 00
Concord & Montreal R.R. 4s, .	75,000	76,500 00	75,000 00
Danbury & Norwalk R.R. 5s, .	25,000	28,500 00	25,000 00
Maine Central R.R. 4s, . .	25,000	25,000 00	25,000 00
Manchester & Lawrence R.R. 4s,	50,000	50,500 00	50,000 00
New Haven & Derby R.R. 6s, .	25,000	27,000 00	25,000 00
Old Colony R.R. 4s, . . .	100,000	105,100 00	100,000 00
Sullivan County R.R. 4s, . .	25,000	25,000 00	25,000 00
Worcester, Nashua & Rochester R.R. 4s, ...	50,000	51,000 00	50,000 00
	$1,149,000	$1,184,135 00	$1,140,000 00

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Institution for Savings in Roxbury and its Vicinity — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$535,602 86	2 per cent.	$964,000 00	4 per cent.	$1,412,626 00	5 per cent.
16,000 00	2¾ "	134,500 00	4¼ "	7,000 00	5¼ "
15,000 00	3 "	607,800 00	4½ "	67,003 29	5½ "
25,000 00	3½ "	25,000 00	4⅝ "	77,150 00	6 "
30,000 00	3⅝ "	54,500 00	4¾ "	1,300 00	7 "
250,000 00	3¾ "				

Value, by books, of real estate held or owned by foreclosure or otherwise,		$2,500 00
Assessed value of the same,		2,500 00
Net income received from same during year ending Oct. 31, 1894,		84 10
Number of loans which are of an amount not exceeding $3,000 each,	292	
Aggregate amount of the same,		523,787 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, 1894,		273,140 16
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, 1894,	2 per cent., $105,898 84 2 per cent., 110,097 64	215,996 48
Number of accounts opened during the year ending Oct. 31, 1894,	2,618	
Number of accounts closed during the year ending Oct. 31, 1894,	1,968	
Total number of open accounts Oct. 31, 1894,	14,928	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		11,934 29
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		1,268,209 02
Number of same,	15,863	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		1,046,265 77
Number of same,	14,399	
Date of examination by commissioner: October 8.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	11,447	$234,715 02	To the credit —		
Exceeding $50 and not more than $100,	2,220	182,380 00	Of women, both adult and minor,	8,393	$598,343 28
Exceeding $100 and not more than $200,	961	150,821 00	Of guardians,	61	12,756 00
Exceeding $200 and not more than $500,	739	259,048 00	Of religious and charitable associations,	104	8,036 00
Exceeding $500 and less than $1,000,	248	183,025 00	In trust,	1,509	158,202 00
Of $1,000 or more,	248	258,220 00			
Totals,	15,863	$1,268,209 02			

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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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$97,000 00	Deposits,	$511,427 58
Bank stock as per schedule,	61,953 00	Guaranty fund,	12,900 00
Railroad bonds as per schedule,	91,000 00	Interest account,	5,368 10
Real estate by foreclosure,	6,602 60		
Loans on real estate,	233,322 00		
Loans on personal security,	5,540 00		
Loans to counties, cities or towns (notes),	2,000 00		
Deposits in banks, on interest,	25,862 05		
Cash on hand,	6,416 03		
	$529,695 68		$529,695 68

Cash on Deposit in Banks, amount in each: —

Fourth National Bank, Boston,	$9,894 07
Merchants' National Bank, Salem,	4,545 61
First National Bank, Salem,	7,256 16
First National Bank, Ipswich,	4,166 21

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Ipswich Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 3½s,	$15,000	$15,737 00	$15,000 00
of Boston, Mass., 4s,	10,000	11,350 00	10,000 00
of East Saginaw, Mich., 4½s,	5,000	5,250 00	5,000 00
of Keene, N. H., 5s,	2,500	2,563 00	2,500 00
of Lewiston, Me, 5s,	2,000	2,300 00	2,000 00
of Lynn, Mass., 4s,	5,000	5,250 00	5,000 00
of Providence, R. I., 5s,	5,000	5,750 00	5,000 00
of Salem, Mass., 4s,	20,000	21,100 00	20,000 00
of Haverhill, Mass, 4s,	20,000	20,600 00	20,000 00
of Northampton, Mass, 4s,	12,500	12,812 00	12,500 00
	$97,000	$102,712 00	$97,000 00

Detailed Statement of Bank Stock.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Atlas National Bank, Boston,	$1,000	$1,170 00	$1,000 00
7	Blackstone Nat'l Bank, Boston,	700	701 00	700 00
10	Continental Nat'l B'k, Boston,	1,000	1,222 00	1,000 00
4	N'l B'k of Commerce, Boston,	400	460 00	400 00
18	Eliot Nat'l Bank, Boston,	1,800	2,358 00	1,800 00
20	Freeman's Nat'l Bank, Boston,	2,000	2,000 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	1,100 00	1,000 00
20	Howard Nat'l Bank, Boston,	2,000	1,935 00	2,000 00
36	Merchants' Nat'l B'k, Boston,	3,600	5,697 00	4,032 00
25	N'l B'k of the Republic, Boston,	2,500	3,863 00	3,150 00
40	New England N'l B'k, Boston,	4,000	6,330 00	5,800 00
8	National Revere Bank, Boston,	800	762 00	800 00
30	N'l B'k of Redemption, Boston,	3,000	3,772 00	3,600 00
4	Second National Bank, Boston,	400	740 00	580 00
10	Tremont Nat'l Bank, Boston,	1,000	880 00	1,000 00
24	Nat'l Union Bank, Boston,	2,400	3,192 00	3,048 00
23	Gloucester N'l B'k, Gloucester,	2,300	3,105 00	2,875 00
8	Nat'l Grand B'k, Marblehead,	800	1,000 00	800 00
63	Asiatic Nat'l Bank, Salem,	1,890	1,890 00	1,890 00
13	Nat'l Exchange Bank, Salem,	1,300	1,300 00	1,300 00
43	First Nat'l Bank, Salem,	4,300	4,300 00	4,300 00
122	Merchants' Nat'l Bank, Salem,	7,320	8,174 00	7,320 00
19	Mercantile Nat'l Bank, Salem,	1,900	1,900 00	1,900 00
27	Naumkeag Nat'l Bank, Salem,	2,700	3,645 00	3,348 00
21	Salem National Bank, Salem,	2,100	2,667 00	2,310 00
15	First National Bank, Ipswich,	1,500	1,500 00	1,500 00
		$56,210	$67,913 00	$61,953 00

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Federal Reserve Bank of St. Louis

Ipswich Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	$10,000	$10,300 00	$10,000 00
Boston & Lowell R.R. 4½s,	1,000	1,040 00	1,000 00
Boston & Lowell R.R. 5s,	10,000	10,475 00	10,000 00
Concord & Montreal R.R. 4s,	15,000	15,487 00	15,000 00
Fitchburg R.R. 4½s,	10,000	10,200 00	10,000 00
Maine Central R.R. 4½s,	25,000	26,750 00	25,000 00
Old Colony R.R. 4s,	20,000	21,300 00	20,000 00
	$91,000	$95,552 00	$91,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$8,711 82	2 per cent.	$2,000 00	4 per cent.	$13,550 00	5½ per cent.
17,150 23	2½ "	11,500 00	5 "	213,812 00	6 "

Value, by books, of real estate held or owned by foreclosure or otherwise,		$6,602 60
Assessed value of the same,		7,130 00
Net income received from same during year ending Oct. 31, 1894,		136 50
Number of loans which are of an amount not exceeding $3,000 each,	201	
Aggregate amount of the same,		194,162 00
Total number of loans upon real estate,	204	
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, 1894,		23,500 07
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, 1894,	2 per cent., $8,634 73 2 per cent., 9,278 91	17,913 64
Number of accounts opened during the year ending Oct. 31, 1894,	326	
Number of accounts closed during the year ending Oct. 31, 1894,	254	
Total number of open accounts Oct. 31, 1894,	2,007	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		1,434 59
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		135,276 15
Number of same,	2,015	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		97,541 02
Number of same,	1,306	
Date of examination by commissioner: April 6.		

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Ipswich Savings Bank — Concluded.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less, . .	1,610	$27,363 46	To the credit —		
Exceeding $50 and not more than $100, . .	177	14,733 61	Of women, both adult and minor, . .	1,080	$58,568 64
Exceeding $100 and not more than $200, . .	91	13,531 78	Of guardians, . .	9	995 77
Exceeding $200 and not more than $500, . .	84	27,993 45	Of religious and charitable associations, .	61	12,848 53
Exceeding $500 and less than $1,000, . . .	25	15,708 78	In trust, ...	24	7,159 76
Of $1,000 or more, . .	28	35,945 07			
Totals, . . .	2,015	$135,276 15			

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Federal Reserve Bank of St. Louis

LAWRENCE SAVINGS BANK—LAWRENCE.

Incorporated March 10, 1868. Present number of corporators, 43.

HEZEKIAH PLUMMER, *President.* WM. W. SPALDING, *Treasurer.*
WM. 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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$173,200 00	Deposits,	$1,048,631 77
Bank stock as per schedule,	77,900 00	Guaranty fund,	25,300 00
Loans on bank stock,	23,780 00	Interest account,	38,866 32
Railroad bonds as per schedule,	165,000 00		
Real estate (for banking purposes),	33,000 00		
Loans on real estate,	420,860 00		
Loans on personal security,	131,950 00		
Loans to counties, cities or towns (notes),	7,500 00		
Deposits in banks, on interest,	69,904 67		
Expense account,	1,280 60		
Cash on hand,	8,422 82		
	$1,112,798 09		$1,112,798 09

Cash on Deposit in Banks, amount in each:—

Arlington National Bank, Lawrence,	$29,904 67
Pacific National Bank, Lawrence,	40,000 00

Loans on Bank Stock, amount on each:—

On 5 shares Pacific National Bank, Lawrence,	$380 00
On 100 shares Arlington National Bank, Lawrence,	10,000 00
On 80 shares Methuen National Bank, Methuen,	8,000 00
On 21 shares Bay State National Bank, Lawrence,	
On 17 shares Andover National Bank, Andover,	1,500 00
On 5 shares Lawrence National Bank, Lawrence,	400 00
On 40 shares Pacific National Bank, Lawrence,	3,500 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	$6,145 00	$6,000 00
of Concord, N. H., 4s,	9,000	9,378 50	9,000 00
of Dayton, Ohio, 5s,	10,000	10,650 00	10,000 00*
of Dayton, Ohio, 6s,	5,000	5,300 00	5,000 00*
of Detroit, Mich., 4s,	5,000	5,441 50	5,000 00
of Fall River, Mass., 6s,	2,000	2,370 00	2,000 00
of Keene, N. H. 4s,	11,000	11,281 25	11,000 00
of Lowell, Mass., 4s,	1,000	1,023 25	1,000 00
of Nashua, N. H., 4s,	5,000	5,233 50	5,000 00
of Pawtucket, R. I., 6s,	3,000	3,030 00	3,000 00
of Portsmouth, N. H , 4s,	15,000	15,475 25	15,000 00
of Saginaw, Mich., 4½s,	5,000	5,206 25	5,000 00
of Springfield, Ohio, 6s,	10,000	10,787 75	10,000 00
of Waltham, Mass., 4s,	5,000	5,091 00	5,000 00
Town of Danvers, Mass , 4s,	7,500	7,606 25	7,500 00
United States 6s,	1,000	1,030 00	1,000 00
City of Akron, Ohio, 5s,	18,200	18,797 50	18,200 00
County of Aroostook, Me., 4½s,	20,000	21,475 00	20,000 00
City of Bay City, Mich., 4s,	10,000	10,166 50	10,000 00
of Bay City, Mich., 5s,	2,000	2,055 00	2,000 00
of Bridgeport, Conn., 4s,	5,000	5,216 50	5,000 00
of Grand Rapids, Mich., 4½s,	5,000	5,418 75	5,000 00
Town of Milford, N. H., 4s,	8,000	8,074 25	8,000 00
of Milwaukee, Wis., 5s,	4,500	4,857 00	4,500 00
	$173,200	$181,110 00	$173,200 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	$2,340 00	$2,000 00
20	Blackstone N'l Bank, Boston,	2,000	2,002 50	2,000 00
55	Central Nat'l Bank, Boston,	5,500	6,985 00	5,500 00
24	Eliot National Bank, Boston,	2,400	3,144 00	2,400 00
16	First Ward N'l Bank, Boston,	1,600	2,040 00	1,600 00
95	Fourth National Bank, Boston,	9,500	11,257 50	9,500 00
15	Howard Nat'l Bank, Boston,	1,500	1,451 25	1,500 00
56	Market National Bank, Boston,	5,600	4,760 00	5,600 00
20	Merchants' Nat'l Bank, Boston,	2,000	3,155 00	2,000 00
10	National City Bank, Boston,	1,000	820 00	1,000 00
27	N'l B'k of Commerce, Boston,	2,700	3,105 00	2,700 00
54	Nat'l Bank of the Commonwealth, Boston,	5,400	7,033 50	5,400 00
23	N'l B'k of No. America, Boston,	2,300	2,645 00	2,300 00

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Lawrence Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
103	N'l Hide & Leather B'k, Boston,	$10,300	$11,072 50	$10,300 00
54	State National Bank, Boston, .	5,400	6,264 00	5,400 00
58	Third National Bank, Boston, .	5,800	5,205 50	5,800 00
40	Tremont Nat'l Bank, Boston, .	4,000	3,520 00	4,000 00
59	Nat'l Webster Bank, Boston, .	5,900	5,900 00	5,900 00
20	Arlington N'l B'k, Lawrence, .	2,000	2,560 00	2,000 00
10	Lawrence N'l B'k, Lawrence, .	1,000	1,200 00	1,000 00
		$77,900	$86,460 75	$77,900 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 5s, . .	$10,000	$10,792 00	$10,000 00
Boston & Lowell R.R 4s, . .	50,000	51,133 00	50,000 00
Boston & Maine R R. 4s, . .	10,000	10,200 00	10,000 00
Concord & Montreal R.R. 4s, . .	10,000	10,367 50	10,000 00
Fitchburg R.R. 5s, ...	20,000	20,783 50	20,000 00
Fitchburg R.R. 6s, ...	5,000	5,250 00	5,000 00
Old Colony R.R. 4½s, . . .	20,000	20,975 00	20,000 00
Portland & Ogdensburg R.R. 6s, .	5,000	5,600 00	5,000 00
Portsmouth, Great Falls & Conway R.R. 4½s, ...	5,000	5,594 00	5,000 00
Maine Central & European & North American R.R. 4s, . . .	5,000	5,067 00	5,000 00
Boston & Maine R.R. 4½s, . .	25,000	28,000 00	25,000 00
	$165,000	$173,762 00	$165,000 00

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

Amount.	Rate.	Amount.	e.	Amount.	Rate.
$69,904 67	3⅝ per cent.	$25,000 00	4½ per cent.	$272,380 00	6 per cent.
47,500 00	4 "	204,000 00	5 "	2,600 00	6½ "
10,000 00	4⅛ "	21,000 00	5½ "	1,610 00	7 "

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Lawrence Savings Bank — Concluded.

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, 1894,		1,465 08
Number of loans which are of an amount not exceeding $3,000 each,	254	
Aggregate amount of the same,		272,910 00
Total number of loans upon real estate,	271	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		52,747 41
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, 1894,	2 per cent., $18,246 82 2 per cent, 18,763 03	37,009 85
Number of accounts opened during the year ending Oct. 31, 1894,	915	
Number of accounts closed during the year ending Oct. 31, 1894,	617	
Total number of open accounts Oct. 31, 1894,	2,961	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		4,240 01
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		281,992 90
Number of same,	4,519	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		226,143 62
Number of same,	2,586	
Date of examination by commissioner: February 15.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	3,517	$58,824 08	To the credit —		
Exceeding $50 and not more than $100,	522	42,903 59	Of women, both adult and minor,	1,425	$114,701 51
Exceeding $100 and not more than $200,	206	32,097 09	Of guardians,	29	3,896 58
Exceeding $200 and not more than $500,	170	61,153 47	Of religious and charitable associations,	49	3,185 60
Exceeding $500 and less than $1,000,	58	41,014 67	In trust,	108	13,357 08
Of $1,000 or more,	46	46,000 00			
Totals,	4,519	$281,992 90			

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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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$51,753 75	Deposits,	$705,656 00
Bank stock as per schedule,	174,840 00	Guaranty fund,	35,600 00
Loans on bank stock,	3,240 00	Profit and loss account,	37,656 29
Railroad bonds as per schedule,	83,962 50		
Real estate by foreclosure,	5,980 10		
Loans on real estate,	246,960 00		
Loans on personal security,	179,103 00		
Loans to counties, cities or towns (notes),	10,200 00		
Loans on depositors' books,	175 00		
Deposits in banks, on interest,	16,000 00		
Deposits in banks, not on interest,	6,697 94		
	$778,912 29		$778,912 29

Cash on Deposit in Banks, amount in each: —

Lee National Bank, Lee,	$6,697 94
Pynchon National Bank, Springfield,	8,000 00
Springfield National Bank, Springfield,	8,000 00

Loans on Bank Stock, amount on each: —

On 7 shares Lee National Bank, Lee,	$650 00
On 8 shares Lee National Bank, Lee,	700 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.
City of Boston, Mass., 5s,	$1,000	$1,160 00	$1,000 00
of Boston, Mass., 6s,	10,000	11,950 00	10,000 00
of Providence, R. I., 5s,	10,000	11,375 00	10,000 00
of Springfield, Mass., 4s,	10,000	10,400 00	10,000 00
Town of Rockingham, Vt., 4s,	2,500	2,512 50	2,500 00
District of Columbia 5s,	10,000	10,550 00	10,000 00
United States 5s,	7,000	8,330 00	8,253 75
	$50,500	$56,277 50	$51,753 75

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
54	First Nat'l Bank, Adams,	$5,400	$8,100 00	$6,300 00
40	First Nat'l Bank, Amherst,	4,000	6,000 00	5,800 00
40	Birmingham National Bank, Birmingham, Conn.,	4,000	7,000 00	6,000 00
10	Atlantic Nat'l Bank, Boston,	1,000	1,227 50	1,000 00
30	Atlas National Bank, Boston,	3,000	3,510 00	3,000 00
30	Continental Nat'l B'k, Boston,	3,000	3,450 00	3,100 00
20	Everett National Bank, Boston,	2,000	1,665 00	2,000 00
100	First Nat'l Bank, Boston,	10,000	23,500 00	10,000 00
10	Hamilton Nat'l Bank, Boston,	1,000	1,105 00	1,000 00
30	Massachusetts N'l B'k, Boston,	3,000	2,850 00	3,000 00
20	State National Bank, Boston,	2,000	2,320 00	2,000 00
30	Winthrop Nat'l B'k, Boston,	3,000	3,495 00	3,000 00
60	N'l B'k of Commerce, Boston,	6,000	6,950 00	6,100 00
20	Nat'l Bank of the Commonwealth, Boston,	2,000	2,605 00	2,000 00
100	N'l B'k of No. America, Boston,	10,000	11,500 00	10,100 00
50	N'l B'k of Redemption, Boston,	5,000	6,125 00	5,000 00
30	N'l B'k of the Republic, Boston,	3,000	4,770 00	3,000 00
70	National Eagle Bank, Boston,	7,000	5,600 00	7,000 00
70	N'l Hide & Leather B'k, Boston,	7,000	7,525 00	7,100 00
40	National Revere Bank, Boston,	4,000	3,800 00	4,000 00
26	Nat'l Webster Bank, Boston,	2,600	2,600 00	2,600 00
30	City N'l B'k, Bridgeport, Conn.,	3,000	4,650 00	4,000 00
180	Lee Nat'l Bank, Lee,	18,000	24,300 00	18,000 00
70	Adams N'l Bank, No. Adams,	7,000	8,400 00	7,000 00
150	Pittsfield Nat'l Bank, Pittsfield,	15,000	19,500 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	2,360 00	2,000 00
40	Pynchon N'l Bank, Springfield,	4,000	5,600 00	5,740 00

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Lee Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
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	10,875 00	9,500 00
30	Springfield N'l B'k, Springfield,	3,000	3,750 00	3,750 00
		$157,500	$207,532 50	$174,840 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	$25,000	$25,375 00	$25,062 50
Concord & Montreal R.R. 4s,	20,000	20,400 00	20,000 00
Maine Central R.R. 7s,	10,000	13,500 00	13,900 00
Old Colony R.R. 4s,	25,000	26,375 00	25,000 00
	$80,000	$85,650 00	$83,962 50

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$8,000 00	3 per cent.	$266,975 00	5 per cent.	$172,703 00	6 per cent.
8,000 00	4 "				

Value, by books, of real estate held or owned by foreclosure or otherwise,	$5,980 10
Assessed value of the same,	3,200 00
Net income received from same during year ending Oct. 31, 1894,	508 07
Number of loans which are of an amount not exceeding $3,000 each,	239
Aggregate amount of the same,	193,168 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, 1894,	37,217 64

Times for the dividends fixed by the by-laws: May 31 and November 30.

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Federal Reserve Bank of St. Louis

Lee Savings Bank — Concluded.

Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1894,	2 per cent., $13,439 79 2 per cent., 13,325 25	$26,765 04
Number of accounts opened during the year ending Oct. 31, 1894,	279	
Number of accounts closed during the year ending Oct. 31, 1894,	234	
Total number of open accounts Oct. 31, 1894,	2,129	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		3,592 60
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		110,197 75
Number of same,	1,463	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		124,438 47
Number of same,	1,371	

Date of examination by commissioner: August 17.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	1,035	$22,272 34	To the credit —		
Exceeding $50 and not more than $100,	235	18,953 24	Of women, both adult and minor,	656	$50,521 98
Exceeding $100 and not more than $200,	94	14,392 58	Of guardians,	1	15 00
Exceeding $200 and not more than $500,	56	19,850 04	Of religious and charitable associations,	31	676 18
Exceeding $500 and less than $1,000,	28	19,574 47	In trust,	40	4,868 94
Of $1,000 or more,	15	15,155 08			
Totals,	1,463	$110,197 75			

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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. MURDOCH,
THEO. E. WOOLCOCK, ALONZO B. DAVIDSON,
E. W. CONANT.

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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$223,000 00	Deposits,	$536,520 08
Loan on public funds,	1,000 00	Guaranty fund,	18,368 67
Bank stock as per schedule,	41,463 69	Interest account,	14,396 86
Railroad bonds as per schedule,	69,000 00		
Loans on real estate,	172,379 43		
Loans on personal security,	31,677 00		
Loans to counties, cities or towns (notes),	18,692 00		
Deposits in bank, on interest,	10,337 79		
Expense account,	325 22		
Premium account,	1,410 48		
	$569,285 61		$569,285 61

Cash on Deposit in Bank: —

Leicester National Bank, Leicester, ... $10,337 79

Loan on Public Funds: —

On $1,000 United States 4s, ... $1,000 00

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Federal Reserve Bank of St. Louis

Leicester Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Beverly, Mass., 4s,	$10,000	$10,400 00	$10,000 00
of Braintree, Mass., 4s,	5,000	5,250 00	5,000 00
of Clinton, Mass., 4s,	11,000	11,242 00	11,000 00
of Great Barrington, Mass., 4s,	5,000	5,250 00	5,000 00
of Holbrook, Mass, 4s,	10,000	10,450 00	10,000 00
of Orange, Mass., 4s,	18,000	18,510 00	18,000 00
of Randolph, Mass., 4s,	24,000	24,960 00	24,000 00
City of Boston, Mass., 4s,	5,000	5,100 00	5,000 00
of Chelsea, Mass., 6s,	8,000	8,040 00	8,000 00
of Chelsea, Mass., 4s,	5,000	5,100 00	5,000 00
of Cleveland, Ohio, 4s,	5,000	5,100 00	5,000 00
of Columbus, Ohio, 4s,	10,000	10,000 00	10,000 00*
of Dayton, Ohio, 4s,	5,000	5,000 00	5,000 00*
of Dayton, Ohio, 6s,	5,000	5,225 00	5,000 00*
of Fall River, Mass., 6s,	1,000	1,100 00	1,000 00
of Grand Rapids, Mich., 4½s,	8,000	8,720 00	8,000 00
of Lawrence, Mass., 4s,	10,000	10,250 00	10,000 00
of Lynn, Mass., 4s,	9,000	9,525 00	9,000 00
of Lowell, Mass., 4s,	10,000	10,450 00	10,000 00
of Manchester, N. H., 6s,	1,000	1,140 00	1,000 00
of Waltham, Mass., 4s,	12,000	12,480 00	12,000 00
of Waterbury, Conn., 4s,	5,000	5,087 50	5,000 00
of Worcester, Mass., 4½s,	4,000	4,360 00	4,000 00
of Bay City, Mich., 4s,	15,000	15,400 00	15,000 00
of New Britain, Conn., 4s,	5,000	5,125 00	5,000 00
Town of No. Attleboro', Mass., 4s,	5,000	5,200 00	5,000 00
of Leicester, Mass., 4s,	12,000	12,357 30	12,000 00
	$223,000	$230,821 80	$223,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Continental N'l Bank, Boston,	$1,000	$1,150 00	$1,150 00
30	Eliot National Bank, Boston,	3,000	3,930 00	3,610 00
15	Market National Bank, Boston,	1,500	1,275 00	1,770 04
20	North National Bank, Boston,	2,000	2,320 00	2,425 00
20	Nat'l Webster Bank, Boston,	2,000	2,000 00	2,000 00
50	N'l Hide & Leather B'k, Boston,	5,000	5,375 00	5,954 40
15	National Revere Bank, Boston,	1,500	1,428 75	1,925 00
12	N'l B'k of No. America, Boston,	1,200	1,380 00	1,346 00
20	National Bank of the Commonwealth, Boston,	2,000	2,605 00	2,100 00
50	State National Bank, Boston,	5,000	5,800 00	5,397 50

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Federal Reserve Bank of St. Louis

Leicester Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Howard Nat'l Bank, Boston, .	$2,500	$2,418 75	$2,635 00
47½	Leicester N'l Bank, Leicester,	4,750	7,125 00	5,261 25
11	Millbury N'l Bank, Millbury, .	1,100	1,100 00	1,314 50
10	Oxford Nat'l Bank, Oxford, .	1,000	1,050 00	1,050 00
25	Central N'l Bank, Worcester, .	2,500	3,625 00	3,525 00
		$36,050	$42,582 50	$41,463 69

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . .	$7,000	$7,095 00	$7,000 00
Boston & Maine R.R. 4s, . . .	20,000	20,400 00	20,000 00
Boston & Providence R.R. 4s, . .	5,000	5,250 00	5,000 00
Eastern R.R. 6s, ...	3,000	3,630 00	3,000 00
Fitchburg R.R. 4s, ...	4,000	3,920 00	4,000 00
Fitchburg R.R. 4½s, ...	3,000	3,030 00	3,000 00
Fitchburg R.R. 5s, ...	3,000	3,105 00	3,000 00
Leeds & Farmington R R. 6s, . .	4,000	4,120 00	4,000 00
Old Colony R.R. 4s, ...	5,000	5,250 00	5,000 00
Upper Coos R.R. 4s, ...	5,000	4,900 00	5,000 00
Vermont & Massachusetts R.R. 5s, .	10,000	10,800 00	10,000 00
	$69,000	$71,500 00	$69,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$10,337 79	2 per cent.	$8,000 00	4½ per cent.	$1,800 00	5½ per cent.
19,662 00	4 "	151,957 00	5 "	42,329 43	6 "

Number of loans which are of an amount not exceeding $3,000 each, . 134
Aggregate amount of the same, ... $126,956 43
Total number of loans upon real estate, ... 135
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894, ... 24,080 21
Times for the dividends fixed by the by-laws: June 1 and December 1.

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Leicester Savings Bank — Concluded.

Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1894,	2 per cent., $9,644 16 2 per cent., 9,745 36	$19,389 52
Number of accounts opened during the year ending Oct. 31, 1894,	133	
Number of accounts closed during the year ending Oct. 31, 1894,	92	
Total number of open accounts Oct. 31, 1894,	1,125	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		1,171 25
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		80,958 72
Number of same,	636	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		65,554 85
Number of same,	741	

Date of examination by commissioner: March 8.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	404	$8,498 17	To the credit—		
Exceeding $50 and not more than $100,	90	7,645 68	Of women, both adult and minor,	251	$35,558 56
Exceeding $100 and not more than $200,	41	6,677 13	Of religious and charitable associations,	6	199 53
Exceeding $200 and not more than $500,	56	20,343 09	In trust,	16	2,680 81
Exceeding $500 and less than $1,000,	26	18,794 65			
Of $1,000 or more,	19	19,000 00			
Totals,	636	$80,958 72			

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Federal 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, 1894.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	$29,522 00	Deposits,	$163,926 80
Loans on bank stock,	500 00	Guaranty fund,	915 74
Railroad bonds as per schedule,	5,143 06	Interest account,	828 79
Loans on real estate,	108,100 00	Profit and loss account,	643 21
Loans on personal security,	8,000 00		
Loans to counties, cities or towns (notes),	10,500 00		
Deposits in banks, not on interest,	4,540 23		
Expense account,	9 25		
	$166,314 54		$166,314 54

Cash on Deposit in Bank: —

Lenox National Bank, Lenox, ... $4,540 23

Loan on Bank Stock: —

On 5 shares Lenox National Bank, Lenox, ... $500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Chapin N'l Bank, 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

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Lenox Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
18	Mechanics' N'l B'k, Worcester,	$1,800	$1,800 00	$1,800 00
22	Pittsfield N'l Bank, 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 National B'k, Worcester,	1,000	1,900 00	1,900 00
35	Lenox Nat'l Bank, Lenox, . .	3,500	4,375 00	4,220 00
11	Agricultural N'l B'k, Pittsfield,	1,100	2,915 00	2,671 00
12	Housatonic National Bank, Stockbridge, . . .	1,200	2,010 00	2,010 00
27	Lee National Bank, Lee, .	2,700	3,645 00	3,606 00
		$20,100	$29,290 00	$29,522 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s, ...	$5,000	$5,237 50	$5,143 06

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$10,500 00	4 per cent.	$69,100 00	5 per cent.	$47,500 00	6 per cent.

Number of loans which are of an amount not exceeding $3,000 each,	29	
Aggregate amount of the same, ...		$31,085 00
Total number of loans upon real estate, ...	41	
Amount of investments from which no income is received, ...		1,900 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894, ...		7,287 42
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, 1894, . .	2 per cent., $2,688 94 2 per cent., 2,864 83	5,553 77
Number of accounts opened during the year ending Oct. 31, 1894, .	162	
Number of accounts closed during the year ending Oct. 31, 1894, .	92	
Total number of open accounts Oct. 31, 1894, ...	553	

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Lenox Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		$9 52
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		51,457 14
Number of same,	825	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		36,911 74
Number of same,	395	

Date of examination by commissioner: August 16.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	599	$14,225 98	To the credit —		
Exceeding $50 and not more than $100,	138	11,854 46	Of women, both adult and minor,	275	$14,896 80
Exceeding $100 and not more than $200,	56	8,760 37	Of religious and charitable associations,	3	1,434 25
Exceeding $200 and not more than $500,	21	7,136 25	In trust,	3	287 00
Exceeding $500 and less than $1,000,	5	3,480 08			
Of $1,000 or more,	6	6,000 00			
Totals,	825	$51,457 14			

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Federal Reserve Bank of St. Louis

LEOMINSTER SAVINGS BANK — LEOMINSTER.

Incorporated March 16, 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:

GEO. 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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$101,000 00	Deposits,	$861,173 97
Loans on public funds,	150 00	Guaranty fund,	40,000 00
Bank stock as per schedule,	62,710 00	Interest account,	22,910 79
Loans on bank stock,	4,650 00		
Railroad bonds as per schedule,	29,500 00		
Real estate (for banking purposes),	24,000 00		
Real estate by foreclosure,	600 00		
Loans on real estate,	541,892 15		
Loans on personal security,	132,635 00		
Loans to counties, cities or towns (notes),	3,500 00		
Loans on depositors' books,	125 00		
Deposit in bank, on interest,	22,736 16		
Cash on hand,	586 45		
	$924,084 76		$924,084 76

Cash on Deposit in Bank:—

Leominster National Bank, Leominster, ... $22,736 16

Loan on Public Funds:—

On $200 United States 4s, ... $150 00

Loans on Bank Stock, amount on each:—

On 25 shares Central National Bank, Lynn, ... $1,000 00
On 55 shares Leominster National Bank, Leominster, ... 3,650 00

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Leominster Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Brockton, Mass., 4s,	$8,000	$8,000 00	$8,000 00
of Chicago, Ill., 4s,	25,000	26,000 00	25,000 00*
of Fall River, Mass., 4s,	11,000	11,220 00	11,000 00
of Meriden, Conn., 4s,	10,000	10,200 00	10,000 00
of Quincy, Mass., 4s,	10,000	10,200 00	10,000 00
Town of Leominster, Mass., 4s,	21,000	21,210 00	21,000 00
of Peabody, Mass., 4s,	6,000	6,000 00	6,000 00
of Reading, Mass., 4s,	10,000	10,200 00	10,000 00
	$101,000	$103,030 00	$101,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	National Webster B'k, Boston,	$5,000	$5,000 00	$5,000 00
62	Boston Nat'l Bank, Boston,	6,200	6,200 00	5,890 00
27	Central Nat'l Bank, Boston,	2,700	3,429 00	2,700 00
61	Globe Nat'l Bank, Boston,	6,100	5,490 00	5,480 00
10	Market Nat'l Bank, Boston,	1,000	890 00	850 00
3	Blackstone Nat'l Bank, Boston,	300	300 00	285 00
25	Eliot Nat'l Bank, Boston,	2,500	3,275 00	2,500 00
34	Everett Nat'l Bank, Boston,	3,400	2,822 00	2,890 00
20	Continental N'l Bank, 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	1,411 00	1,445 00
2	Shoe & Leather N'l B'k, Boston,	200	180 00	170 00
1	Winthrop N'l Bank, Boston,	100	116 00	100 00
20	N'l B'k of the Commonwealth, Boston,	2,000	2,600 00	2,000 00
30	N'l B'k of No America, Boston,	3,000	3,450 00	3 000 00
9	N'l B'k of Commerce, Boston,	900	1,035 00	900 00
80	Safety Fund N'l B'k, Fitchburg,	8,000	8,800 00	8,000 00
160	Leominster N'l B'k, Leominster,	16,000	16,800 00	16,000 00
20	Crocker Nat'l Bank, Turner's Falls,	2,000	2,400 00	2,000 00
		$64,600	$68,373 00	$62,710 00

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Leominster Savings Bank — Continued.

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	5,500 00	5,000 00
	$30,000	$30,000 00	$29,500 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$22,736 16	2 per cent.	$235,504 00	5 per cent.	$377,403 15	6 per cent.
3,600 00	4 "	66,445 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, 1894,		1,449 91
Value, by books, of other real estate held or owned by foreclosure or otherwise,		600 00
Assessed value of the same,		600 00
Net income received from same during year ending Oct. 31, 1894,		50 00
Number of loans which are of an amount not exceeding $3,000 each,	453	
Aggregate amount of the same,		414,552 15
Total number of loans upon real estate,	449	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		47,001 44
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, 1894,	2 per cent., $15,693 36 2 per cent., 15,896 21	31,589 57
Number of accounts opened during the year ending Oct. 31, 1894,	513	
Number of accounts closed during the year ending Oct. 31, 1894,	321	
Total number of open accounts Oct. 31, 1894,	3,025	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		1,989 84
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		168,203 18
Number of same,	1,951	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		148,223 22
Number of same,	1,928	

Date of examination by commissioner: March 13.

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Leominster Savings Bank — Concluded.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	1,248	$27,985 45	To the credit —		
Exceeding $50 and not more than $100,	343	20,468 58	Of women, both adult and minor,	1,024	$75,543 08
Exceeding $100 and not more than $200,	125	19,809 33	Of guardians,	5	2,065 00
Exceeding $200 and not more than $500,	161	40,252 61	Of religious and charitable associations,	24	6,019 62
Exceeding $500 and less than $1,000,	45	30,561 23	In trust,	30	8,659 70
Of $1,000 or more,	29	29,125 98			
Totals,	1,951	$168,203 18			

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Federal Reserve Bank of St. Louis

LEXINGTON SAVINGS BANK — LEXINGTON.

Incorporated March 11, 1871. Present number of corporators, 39.

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:

LEONARD A. SAVILLE, WALTER WELLINGTON,
LYMAN LAWRENCE, EDWIN S. SPAULDING,
BRADLEY C. WHITCHER.

Open for business Wednesday, 3.30 to 6 P.M.; Saturday, 3.30 to 7 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$20,318 75	Deposits,	$308,671 00
Loan on public funds,	25,000 00	Guaranty fund,	9,405 61
Loan on bank stock,	2,000 00	Interest account,	3,146 68
Railroad bonds as per schedule,	39,500 00	Profit and loss account,	2,582 50
Loan on railroad bonds,	2,000 00		
Loans on real estate,	201,061 15		
Loans on personal security,	16,400 00		
Loans to counties, cities or towns (notes),	10,000 00		
Deposit in bank, on interest,	5,251 16		
Expense account,	90 92		
Cash on hand,	2,183 81		
	$323,805 79		$323,805 79

Cash on Deposit in Bank: —

Fourth National Bank, Boston, ... $5,251 16

Loan on Public Funds: —

On $26,000 City of Boston, Mass., 4s, ... $25,000 00

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Federal Reserve Bank of St. Louis

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	$5,200 00	$5,000 00
County of Aroostook, Me., 4½s, .	5,000	5,318 75	5,318 75
City of Cleveland, Ohio, 5s, . .	5,000	5,425 00	5,000 00
of Milwaukee, Wis., 5s, . .	5,000	5,475 00	5,000 00
	$20,000	$21,418 75	$20,318 75

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . .	$6,000	$6,060 00	$6,000 00
Boston, Revere Beach & Lynn R R. 6s,	2,000	2,100 00	2,000 00
Cheshire R R. 6s, ...	1,000	1,060 00	1,000 00
Concord & Montreal R.R. 4s, . .	5,000	5,100 00	5,000 00
Lowell & Lawrence R.R. 6s, . .	2,000	2,100 00	2,000 00
Maine Central R.R. 4½s, . . .	3,500	3,675 00	3,500 00
Portland & Ogdensburg R.R. 6s, .	5,000	5,500 00	5,000 00
Boston & Maine R.R. 4½s, . .	10,000	11,050 00	10,000 00
Conn. & Passumpsic Rivers R.R. 4s,	5,000	5,050 00	5,000 00
	$39,500	$41,695 00	$39,500 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$5,251 16	3 per cent.	$32,000 00	4 per cent.	$202,161 15	6 per cent.
3,000 00	3½ "	19,200 00	5 "	100 00	7 3/10 "

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Lexington Savings Bank — Concluded.

Number of loans which are of an amount not exceeding $3,000 each,	101	
Aggregate amount of the same,		$154,961 15
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, 1894,		17,300 60
Time 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, 1894,	2½ per cent., $6,952 38 2 per cent., 5,826 02	12,778 40
Number of accounts opened during the year ending Oct. 31, 1894,	156	
Number of accounts closed during the year ending Oct. 31, 1894,	95	
Total number of open accounts Oct. 31, 1894,	1,111	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		850 16
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		68,683 73
Number of same,	1,149	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		61,120 09
Number of same,	744	
Date of examination by commissioner: January 18.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	890	$16,970 99	To the credit —		
Exceeding $50 and not more than $100,	128	10,760 72	Of women, both adult and minor,	546	$29,973 65
Exceeding $100 and not more than $200,	66	9,921 10	Of guardians,	1	300 00
Exceeding $200 and not more than $500,	45	15,018 32	Of religious and charitable associations,	27	1,774 83
Exceeding $500 and less than $1,000,	14	9,652 60	In trust,	58	5,208 05
Of $1,000 or more,	6	6,360 00			
Totals,	1,149	$68,683 73			

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Federal Reserve Bank of St. Louis

LOWELL FIVE CENTS SAVINGS BANK—LOWELL.

Incorporated April 12, 1854. Present number of corporators, 62.

WILLIAM S. SOUTHWORTH, *President.* AUSTIN K. CHADWICK, *Treasurer.*
AUSTIN K. CHADWICK, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

GEO. F. PENNIMAN, JOHN H. MCALVIN,
GEORGE S. CHENEY, ALBION C. TAYLOR,
ARTHUR STAPLES, AUSTIN K. CHADWICK.

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

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	$179,720 00	Deposits,	$1,569,538 89
Loans on bank stock,	15,000 00	Guaranty fund,	66,500 00
Railroad bonds as per schedule,	75,000 00	Profit and loss account,	62,083 54
Real estate (for banking purposes),	65,000 00	Premium account,	653 00
Real estate by foreclosure,	3,000 00		
Loans on real estate,	792,441 67		
Loans on personal security,	525,550 00		
Loans to counties, cities or towns (notes),	25,000 00		
Deposits in banks, on interest,	15,790 55		
Cash on hand,	2,273 21		
	$1,698,775 43		$1,698,775 43

Cash on Deposit in Banks, amount in each:—

Prescott National Bank, Lowell,	$1,275 44
Appleton National Bank, Lowell,	14,423 14
National Bank of the Commonwealth, Boston,	91 97

Loans on Bank Stock, amount on each:—

On 23 shares Prescott National Bank, Lowell,	
On 7 shares Old Lowell National Bank, Lowell,	$2,600 00
On 14 shares Appleton National Bank, Lowell,	
On 34 shares Rollstone National Bank, Fitchburg,	2,000 00
On 1 share Old Lowell National Bank, Lowell,	
On 1 share First National Bank, Lowell,	400 00
On 2 shares Crocker National Bank, Turner's Falls,	

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Federal Reserve Bank of St. Louis

Lowell Five Cents Savings Bank — Continued.

On 3 shares Old Lowell National Bank, Lowell, ...	$2,200 00
On 15 shares First National Bank, Lowell, ...	
On 15 shares Railroad National Bank, Lowell, ...	
On 44 shares Merchants' National Bank, Lowell, ...	7,800 00
On 9 shares Prescott National Bank, Lowell, ...	
On 25 shares Railroad National Bank, Lowell, ...	

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
44	Atlas National Bank, Boston, .	$4,400	$5,148 00	$4,400 00
33	Blackstone Nat'l B'k, Boston, .	3,300	3,300 00	3,300 00
40	Boston National B'k, Boston, .	4,000	4,160 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	4,100 00	5,000 00
40	National Bank of Commerce, Boston, ...	4,000	4,600 00	4,000 00
70	Continental Nat'l B'k, Boston,	7,000	8,540 00	7,000 00
30	National Eagle Bank, Boston,	3,000	2,490 00	3,000 00
50	Eliot National Bank, Boston, .	5,000	6,550 00	5,000 00
20	Everett National Bank, Boston,	2,000	1,660 00	2,000 00
17	Nat'l Exchange Bank, Boston,	1,700	2,142 00	1,700 00
20	National Bank of the Commonwealth, Boston, . . .	2,000	2,580 00	2,000 00
5	Faneuil Hall N'l Bank, Boston,	500	645 00	500 00
50	Freeman's Nat'l Bank, Boston,	5,000	5,000 00	5,000 00
60	Globe Nat'l Bank, Boston, .	6,000	5,400 00	6,000 00
50	Hamilton Nat'l Bank, Boston,	5,000	5,500 00	5,000 00
22	N'l Hide & Leather B'k, Boston,	2,200	2,354 00	2,200 00
20	Howard Nat'l Bank, Boston, .	2,000	1,920 00	2,000 00
40	Lincoln Nat'l Bank, Boston, .	4,000	3,120 00	4,000 00
10	Merchants' N'l Bank, Boston,	1,000	1,570 00	1,000 00
5	North Nat'l Bank, Boston, .	500	565 00	500 00
90	N'l B'k of No. America, Boston,	9,000	10,440 00	9,000 00
100	N'l B'k of Redemption, Boston,	10,000	12,500 00	10,000 00
10	N'l B'k of the Republic, Boston,	1,000	1,590 00	1,000 00
27	Nat'l Revere Bank, Boston, .	2,700	2,565 00	2,700 00
25	Second Nat'l Bank, Boston, .	2,500	4,625 00	2,500 00
60	Shoe & Leather N'l Bk, Boston,	6,000	5,400 00	6,000 00
5	Shawmut Nat'l Bank, Boston,	500	665 00	500 00
20	State Nat'l Bank, Boston, .	2,000	2,320 00	2,000 00
92	Suffolk National Bank, Boston,	9,200	9,200 00	9,200 00
71	Tremont Nat'l Bank, Boston, .	7,100	6,248 00	7,100 00
40	Nat'l Union Bank, Boston, .	4,000	5,320 00	4,000 00
20	Washington Nat'l B'k, Boston,	2,000	2,180 00	2,000 00
85	First Nat'l Bank, Lowell, . .	8,500	14,450 00	11,305 00
35	Merchants' Nat'l Bank, Lowell,	3,500	5,250 00	3,500 00
83	Old Lowell Nat'l B'k, Lowell,	8,300	9,960 00	10,375 00
135	Prescott Nat'l Bank, Lowell, .	13,500	20,250 00	16,740 00
78	Railroad Nat'l Bank, Lowell,	7,800	9,360 00	9,000 00
		$170,400	$200,167 00	$179,720 00

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Federal Reserve Bank of St. Louis

Lowell Five Cents Savings Bank — Continued.

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
Fitchburg R.R. 5s, ...	40,000	42,500 00	40,000 00
Maine Central R.R. 4½s, . . .	15,000	15,900 00	15,000 00
	$75,000	$78,400 00	$75,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$91 97	2 per cent.	$233,000 00	4½ per cent.	$17,800 00	5½ per cent.
15,698 58	3 "	22,300 00	4¾ "	71,450 00	6 "
283,000 00	4 "	619,441 67	5 "	30,000 00	6½ "
50,000 00	4¼ "	31,000 00	5¼ "		

Amount invested in real estate for banking purposes, ...		$65,000 00
Estimated value of the same, ...		65,000 00
Assessed value of the same, ...		56,420 00
Net income received from same during year ending Oct. 31, 1894, . .		606 29
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, 1894, . .		184 45
Number of loans which are of an amount not exceeding $3,000 each,	186	
Aggregate amount of the same, ...		260,691 67
Total number of loans upon real estate, ...	230	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894, ...		77,030 31
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, 1894, . .	2 per cent, $29,265 34 2 per cent., 29,136 67	58,402 01
Number of accounts opened during the year ending Oct. 31, 1894,	1,493	
Number of accounts closed during the year ending Oct. 31, 1894,	1,232	
Total number of open accounts Oct. 31, 1894, ...	7,323	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes), ...		6,318 28
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894, ...		266,568 27
Number of same, ...	7,378	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894, ...		264,340 74
Number of same, ...	4,314	
Date of examination by commissioner: September 14.		

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Lowell Five Cents Savings Bank — Concluded.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less, . .	6,574	$58,791 39	To the credit —		
Exceeding $50 and not more than $100, . .	354	29,670 42	Of women, both adult and minor, . .	3,043	$104,664 09
Exceeding $100 and not more than $200, . .	175	27,365 16	Of guardians, . .	10	2,229 07
Exceeding $200 and not more than $500, . .	170	61,255 91	Of religious and charitable associations, .	31	2,810 24
Exceeding $500 and less than $1,000, . . .	58	41,485 39	In trust, ...	587	28,864 83
Of $1,000 or more, . .	47	48,000 00			
Totals, . . .	7,378	$266,568 27			

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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:

George S. Motley, Frederick Taylor,
James W. B. Shaw, Geo. J. Carney.

Open for business 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, 1894.

Assets.		Liabilities.	
Public funds as per schedule,	$65,000 00	Deposits,	$4,399,116 39
Bank stock as per schedule,	170,500 00	Guaranty fund,	221,806 25
Loans on bank stock,	15,350 00	Profit and loss account,	30,319 83
Real estate (for banking purposes),	20,334 06	Suspense account,	84,283 01
Loans on real estate,	1,773,092 00		
Loans on personal security,	910,400 00		
Loans to counties, cities or towns (notes),	1,642,710 00		
Deposits in banks, on interest,	138,139 42		
	$4,735,525 48		$4,735,525 48

Cash on Deposit in Banks, amount in each:—

Wamesit National Bank, Lowell,	$75,000 00
Merchants' National Bank, Lowell,	63,139 42

Loans on Bank Stock, amount on each:—

On 10 shares Merchants' National Bank, Lowell,	$400 00
On 2 shares Prescott National Bank, Lowell,	1,200 00
On 10 shares Railroad National Bank, Lowell,	
On 140 shares Wamesit National Bank, Lowell,	9,000 00
On 30 shares Merchants' National Bank, Lowell,	2,000 00
On 5 shares Railroad National Bank, Lowell,	300 00
On 16 shares Prescott National Bank, Lowell,	650 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 Bank, Boston,	$14,200	$14,626 00	$14,200 00
174	National Eagle Bank, Boston,	17,400	14,485 50	17,400 00
344	Merchants' Nat'l Bank, Boston,	34,400	54,438 00	34,400 00
161	New England N'l B'k, Boston,	16,100	25,478 25	16,100 00
473	Second Nat'l Bank, Boston, .	47,300	87,505 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	$257,052 75	$170,500 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$138,139 42	2½ per cent.	$60,000 00	3⅞ per cent.	$186,000 00	4¾ per cent.
209,000 00	3 "	1,549,210 00	4 "	936,225 00	5 "
100,000 00	3⅛ "	75,000 00	4 15/64 "	16,250 00	5½ "
548,000 00	3¼ "	25,000 00	4¼ "	23,417 00	6 "
27,500 00	3⅜ "	485,950 00	4½ "	100,000 00	6½ "

Amount invested in real estate for banking purposes, ...	$20,334 06
Estimated value of the same, ...	20,334 06
Assessed value of the same, ...	42,350 00
Net income received from same during year ending Oct. 31, 1894, . .	1,266 20
Number of loans which are of an amount not exceeding $3,000 each, 111	
Aggregate amount of the same, ...	167,467 00
Total number of loans upon real estate, ... 180	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894, ...	207,390 43
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, 1894,	2 per cent.,	$84,138 41	$167,994 21
	2 per cent.,	83,855 80	
Number of accounts opened during the year ending Oct. 31, 1894,		1,663	
Number of accounts closed during the year ending Oct. 31, 1894,		1,731	
Total number of open accounts Oct. 31, 1894,		11,209	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),			8,900 00
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,			645,484 00
Number of same,		9,886	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,			773,030 65
Number of same,		12,422	

Date of examination by commissioner: April 13.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	7,705	$157,612 00	To the credit—		
Exceeding $50 and not more than $100,	1,112	91,462 00	Of women, both adult and minor,	5,459	$364,205 00
Exceeding $100 and not more than $200,	432	68,073 00	Of guardians,	15	3,835 00
Exceeding $200 and not more than $500,	427	153,285 00	Of religious and charitable associations,	25	3,224 00
Exceeding $500 and less than $1,000,	125	89,468 00	In trust,	1,138	86,717 00
Of $1,000 or more,	85	85,584 00			
Totals,	9,886	$645,484 00			

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Federal Reserve Bank of St. Louis

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, 1894.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	$1,100 00	Deposits,	$53,569 74
Railroad bonds as per schedule,	4,246 50	Guaranty fund,	464 94
Loans on real estate,	33,351 00	Interest account,	95 09
Loans on personal security,	5,905 00		
Loans to counties, cities or towns (notes),	3,500 00		
Deposits in banks, on interest,	4,527 68		
Expense account,	95 95		
Insurance account,	30 00		
Cash on hand,	1,373 64		
	$54,129 77		$54,129 77

Cash on Deposit in Banks, amount in each: —

Springfield Safe Deposit and Trust Company, Springfield,	$1,852 56
Pynchon National Bank, Springfield,	2,675 12

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Federal Reserve Bank of St. Louis

Ludlow Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	City National Bank, Holyoke,	$1,000	$1,150 00	$1,100 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s,	$2,000	$2,100 00	$2,102 50
Leeds & Farmington R.R. 6s,	1,000	1,040 00	1,144 00
Connecticut River R.R. 4s,	1,000	1,050 00	1,000 00
	$4,000	$4,190 00	$4,246 50

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$4,527 68	4 per cent.	$8,900 00	5½ per cent.	$20,156 00	6 per cent.
13,700 00	5 "				

Number of loans which are of an amount not exceeding $3,000 each,	76	
Aggregate amount of the same,		$42,756 00
Total number of loans upon real estate,	44	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		2,708 57
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, 1894,	2 per cent., $958 49 2 per cent., 935 41	1,893 90
Number of accounts opened during the year ending Oct. 31, 1894,	132	
Number of accounts closed during the year ending Oct. 31, 1894,	105	
Total number of open accounts Oct. 31, 1894,	473	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		754 20
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		21,025 30
Number of same,	860	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		18,500 97
Number of same,	342	

Date of examination by commissioner: June 8.

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Federal Reserve Bank of St. Louis

Ludlow Savings Bank — Concluded.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less, . .	754	$6,483 62	To the credit —		
Exceeding $50 and not more than $100, . .	65	3,933 30	Of women, both adult and minor, . .	210	$5,096 36
Exceeding $100 and not more than $200, . .	26	3,071 32	Of guardians, . .	1	165 39
Exceeding $200 and not more than $500, . .	8	2,316 38	Of religious and charitable associations, .	14	446 11
Exceeding $500 and less than $1,000, . . .	5	3,220 68	In trust, ...	8	1,022 46
Of $1,000 or more, . .	2	2,000 00			
Totals, . . .	860	$21,025 30			

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Federal Reserve Bank of St. Louis

LYNN FIVE CENTS SAVINGS BANK—LYNN.

Incorporated May 15, 1855. Present number of corporators, 74.

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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$298,572 50	Deposits,	$2,889,977 79
Loans on public funds,	662,650 00	Guaranty fund,	144,000 00
Bank stock as per schedule,	180,197 97	Profit and loss account,	197,309 54
Loans on bank stock,	10,300 00		
Railroad bonds as per schedule,	44,000 00		
Loans on railroad bonds,	340,000 00		
Real estate (for banking purposes),	33,155 40		
Real estate by foreclosure,	1,428 81		
Loans on real estate,	1,156,636 81		
Loans on personal security,	344,850 00		
Loans to counties, cities or towns (notes),	9,000 00		
Deposits in banks, on interest,	133,485 53		
Expense account,	3,056 56		
Furniture and fixtures,	1,224 41		
Cash on hand,	12,729 34		
	$3,231,287 33		$3,231,287 33

Cash on Deposit in Banks, amount in each: —

National City Bank, Lynn,	$12,452 89
Merchants' National Bank, Boston,	7,476 23
Market National Bank, Boston,	61,415 61
National Bank of the Republic, Boston,	52,140 80

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Lynn Five Cents Savings Bank — Continued.

Loans on Public Funds, amount on each: —

On $50,000 City of Boston, Mass., 4s,	$50,000 00
On $45,000 Town of Arlington, Mass., 4s,	
On $75,000 City of Brockton, Mass., notes,	160,000 00
On $50,000 certified check on Shawmut National Bank,*	
On $50,000 City of Cambridge, Mass, 4s,	
On $20,000 City of Medford, Mass., 4s,	
On $10,000 City of Fall River, Mass., 4¼s,	126,000 00
On $48,000 City of Malden, Mass., 4s,	
On $100,000 City of Indianapolis, Ind., 4s,	
On $20,000 Town of Agawam, Mass., 4s,	
On $5,000 City of Fall River, Mass., 4s,	
On $10,000 City of Portsmouth, N. H., 4s,	146,000 00
On $10,000 Town of Athol, Mass., 4s,	
On $5,000 Town of Wakefield, Mass., 4s,	
On $4,000 City of Marlborough, Mass., 4s,	
On $11,500 City of Waterbury, Conn., 4s,	
On $2,000 City of Everett, Mass., 4s,	50,000 00
On $1,000 City of Manchester, N. H., 4s,	
On $33,000 Town of Methuen, Mass., 4s,	
On $3,000 City of Haverhill, Mass., 4s,	
On $1,000 City of Sioux City, Iowa, 6s,	
On $3,000 Town of Provincetown, Mass., 4s,	61,000 00
On $25,000 Town of Hudson, Mass., 4s,	
On $30,202 Town of Hull, Mass., 4s,	
On $20,000 Town of Rockport, Mass., 4s,	20,000 00
On $7,000 Town of Laconia, N. H., 4s,	
On $10,000 Town of Windsor, Vt., 4s,	
On $8,000 City of Meriden, Conn., 3½s,	49,650 00
On $1,000 City of Holyoke, Mass., 4s,	
On $25,000 City of Taunton, Mass., 4s,	

Loans on Bank stock, amount on each: —

On 10 shares Manufacturers' National Bank, Lynn,	$625 00
On 5 shares Lynn National Bank, Lynn,	500 00
On 16 shares National City Bank, Lynn,	1,600 00
On 2 shares Railroad National Bank, Lowell,	175 00
On 60 shares Security Safe Deposit and Trust Company, Lynn,	5,400 00
On 10 shares Security Safe Deposit and Trust Company, Lynn,	800 00
On 15 shares Manufacturers' National Bank, Lynn,	1,200 00

Loans on Railroad Bonds, amount on each: —

On $20,000 Maine Central R.R. 7s,	$40,000 00
On $25,000 Boston & Albany R.R. 6s,	
On $23,000 Concord & Montreal R.R. 4s,	
On $73,000 Boston & Maine R.R. 4½s,	174,000 00
On $80,000 St. Johnsbury & Lake Champlain R.R. 5s,	
On $120,000 Providence & Springfield R.R. 5s,	100,000 00
On $2,000 Concord & Montreal R.R. 4s,	
On $15,000 Fitchburg R.R. 5s,	26,000 00
On $12,000 Upper Coos R.R. 4½s,	

* Held temporarily.

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Lynn Five Cents Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 3½s,	$10,000	$10,100 00	$9,862 50
of Cambridge, Mass., 6s,	5,000	5,072 50	5,000 00
of Chelsea, Mass., 6s,	2,000	2,025 00	2,000 00
of Chicago, Ill., 4s,	25,000	25,500 00	25,000 00*
of Chicago, Ill., 7s,	20,000	20,480 00	20,000 00*
of Cleveland, Ohio, 5s,	57,210	59,344 31	57,210 00
of Cleveland, Ohio, 7s,	7,000	7,225 00	7,000 00
of Fort Wayne, Ind., 6s,	15,000	16,425 00	15,000 00
of Grand Rapids, Mich., 4s,	5,000	5,062 50	5,000 00
of Lynn, Mass., 4s,	12,000	12,300 00	12,000 00
of Manchester, N. H., 4s,	1,000	1,035 00	1,000 00
of Milwaukee, Wis., 5s,	24,500	25,823 75	24,500 00
of Newton, Mass., 5s,	5,000	5,650 00	5,000 00
of Pawtucket, R. I., 5s,	5,000	5,225 00	5,000 00
of Peoria, Ill., 4½s,	10,000	10,650 00	10,000 00
of Rockford, Ill., 4½s,	21,000	21,955 00	21,000 00
Town of Brookline, Mass., 7s,	10,000	11,000 00	10,000 00
of Framingham, Mass., 4s,	10,000	10,300 00	10,000 00
of Wakefield, Mass., 4s,	4,000	4,000 00	4,000 00
County of Strafford, N. H., 4s,	10,000	10,000 00	10,000 00
District of Columbia 7s,	15,000	18,000 00	15,000 00
City ofGrand Rapids, Mich., 5s,	25,000	25,437 50	25,000 00
	$298,710	$312,610 56	$298,572 50

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
23	Nat'l Exchange Bank, Boston,	$2,300	$2,915 25	$2,957 50
88	Globe National Bank, Boston,	8,800	7,744 00	7,920 00
253	N'l B'k of Redemption, Boston,	25,300	30,992 50	30,000 00
7	N'l Hide & Leather B'k, Boston,	700	752 50	682 50
69	Nat'l Revere Bank, Boston,	6,900	6,555 00	6,900 00
25	Freeman's Nat'l Bank, Boston,	2,500	2,250 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	17,710 00	17,116 50
14	Boylston Nat'l Bank, Boston,	1,400	1,708 00	1,400 00
17	Columbian Nat'l Bank, Boston,	1,700	1,759 50	1,700 00
127	Nat'l Union Bank, Boston,	12,700	17,049 75	15,500 00
37	Blackstone N'l Bank, Boston,	3,700	3,700 00	3,700 00
42	N'l B'k of the Republic, Boston,	4,200	6,678 00	4,200 00
127	Tremont Nat'l Bank, Boston,	12,700	11,176 00	12,700 00
30	North Nat'l Bank, Boston,	3,000	3,480 00	3,000 00

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Lynn Five Cents Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
26	N'l B'k of No. America, Boston,	$2,600	$2,990 00	$2,418 00
276	Nat'l City Bank, Lynn, . .	27,600	48,300 00	39,539 50
93	Central Nat'l Bank, Lynn, .	9,300	13,950 00	11,863 97
61	First Nat'l Bank, Lynn, . .	6,100	8,235 00	6,850 00
30	Winthrop Nat'l Bank, Boston,	3,000	3,495 00	3,000 00
50	Georgetown N'l Bank, Georgetown, ...	5,000	5,500 00	5,000 00
		$156,400	$198,290 50	$180,197 97

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Revere Beach & Lynn R.R. 6s,	$11,000	$11,550 00	$11,000 00
Fitchburg R.R. 5s, ...	9,000	9,360 00	9,000 00
Fitchburg R.R. 6s, ...	7,000	7,350 00	7,000 00
Old Colony R.R. 6s, ...	7,000	7,400 00	7,000 00
Portland & Ogdensburg R.R. 6s, .	10,000	11,000 00	10,000 00
	$44,000	$46,660 00	$44,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$7,476 23	1½ per cent.	$75,000 00	3¾ per cent.	$202,682 00	5 per cent.
113,556 41	2 "	837,550 00	4 "	4,500 00	5¼ "
12,452 89	2½ "	25,000 00	4⅛ "	972,499 81	5½ "
135,000 00	3 "	105,000 00	4¼ "	61,805 00	6 "
100,000 00	3½ "	4,000 00	4½ "	400 00	6½ "

Amount invested in real estate for banking purposes, ...		$33,155 40
Estimated value of the same, ...		34,000 00
Assessed value of the same, ...		32,100 00
Net income received from same during year ending Oct. 31, 1894, . .		2,072 90
Value, by books, of other real estate held or owned by foreclosure or otherwise, ...		1,428 81
Assessed value of the same, ...		19,000 00
Number of loans which are of an amount not exceeding $3,000 each,	902	
Aggregate amount of the same, ...		844,186 81
Total number of loans upon real estate, ...	950	

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Federal Reserve Bank of St. Louis

Lynn Five Cents Savings Bank — Concluded.

Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		$159,153 88
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, 1894,	2 per cent., $52,192 27 2 per cent., 53,165 16	105,357 43
Number of accounts opened during the year ending Oct. 31, 1894,	2,655	
Number of accounts closed during the year ending Oct. 31, 1894,	2,285	
Total number of open accounts Oct. 31, 1894,	16,515	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		9,077 78
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		662,007 12
Number of same,	17,081	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		625,499 84
Number of same,	14,889	
Date of examination by commissioner: April 17.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	14,560	$219,167 17	To the credit —		
Exceeding $50 and not more than $100,	1,370	111,052 09	Of women, both adult and minor,	9,216	$365,320 66
Exceeding $100 and not more than $200,	539	83,614 31	Of guardians,	43	4,845 67
Exceeding $200 and not more than $500,	571	212,161 53	Of religious and charitable associations,	88	5,274 46
Exceeding $500 and less than $1,000,	28	20,321 41	In trust,	233	16,069 92
Of $1,000 or more,	13	15,690 61			
Totals,	17,081	$662,007 12			

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Federal Reserve Bank of St. Louis

LYNN INSTITUTION FOR SAVINGS — LYNN.

Incorporated June 20, 1826. Present number of corporators, 60.

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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$805,440 00	Deposits,	$3,497,804 12
Bank stock as per schedule,	190,900 00	Guaranty fund,	170,000 00
Loans on bank stock,	22,500 00	Profit and loss account,	187,655 91
Railroad bonds as per schedule,	198,500 00		
Loan on railroad stock,	50,000 00		
Real estate (for banking purposes),	30,000 00		
Real estate by foreclosure,	2,623 73		
Loans on real estate,	1,384,638 00		
Loans on personal security,	881,153 00		
Loans to counties, cities or towns (notes),	87,666 67		
Deposits in banks, on interest,	189,049 79		
Tax titles,	211 31		
Cash on hand,	12,777 53		
	$3,855,460 03		$3,855,460 03

Cash on Deposit in Banks, amount in each: —

First National Bank, Lynn,	$96,367 85
Fourth National Bank, Boston,	25,000 00
Shawmut National Bank, Boston,	16,994 44
Manufacturers' National Bank, Boston,	50,687 50

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 70 shares Fourth National Bank, Boston,	6,500 00
On 10 shares Lynn Safe Deposit and Trust Company, Lynn,	1,000 00
On 100 shares First National Bank, Lynn,	10,000 00

Loan on Railroad Stock: —

On 500 shares Eastern R.R.,	$50,000 00*

* A legal loan when made.

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Federal Reserve Bank of St. Louis

Lynn Institution for Savings — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bay City, Mich., 5s,	$7,000	$7,000 00	$7,000 00
of Boston, Mass , 3½s,	10,000	10,000 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 Chicago, Ill., 4s,	50,000	50,000 00	50,000 00*
of Cleveland, Ohio, 6s,	3,000	3,090 00	3,000 00
of Cleveland, Ohio, 5s,	32,040	32,640 00	32,040 00
of Columbus, Ohio, 4s,	10,000	10,000 00	10,000 00*
of Concord, N. H., 6s,	2,000	2,000 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 Hartford, Conn., 4s,	25,000	25,000 00	25,000 00
of Fitchburg, Mass., 4s,	10,000	10,000 00	10,000 00
of Grand Rapids, Mich., 8s,	5,000	5,150 00	5,000 00
of Haverhill, Mass., 4s,	35,000	35,000 00	35,000 00
of Lynn, Mass., 4s,	94,200	94,200 00	94,200 00
of Lynn, Mass., 6s,	1,000	1,030 00	1,000 00
of Lewiston, Me., 6s,	10,000	11,000 00	10,000 00
of Milwaukee, Wis., 5s,	65,000	67,950 00	65,000 00
of Nashua, N. H., 4s,	20,000	20,000 00	20,000 00
of New Bedford, Mass., 6s,	5,000	6,100 00	5,000 00
of New Haven, Conn., 7s,	10,000	11,700 00	10,000 00
of Peoria, Ill., 4½s,	20,000	21,000 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	2,150 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
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,	3,200	3,200 00	3,200 00
County of Hampden, Mass., 3s,	10,000	9,500 00	9,500 00
District of Columbia, 6s,	22,500	25,000 00	22,500 00
of Cleveland, Ohio, 4s,	3,000	3,000 00	3,000 00
of Detroit, Mich., 4s,	45,000	45,000 00	45,000 00
of Holyoke, Mass , 4s,	25,000	25,000 00	25,000 00
of Brockton, Mass., 4s,	20,000	20,000 00	20,000 00
	$805,940	$826,110 00	$805,440 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 National B'k, Boston,	$5,800	$7,119 50	$5,800 00
36	Blackstone Nat'l Bank, Boston,	3,600	3,600 00	3,600 00
89	Columbian N'l Bank, Boston,	8,900	9,111 50	8,900 00
45	Continental N'l Bank, Boston,	4,500	5,175 00	4,500 00
54	Everett Nat'l Bank, Boston,	5,400	4,495 50	5,400 00
55	National Exchange B'k, Boston,	5,500	6,971 25	5,500 00
15	Freeman's Nat'l Bank, Boston,	1,500	1,350 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	1,740 00	1,500 00
25	Mt. Vernon N'l B'k, Boston,	2,500	3,000 00	2,500 00
34	N'l B'k of No. America, Boston,	3,400	3,910 00	3,400 00
59	New England N'l B'k, Boston,	5,900	9,204 00	5,900 00
118	N'l B'k of the Republic, Boston,	11,800	18,762 00	11,800 00
100	N'l Rockland Bank, Boston,	10,000	14,000 00	10,000 00
20	Shawmut Nat'l Bank, Boston,	2,000	2,300 00	2,000 00
75	Second Nat'l Bank, Boston,	7,500	13,500 00	7,500 00
92	National Union Bank, Boston,	9,200	12,328 00	9,200 00
50	N'l Hide & Leather B'k, Boston,	5,000	5,375 00	5,000 00
430	First National Bank, Lynn,	43,000	58,050 00	43,000 00
301	Central Nat'l Bank, Lynn,	30,100	46,655 00	30,100 00
213	National City Bank, Lynn,	21,300	37,275 00	21,300 00
		$190,900	$269,796 75	$190,900 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. 4½s,	25,000	26,500 00	25,000 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
Concord & Montreal R.R. 4s,	25,000	25,000 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
Maine Central R.R. 7s,	15,000	18,500 00	15,000 00
N. Y., Providence & Boston R.R. 7s,	29,000	32,400 00	29,000 00
Old Colony R.R. 6s,	8,000	8,240 00	8,000 00
New Haven & Derby R.R. 6s,	20,000	21,000 00	20,000 00
	$198,500	$211,980 00	$198,500 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.
$96,367 85	2 per cent.	$25,000 00	3⅞ per cent.	$567,253 00	5 per cent.
92,681 94	2½ "	414,566 67	4 "	3,900 00	5¼ "
30,000 00	3 "	225,000 00	4¼ "	633,026 00	5⅝ "
130,000 00	3½ "	96,500 00	4½ "	203,312 00	6 "
60,000 00	3¾ "	36,500 00	4¾ "	900 00	7 "

Amount invested in real estate for banking purposes,		$30,000 00
Estimated value of the same,		40,000 00
Assessed value of the same,		30,000 00
Net income received from same during year ending Oct. 31, 1894,		2,116 78
Value, by books, of other real estate held or owned by foreclosure or otherwise,		2,623 73
Assessed value of the same,		2,450 00
Number of loans which are of an amount not exceeding $3,000 each,	446	
Aggregate amount of the same,		675,553 00
Total number of loans upon real estate,	541	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		183,621 92
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, 1894,	2 per cent., $61,440 08 2 per cent., 64,342 47	125,782 55
Rate and amount of any extra dividend paid during the year ending Oct. 31, 1894,	3 per cent.,	79,583 65
Number of accounts opened during the year ending Oct. 31, 1894,	1,533	
Number of accounts closed during the year ending Oct. 31, 1894,	1,058	
Total number of open accounts Oct. 31, 1894,	10,231	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		9,170 79
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		633,444 00
Number of same,	9,462	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		560,589 64
Number of same,	9,439	
Date of examination by commissioner: April 9.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	7,196	$134,431 00	To the credit —		
Exceeding $50 and not more than $100,	1,130	91,621 00	Of women, both adult and minor,	4,680	$301,550 00
Exceeding $100 and not more than $200,	493	77,377 00	Of guardians,	26	7,121 00
Exceeding $200 and not more than $500,	450	163,354 00	Of religious and charitable associations,	58	4,705 00
Exceeding $500 and less than $1,000,	113	80,706 00	In trust,	108	29,257 00
Of $1,000 or more,	80	85,955 00			
Totals,	9,462	$633,444 00			

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Federal Reserve Bank of St. Louis

MALDEN SAVINGS BANK—MALDEN.

Incorporated April 2, 1860. Present number of corporators, 40.

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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$246,500 00	Deposits,	$1,968,043 38
Loans on public funds,	50,000 00	Guaranty fund,	60,000 00
Bank stock as per schedule,	55,500 00	Interest account,	3,235 64
Loans on bank stock,	3,470 00	Profit and loss account,	43,483 14
Railroad bonds as per schedule,	76,000 00		
Loans on real estate,	1,175,383 83		
Loans on personal security,	390,000 00		
Loans to counties, cities or towns (notes),	26,600 00		
Deposits in banks, on interest,	48,946 67		
Expense account,	601 73		
Cash on hand,	1,759 93		
	$2,074,762 16		$2,074,762 16

Cash on Deposit in Banks, amount in each:—

First National Bank, Malden,	$25,291 80
Freeman's National Bank, Boston,	23,654 87

Loans on Public Funds, amount on each:—

On $27,000 Town of Methuen, Mass., 4s,	$25,000 00
On $6,000 City of Medford, Mass., 4s,	
On $5,000 Town of Stamford, Conn., 4s,	
On $13,000 City of Holyoke, Mass., 4s,	25,000 00
On $2,000 City of Vergennes, Vt., 4s,*	

* Legal collateral since substituted.

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Federal Reserve Bank of St. Louis

Malden Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

On 20 shares Third National Bank, Boston, ...	$2,000 00
On 4 shares Blackstone National Bank, Boston, ...	
On 4 shares Union Market National Bank, Watertown, ...	
On 9 shares First National Bank, Malden, ...	800 00
On 5 shares First National Bank, Malden, ...	500 00
On 8 shares First National Bank, Newburyport, ...	170 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s, . . .	$5,000	$6,000 00	$5,000 00
of Boston, Mass., 3½s, . .	1,000	1,000 00	1,000 00
of Cleveland, Ohio, 5s, . .	10,000	10,279 00	10,000 00
of Fall River, Mass., 6s, . .	5,000	6,121 00	5,000 00
of Malden, Mass., 3¾s, . .	38,500	38,500 00	38,500 00
of Malden, Mass, 4s, . .	108,500	112,732 00	108,500 00
of Milwaukee, Wis., 5s, . .	15,500	16,298 00	15,500 00
of Newton, Mass., 5s, . .	8,000	8,690 00	8,000 00
of Somerville, Mass., 4½s, .	13,000	13,900 00	13,000 00
Town of Brookline, Mass., 7s, .	10,000	11,100 00	10,000 00
of Clinton, Mass., 4s, . .	11,000	11,100 00	11,000 00
County of Aroostook, Me., 4½s,	10,000	10,630 00	10,000 00
Town of Ipswich, Mass., 4s, .	10,000	10,632 00	10,000 00
of Orange, Mass., 4s, . .	1,000	1,030 00	1,000 00
	$246,500	$258,012 00	$246,500 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 Nat'l Bank, Boston, .	2,300	2,829 00	2,300 00
13	N'l B'k of Commerce, Boston,	1,300	1,495 00	1,300 00
25	Continental N'l Bank, Boston,	2,500	2,875 00	2,500 00
28	National Eagle Bank, Boston,	2,800	2,324 00	2,800 00
8	Eliot National Bank, Boston, .	800	1,048 00	800 00
73	Nat'l Exchange Bank, Boston,	7,300	9,198 00	7,300 00
15	First National Bank, Boston, .	1,500	3,570 00	1,500 00
25	Freeman's Nat'l Bank, Boston,	2,500	2,500 00	2,500 00
20	N'l Hide & Leather B'k, Boston,	2,000	2,140 00	2,000 00
10	Hamilton Nat'l Bank, Boston,	1,000	1,100 00	1,000 00
11	Howard Nat'l Bank, Boston, .	1,100	1,056 00	1,100 00
30	Merchants' N'l Bank, Boston, .	3,000	4,710 00	3,000 00
12	N'l B'k of No. America, Boston,	1,200	1,380 00	1,200 00
14	North National Bank, Boston,	1,400	1,624 00	1,400 00

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Malden Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Old Boston Nat'l Bank, Boston,	$1,000	$1,045 00	$1,000 00
55	N'l B'k of Redemption, Boston,	5,500	6,875 00	5,500 00
7	National Revere B'k, Boston,	700	665 00	700 00
5	Nat'l Rockland Bank, Boston,	500	560 00	500 00
16	Shawmut Nat'l Bank, Boston, .	1,600	1,856 00	1,600 00
47	State National Bank, Boston, .	4,700	5,452 00	4,700 00
10	Tremont Nat'l Bank, Boston, .	1,000	880 00	1,000 00
10	Blackstone N'l Bank, Boston,	1,000	1,000 00	1,000 00
68	First Nat'l Bank, Malden, .	6,800	9,520 00	6,800 00
		$55,500	$68,042 00	$55,500 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R R. 6s, . .	$9,000	$9,171 00	$9,000 00
Boston & Lowell R.R. 4s, . .	3,000	3,075 00	3,000 00
Boston & Lowell R.R. 6s, . .	2,000	2,076 00	2,000 00
Concord & Montreal R.R. 4s, . .	25,000	25,815 00	25,000 00
Old Colony R.R. 6s, ...	2,000	2,079 00	2,000 00
Concord & Claremont R.R. 4½s, .	10,000	10,667 00	10,000 00
Portsmouth, Great Falls & Conway R.R. 4½s, ...	15,000	16,575 00	15,000 00
St. Johnsbury & Lake Champlain R.R. 5s, ...	10,000	11,166 00	10,000 00
	$76,000	$80,624 00	$76,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$48,946 67	2 per cent.	$100,000 00	4½ per cent.	$227,300 00	5½ per cent.
4,500 00	3¼ "	204,000 00	4½ "	530,793 83	6 "
191,100 00	4 "	387,760 00	5 "		

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Malden Savings Bank — Concluded.

Number of loans which are of an amount not exceeding $3,000 each,	573	
Aggregate amount of the same,		$749,283 83
Total number of loans upon real estate,	647	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		98,373 11
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, 1894,	2½ per cent., $41,819 19 2 per cent., 35,393 76	77,212 95
Number of accounts opened during the year ending Oct. 31, 1894,	1,426	
Number of accounts closed during the year ending Oct. 31, 1894,	875	
Total number of open accounts Oct. 31, 1894,	7,419	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		6,431 37
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		597,875 17
Number of same,	10,739	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		475,966 58
Number of same,	6,937	
Date of examination by commissioner: April 27.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	8,729	$174,466 94	To the credit —		
Exceeding $50 and not more than $100,	1,024	83,614 95	Of women, both adult and minor,	6,082	$324,607 72
Exceeding $100 and not more than $200,	458	69,499 03	Of guardians,	18	6,569 31
Exceeding $200 and not more than $500,	352	122,355 68	Of religious and charitable associations,	87	7,862 01
Exceeding $500 and less than $1,000,	111	81,061 52	In trust,	1,423	83,274 88
Of $1,000 or more,	65	66,877 05			
Totals,	10,739	$597,875 17			

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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,
JAMES N. PARKER.

Open for business every business day, 9 A.M. to 12 M.; also Saturday, 6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$59,498 36	Deposits,	$482,363 08
Bank stock as per schedule,	57,249 04	Guaranty fund,	11,982 12
Loan on bank stock,	2,200 00	Interest account,	12,289 22
Railroad bonds as per schedule,	85,532 23	Profit and loss account,	50 00
Real estate by foreclosure,	12,772 18		
Loans on real estate,	142,082 00		
Loans on personal security,	125,749 00		
Deposit in bank, on interest,	19,274 28		
Expense account,	1,684 76		
Cash on hand,	642 57		
	$506,684 42		$506,684 42

Cash on Deposit in Bank: —

Marblehead National Bank, Marblehead, ... $19,274 28

Loan on Bank Stock: —

On 22 shares National Grand Bank, Marblehead, ... $2,200 00

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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	$16,225 40	$15,500 00
City of Bangor, Me, 6s,	8,000	8,782 40	8,000 00
of Cleveland, Ohio, 5s,	5,000	5,143 50	5,000 00
of Portsmouth, N. H., 4s,	10,000	10,368 00	10,000 00
of Indianapolis, Ind., 4s,	10,000	10,442 00	10,297 10
County of Aroostook, Me., 4½s,	10,000	10,712 50	10,701 26
	$58,500	$61,673 80	$59,498 36

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	Blackstone Nat'l Bank, Boston,	$2,000	$2,000 00	$2,000 00
31	Boylston Nat'l Bank, Boston,	3,100	3,660 00	3,839 50
25	Continental N'l Bank, Boston,	2,500	2,875 00	2,687 50
5	Hamilton Nat'l Bank, Boston,	500	552 50	591 25
9	Market Nat'l Bank, Boston,	900	765 00	900 00
25	Merchants' N'l Bank, Boston,	2,500	3,943 75	3,331 25
20	Mt. Vernon N'l Bank, Boston,	2,000	2,400 00	2,505 20
25	North National Bank, Boston,	2,500	2,900 00	3,056 25
25	Shawmut Nat'l B'k, Boston,	2,500	2,881 25	3,084 37
21	Shoe & Leather N'l B'k, Boston,	2,100	1,890 00	2,100 00
58	State Nat'l Bank, Boston,	5,800	6,728 00	6,300 45
19	N'l B'k of Commerce, Boston,	1,900	2,185 00	2,440 00
25	N'l B'k of No. America, Boston,	2,500	2,875 00	2,778 12
29	N'l B'k of Redemption, Boston,	2,900	3,552 50	4,067 25
24	N'l B'k of the Republic, Boston,	2,400	3,816 00	3,072 00
32	N'l Hide & Leather B'k, Boston,	3,200	3,440 00	3,744 00
4	National Revere Bank, Boston,	400	380 00	400 00
8	Winthrop Nat'l Bank, Boston,	800	932 00	800 00
43	Marblehead National Bank, Marblehead,	4,300	4,300 00	4,912 75
38	Nat'l Grand B'k, Marblehead,	3,800	4,750 00	4,639 15
		$48,600	$56,826 00	$57,249 04

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Marblehead Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R R. 4s, . .	$10,000	$10,063 00	$10,000 00
Boston & Lowell R.R. 7s, . .	10,000	10,148 00	10,000 00
Boston & Maine R.R. 4s, . . .	7,000	7,140 00	7,000 00
Fitchburg R.R. 4½s, ...	5,000	5,070 00	5,000 00
Fitchburg R.R. 5s, ...	20,000	21,322 70	21,102 37
Maine Central R.R. 4½s, . . .	10,000	10,625 00	10,000 00
Upper Coos R.R. 4s, ...	5,000	5,000 00	5,000 00
St. Johnsbury & L. Champ. R.R. 5s,	15,000	17,491 15	17,429 86
	$82,000	$86,859 85	$85,532 23

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$19,274 28	2 per cent.	$18,100 00	4½ per cent.	$52,950 00	5½ per cent.
20,000 00	4 "	5,000 00	4¾ "	99,881 00	6 "
12,000 00	4¼ "	62,100 00	5 "		

Value, by books, of real estate held or owned by foreclosure or otherwise,		$12,772 18
Assessed value of the same, ...		16,250 00
Net income received from same during year ending Oct. 31, 1894, . .		1,298 47
Number of loans which are of an amount not exceeding $3,000 each,	76	
Aggregate amount of the same, ...		76,422 00
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, 1894, ...		21,677 38
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, 1894, . .	2 per cent., $8,315 72 2 per cent., 8,427 17	16,742 89
Number of accounts opened during the year ending Oct. 31, 1894, .	274	
Number of accounts closed during the year ending Oct. 31, 1894, .	179	
Total number of open accounts Oct. 31, 1894, ...	2,075	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes), ...		641 50
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894, ...		100,519 00
Number of same, ...	1,808	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894, ...		73,115 98
Number of same, ...	1,362	
Date of examination by commissioner: June 21.		

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Federal Reserve Bank of St. Louis

Marblehead Savings Bank — Concluded.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less, . .	1,445	$25,098 00	To the credit —		
Exceeding $50 and not more than $100, . .	166	13,541 00	Of women, both adult and minor, . .	761	$43,543 00
Exceeding $100 and not more than $200, . .	88	13,346 00	Of guardians, . .	2	355 00
Exceeding $200 and not more than $500, . .	83	29,126 00	Of religious and charitable associations, .	24	815 00
Exceeding $500 and less than $1,000, . . .	20	13,408 00	In trust, ...	10	1,258 00
Of $1,000 or more, . .	6	6,000 00			
Totals, . . .	1,808	$100,519 00			

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Federal Reserve Bank of St. Louis

MARLBOROUGH SAVINGS BANK — MARLBOROUGH.

Incorporated April 3, 1860. Present number of corporators, 105.

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,
WINSLOW M. WARREN, WILLIAM D. BURDETT,
BENJAMIN F. GREELY.

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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$329,337 50	Deposits,	$1,682,514 20
Bank stock as per schedule,	200,600 00	Guaranty fund,	62,300 00
Railroad bonds as per schedule,	154,625 00	Interest account,	10,530 48
Real estate (for banking purposes),	40,242 07	Profit and loss account,	48,904 06
Real estate by foreclosure,	7,300 00		
Loans on real estate,	920,531 62		
Loans on personal security,	49,520 00		
Loans to counties, cities or towns (notes),	23,000 00		
Deposits in banks, on interest,	77,092 37		
Expense account,	2,000 18		
	$1,804,248 74		$1,804,248 74

Cash on Deposit in Banks, amount in each: —

People's National Bank, Marlborough,	$37,133 94
First National Bank, Marlborough,	39,958 43

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Marlborough Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Arlington, Mass., 4s,	$7,000	$7,420 00	$7,000 00
of Clinton, Mass , 4s,	9,000	9,300 00	9,000 00
of Great Barrington, Mass., 4s,	5,000	5,250 00	5,000 00
of Pawtucket, R. I., 4s,	3,000	3,075 00	3,000 00
of Pawtucket R. I., 5s,	10,000	10,450 00	10,000 00
of Peabody, Mass., 4s,	15,000	15,825 00	15,000 00
of Weymouth, Mass., 4s,	8,000	8,345 00	8,000 00
of Wellesley, Mass., 4s,	15,000	15,187 50	15,000 00
of Winchester, Mass., 4s,	15,000	15,462 50	15,000 00
City of Boston, Mass., 4s,	20,000	21,050 00	20,000 00
of Boston, Mass., 6s,	11,000	13,255 00	11,000 00
of Cambridge, Mass., 6s,	5,000	5,275 00	5,000 00
of Cambridge, Mass., 4s,	5,000	5,150 00	5,000 00
of Detroit, Mich., 4s,	5,000	5,500 00	5,000 00
of Fall River, Mass., 6s,	5,000	5,075 00	5,000 00
of Fitchburg, Mass., 4s,	23,000	24,332 50	23,000 00
of Keene, N. H., 4s,	10,000	10,175 00	10,000 00
of Lewiston, Me., 5s,	7,000	8,260 00	7,000 00
of Lynn, Mass., 4s,	12,000	12,280 00	12,000 00
of Malden, Mass., 4s,	5,000	5,187 50	5,000 00
of Marlborough, Mass., 4s,	42,000	43,960 00	42,000 00
of Newton, Mass., 4s,	6,000	6,307 50	6,000 00
of Newton, Mass., 5s,	2,000	2,260 00	2,000 00
of Providence, R. I., 4s,	10,000	11,300 00	10,000 00
of Providence, R. I., 5s,	4,000	4,640 00	4,000 00
of Somerville, Mass., 5s,	5,000	5,068 75	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	15,202 50	15,000 00
of Worcester, Mass., 3½s,	5,000	5,050 00	5,000 00
of Worcester, Mass., 4s,	5,000	5,550 00	5,000 00
of Haverhill, Mass., 4s,	10,000	10,325 00	10,337 50
of Holyoke, Mass., 4s,	5,000	5,250 00	5,000 00
of Lawrence, Mass., 4s,	20,000	21,000 00	20,000 00
	$329,000	$347,008 75	$329,337 50

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
80	Atlas National Bank, Boston,	$8,000	$9,360 00	$8,000 00
33	Blackstone N'l Bank, Boston,	3,300	3,300 00	3,300 00
50	Boston National Bank, Boston,	5,000	5,200 00	5,000 00
12	Boylston Nat'l Bank, Boston,	1,200	1,506 00	1,200 00
88	Continental N'l Bank, Boston,	8,800	10 120 00	8,800 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.
45	Eliot National Bank, Boston, .	$4,500	$5,895 00	$4,500 00
62	Everett Nat'l Bank, Boston, .	6,200	5,161 50	6,200 00
70	Faneuil Hall Nat'l B'k, Boston,	7,000	9,152 50	7,000 00
40	Freeman's Nat'l Bank, Boston,	4,000	3,400 00	4,000 00
50	Globe National Bank, Boston,	5,000	4,500 00	5,000 00
25	Hamilton Nat'l Bank, Boston,	2,500	2,762 50	2,500 00
35	Howard Nat'l Bank, Boston, .	3,500	3,386 25	3,500 00
70	Manufacturers' N'l B'k, Boston,	7,000	7,000 00	7,000 00
50	Market Nat'l Bank, Boston, .	5,000	4,250 00	5,000 00
50	Merchants' Nat'l Bank, Boston,	5,000	7,875 00	5,000 00
10	Mt. Vernon Nat'l B'k, Boston,	1,000	1,220 00	1,000 00
50	National City Bank, Boston, .	5,000	4,100 00	5,000 00
15	N'l B'k of Commerce, Boston,	1,500	1,725 00	1,500 00
76	National Eagle Bank, Boston,	7,600	6,327 00	7,600 00
75	Nat'l Exchange Bank, Boston,	7,500	9,562 50	7,500 00
15	N'l Hide & Leather B'k, Boston,	1,500	1,612 50	1,500 00
64	N'l B'k of No. America, Boston,	6,400	7,288 00	6,400 00
42	N'l B'k of Redemption, Boston,	4,200	5,281 50	4,200 00
100	N'l B'k of the Republic, Boston,	10,000	15,900 00	10,000 00
60	National Revere Bank, Boston,	6,000	5,700 00	6,000 00
25	National Union Bank, Boston,	2,500	3,350 00	2,500 00
50	Nat'l Webster Bank, Boston, .	5,000	4,862 50	5,000 00
30	Winthrop Nat'l Bank, Boston,	3,000	3,495 00	3,000 00
50	Shawmut Nat'l Bank, Boston,	5,000	5,800 00	5,000 00
50	Shoe & Leather N'l B'k, Boston,	5,000	4,500 00	5,000 00
65	State National Bank, Boston, .	6,500	7,540 00	6,500 00
50	Suffolk Nat'l Bank, Boston, .	5,000	5,000 00	5,000 00
70	Third National Bank, Boston,	7,000	6,282 50	7,000 00
80	Tremont Nat'l Bank, Boston, .	8,000	7,040 00	8,000 00
15	First National Bank, Clinton,	1,500	1,830 00	1,500 00
30	First National Bank, Lynn, .	3,000	4,132 50	3,000 00
97	First Nat'l B'k, 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	1,155 00	1,400 00
16	City National B'k, Worcester,	1,600	2,240 00	1,600 00
12	Fourth Nat'l Bank, Boston, .	1,200	1,422 00	1,200 00
		$200,600	$220,934 75	$200,600 00

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	15,150 00	15,000 00
Boston & Lowell R.R. 6s, . .	5,000	5,162 50	5,000 00
Boston & Maine R.R. 4s, . .	15,000	15,150 00	15,000 00

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Federal Reserve Bank of St. Louis

Marlborough Savings Bank — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Providence R.R. 4s,	5,000	5,200 00	5,000 00
Fitchburg R.R. 4½s,	20,000	20,100 00	20,000 00
Maine Central R.R. 4½s,	5,000	5,300 00	5,000 00
Old Colony R.R. 4s,	30,000	31,425 00	30,000 00
Old Colony R.R. 4½s,	3,000	3,165 00	3,000 00
Old Colony R.R. 6s,	2,000	2,080 00	2,000 00
Portland & Ogdensburg R.R. 6s,	10,000	11,000 00	10,000 00
Upper Coos R.R. 4½s,	11,000	11,550 00	11,000 00
Boston & Albany R.R. 4s,	20,000	21,200 00	20,625 00
Worcester, Nashua & Rochester R.R. 4s,	10,000	10,100 00	10,000 00
	$154,000	$159,642 50	$154,625 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$77,092 37	2 per cent.	$119,500 00	4½ per cent.	$13,105 00	5½ per cent.
47,500 00	4 "	247,416 00	5 "	565,530 62	6 "

Amount invested in real estate for banking purposes,		$40,242 07
Estimated value of the same,		40,242 07
Assessed value of the same,		31,265 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,		7,300 00
Assessed value of the same,		8,600 00
Net income received from same during year ending Oct. 31, 1894,		115 20
Number of loans which are of an amount not exceeding $3,000 each,	586	
Aggregate amount of the same,		528,146 62
Total number of loans upon real estate,	640	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		82,173 00
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, 1894,	2 per cent., $30,074 92 2 per cent., 30,870 21	60,945 13
Number of accounts opened during the year ending Oct. 31, 1894,	835	
Number of accounts closed during the year ending Oct. 31, 1894,	586	
Total number of open accounts Oct. 31, 1894,	5,143	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		4,889 01

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Federal Reserve Bank of St. Louis

Marlborough Savings Bank — Concluded.

Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		$322,079 00
Number of same,	4,092	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		265,897 09
Number of same,	3,397	

Date of examination by commissioner: May 10.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	2,848	$62,857 00	To the credit—		
Exceeding $50 and not more than $100,	670	56,467 00	Of women, both adult and minor,	1,774	$137,379 00
Exceeding $100 and not more than $200,	275	43,772 00	Of guardians,	17	7,691 00
Exceeding $200 and not more than $500,	194	70,138 00	Of religious and charitable associations,	21	1,555 00
Exceeding $500 and less than $1,000,	53	36,845 00	In trust,	177	17,857 00
Of $1,000 or more,	52	52,000 00			
Totals,	4,092	$322,079 00			

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Federal Reserve Bank of St. Louis

MECHANICS' SAVINGS BANK—HOLYOKE.

Incorporated March 16, 1872. Present number of corporators, 39.

LEMUEL SEARS, *President.* C. B. PRESCOTT, *Treasurer.*
E. W. CHAPIN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

R. P. CRAFTS, J. S. WEBBER,
EDWARD C. TAFT, 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, 1894.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	$58,646 50	Deposits,	$953,339 30
Loans on bank stock,	27,270 00	Guaranty fund,	28,348 00
Real estate by foreclosure,	10,600 00	Interest account,	20,056 97
Loans on real estate,	639,275 00	Profit and loss account,	12,575 25
Loans on personal security,	237,368 00		
Loans on depositors' books,	600 00		
Deposit in bank, on interest,	32,532 30		
Expense account,	2,676 96		
Furniture and fixtures,	2,407 00		
Cash on hand,	2,943 76		
	$1,014,319 52		$1,014,319 52

Cash on Deposit in Bank:—

City National Bank, Holyoke,	$32,532 30

Loans on Bank Stock, amount on each:—

On 10 shares Second National Bank, Springfield,	
On 10 shares Hadley Falls National Bank, Holyoke,	$2,200 00
On 10 shares Holyoke National Bank, Holyoke,	
On 8 shares Agawam National Bank, Springfield,	800 00
On 5 shares Holyoke National Bank, Holyoke,	
On 10 shares Park National Bank, Holyoke,	1,500 00

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Federal Reserve Bank of St. Louis

Mechanics' Savings Bank, Holyoke — Continued.

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
On 63 shares City National Bank, Holyoke,	
On 46 shares Hadley Falls National Bank, Holyoke,	
On 7 shares Chicopee National Bank, Springfield,	13,970 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 National 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.
$32,532 30	4 per cent.	$902,038 00	5 per cent.	$2,475 00	6 per cent.

Value, by books, of real estate held or owned by foreclosure or otherwise,		$10,600 00
Assessed value of the same,		7,730 00
Net income received from same during year ending Oct. 31, 1894,		340 00
Number of loans which are of an amount not exceeding $3,000 each,	223	
Aggregate amount of the same,		283,998 00
Total number of loans upon real estate,	237	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		47,715 53
Times for the dividends fixed by the by-laws: second Monday in May and November.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1894,	2 per cent., $17,637 79 2 per cent., 17,432 88	35,070 67
Number of accounts opened during the year ending Oct. 31, 1894,	376	
Number of accounts closed during the year ending Oct. 31, 1894,	419	
Total number of open accounts Oct. 31, 1894,	2,604	

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Mechanics' Savings Bank, Holyoke — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		$5,415 74
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		203,571 89
Number of same,	3,209	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		211,599 93
Number of same,	2,597	

Date of examination by commissioner: March 8.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Num. ber.	Amount.
Of $50 and less,	2,480	$44,776 62	To the credit —		
Exceeding $50 and not more than $100,	375	30,561 54	Of women, both adult and minor,	1,321	$88,909 27
Exceeding $100 and not more than $200,	156	24,640 67	Of guardians,	19	1,196 00
Exceeding $200 and not more than $500,	135	49,017 21	Of religious and charitable associations,	37	3,361 32
Exceeding $500 and less than $1,000,	31	22,069 18	In trust,	37	6,684 72
Of $1,000 or more,	32	32,506 67			
Totals,	3,209	$203,571 89			

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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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$196,000 00	Deposits,	$2,136,395 33
Bank stock as per schedule,	264,250 00	Guaranty fund,	88,000 00
Loans on bank stock,	9,800 00	Interest account,	27,313 68
Railroad bonds as per schedule,	154,500 00	Rents,	15,893 67
Real estate (for banking purposes),	85,000 00		
Real estate by foreclosure,	17,000 00		
Loans on real estate,	1,049,600 76		
Loans on personal security,	387,035 00		
Deposits in banks, on interest,	90,842 96		
Expense account,	2,671 18		
Taxes,	1,131 00		
Suspense account,	3,335 87		
Cash on hand,	6,435 91		
	$2,267,602 68		$2,267,602 68

Cash on Deposit in Banks, amount in each:—

Railroad National Bank, Lowell,	$73,989 00
Old Lowell National Bank, Lowell,	10,000 00
National Hide & Leather Bank, Boston,	6,853 96

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Federal Reserve Bank of St. Louis

Mechanics' Savings Bank, Lowell — Continued.

Loans on Bank Stock, amount on each:—

On 75 shares First National Bank, Lowell,	$1,800 00
On 25 shares Old Lowell National Bank, Lowell,	2,500 00
On 55 shares Railroad National Bank, Lowell,	5,500 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Concord, N. H., 4s,	$10,000	$10,600 00	$10,000 00
of Lowell, Mass., 4s,	16,000	16,960 00	16,000 00
of Lynn, Mass., 4s,	10,000	10,450 00	10,000 00
of Marlborough, Mass., 4s,	20,000	21,200 00	20,000 00
of Newton, Mass., 4s,	10,000	10,500 00	10,000 00
of Waltham, Mass., 4s,	10,000	10,450 00	10,000 00
Town of Arlington, Mass., 4s,	20,000	21,000 00	20,000 00
City of Boston, Mass., 4s,	30,000	32,700 00	30,000 00
of Providence, R. I., 4s,	20,000	22,500 00	20,000 00
of Waterbury, Conn., 4s,	25,000	26,000 00	25,000 00
of Milwaukee, Wis., 5s,	25,000	27,000 00	25,000 00
	$196,000	$209,360 00	$196,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
106	Atlas National Bank, Boston,	$10,600	$12,402 00	$11,660 00
66	Blackstone N'l Bank, Boston,	6,600	6,600 00	6,600 00
63	Boston National Bank, Boston,	6,300	6,552 00	7,056 00
9	National City Bank, Boston,	900	738 00	900 00
45	N'l B'k of Commerce, Boston,	4,500	5,175 00	5,040 00
40	N'l Eagle Bank, Boston,	4,000	3,200 00	4,000 00
25	Eliot National Bank, Boston,	2,500	3,275 00	2,500 00
90	Everett National B'k, Boston,	9,000	7,492 00	9,000 00
8	First Nat'l Bank, Boston,	800	1,880 00	800 00
65	Hamilton N'l Bank, Boston,	6,500	7,182 00	8,000 00
200	N'l Hide & Leather, B'k, Boston,	20,000	21,500 00	21,000 00
13	Howard Nat'l Bank, Boston,	1,300	1,258 00	1,300 00
265	Merchants' Nat'l B'k, Boston,	26,500	41,803 00	36,800 00
100	Metropolitan N'l B'k, Boston,	10,000	9,500 00	10,000 00
10	Mt. Vernon N'l Bank, Boston,	1,000	1,200 00	1,000 00
105	New England N'l B'k, Boston,	10,500	16,380 00	15,500 00
43	North National Bank, Boston,	4,300	4,988 00	5,160 00
37	N'l B'k of No America, Boston,	3,700	4,255 00	3,700 00
281	N'l B'k of Redemption, Boston,	28,100	34,422 00	32,315 00
83	N'l B'k of the Republic, Boston,	8,300	13,197 00	9,960 00
160	Nat'l Revere Bank, Boston,	16,000	15,200 00	19,200 00

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Federal Reserve Bank of St. Louis

Mechanics' Savings Bank, Lowell — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	Second National Bank, Boston,	$2,000	$3,600 00	$2,500 00
39	Shawmut Nat'l Bank, Boston,	3,900	4,495 00	4,290 00
100	Suffolk Nat'l Bank, Boston, .	10,000	10,000 00	10,000 00
100	Nat'l Webster Bank, Boston, .	10,000	10,000 00	9,600 00
28	Collateral Loan Co., Boston, .	2,800	3,514 00	2,800 00
30	Bay State N'l Bank, Lawrence,	2,250	3,600 00	2,250 00
117	Railroad Nat'l Bank, Lowell, .	11,700	13,805 00	13,839 00
68	First National Bank, Malden, .	6,800	10,540 00	7,480 00
		$230,850	$277,753 00	$264,250 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Concord & Montreal R.R. 4s, . .	$50,000	$51,000 00	$50,000 00
Salem & Lowell R.R. 6s, . .	2,000	2,120 00	2,000 00
Boston & Maine R.R. 4½s, . .	50,000	55,000 00	52,500 00
Fitchburg R.R. 5s, ...	25,000	26,250 00	25,000 00
Maine Central R.R. 4½s, . . .	25,000	26,500 00	25,000 00
	$152,000	$160,870 00	$154,500 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$6,853 96	2 per cent.	$183,000 00	4 per cent.	$7,260 00	5½ per cent.
83,989 00	2½ "	267,400 00	4½ "	112,275 00	6 "
50,000 00	3½ "	824,000 76	5 "	2,500 00	7 "

Amount invested in real estate for banking purposes, ...	$85,000 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, 1894, . .	1,870 91
Value, by books, of other real estate held or owned by foreclosure or otherwise, ...	17,000 00
Assessed value of the same, ...	26,900 00
Net income received from same during year ending Oct. 31, 1894, . .	418 01
Number of loans which are of an amount not exceeding $3,000 each, 374	
Aggregate amount of the same, ...	442,020 76
Total number of loans upon real estate, ... 451	

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Mechanics' Savings Bank, Lowell — Concluded.

Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		$105,309 50
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, 1894,	2 per cent., $41,780 58 2 per cent., 40,747 21	82,527 79
Number of accounts opened during the year ending Oct. 31, 1894,	523	
Number of accounts closed during the year ending Oct. 31, 1894,	596	
Total number of open accounts Oct. 31, 1894,	4,886	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		5,396 14
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		269,600 50
Number of same,	3,029	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		335,323 35
Number of same,	3,738	
Date of examination by commissioner: November 27.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	2,090	$46,584 76	To the credit —		
Exceeding $50 and not more than $100,	434	35,621 29	Of women, both adult and minor,	1,462	$129,479 73
Exceeding $100 and not more than $200,	245	38,703 33	Of guardians,	10	3,891 95
Exceeding $200 and not more than $500,	149	52,792 86	Of religious and charitable associations,	20	3,059 87
Exceeding $500 and less than $1,000,	47	31,898 26	In trust,	354	36,139 63
Of $1,000 or more,	64	64,000 00			
Totals,	3,029	$269,600 50			

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MECHANICS' SAVINGS BANK — READING.

Incorporated March 20, 1891. Present number of corporators, 12.

JAMES WIGHT, *President.* GALEN A. PARKER, *Treasurer.*
EDGAR N. 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.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	$1,010 00	Deposits,	$18,788 32
Railroad bonds as per schedule,	4,195 00	Guaranty fund,	63 05
Loans on real estate,	12,735 00	Profit and loss account,	203 14
Deposit in bank, not on interest,	1,114 31		
Cash on hand,	20		
	$19,054 51		$19,054 51

Cash on Deposit in Bank: —

First National Bank, Reading, ... $1,114 31

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
101	First National Bank, Reading,	$1,000	$1,010 00	$1,010 00

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Federal Reserve Bank of St. Louis

Mechanics' Savings Bank, Reading — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s,	$2,000	$2,135 00	$2,130 00
Maine Central R.R. 4½s,	1,000	1,070 00	1,070 00
Upper Coos R.R. 4s,	1,000	990 00	995 00
	$4,000	$4,195 00	$4,195 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$2,000 00	5 per cent.	$10,735 00	6 per cent.	-	-

Number of loans which are of an amount not exceeding $3,000 each,	11	
Aggregate amount of the same,		$12,735 00
Total number of loans upon real estate,	11	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		653 88
Times for the dividends fixed by the by-laws: second Saturday in June and December.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1894,	2 per cent., $187 52 2 per cent., 210 54	398 06
Number of accounts opened during the year ending Oct. 31, 1894,	68	
Number of accounts closed during the year ending Oct. 31, 1894,	28	
Total number of open accounts Oct. 31, 1894,	193	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		13 35
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		13,404 65
Number of same,	240	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		6,169 18
Number of same,	153	
Date of examination by commissioner: March 1.		

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Mechanics' Savings Bank, Reading — Concluded.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less, . .	188	$2,695 41	To the credit —		
Exceeding $50 and not more than $100, . .	28	2,182 82	Of women, both adult and minor, . .	121	$7,685 08
Exceeding $100 and not more than $200, . .	12	1,933 42	Of guardians, . .	1	500 00
Exceeding $200 and not more than $500, . .	8	2,922 50	Of religious and charitable associations, .	3	281 85
Exceeding $500 and less than $1,000, . . .	3	2,600 00	In trust, ...	1	5 00
Of $1,000 or more, . .	1	1,070 50			
Totals, . . .	240	$13,404 65			

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Federal Reserve Bank of St. Louis

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, CHARLES M. BARRETT,
DANIEL A. GLEASON, 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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$139,500 00	Deposits,	$1,126,260 25
Bank stock as per schedule,	32,100 00	Guaranty fund,	29,650 00
Railroad bonds as per schedule,	45,000 00	Interest account,	26,042 93
Real estate (for banking purposes),	23,000 00	Profit and loss account,	6,339 92
Loans on real estate,	674,400 00		
Loans on personal security,	206,250 00		
Loans to counties, cities or towns (notes),	20,000 00		
Deposits in banks, on interest,	45,279 26		
Safe, furniture and fixtures,	1,000 00		
Cash on hand,	1,763 84		
	$1,188,293 10		$1,188,293 10

Cash on Deposit in Banks, amount in each: —

National Exchange Bank, Boston,	$21,549 25
National Bank of Commerce, Boston,	23,730 01

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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 Fall River, Mass., 6s,	3,000	3,690 00	3,000 00
of Lynn, Mass, 5s,	5,000	5,575 00	5,000 00
of Natick, Mass. 4s,	5,000	5,075 00	5,000 00
of Providence, R. I., 4s,	25,000	26,625 00	25,000 00
of Waltham, Mass., 4s,	15,000	15,112 50	15,000 00
Town of Hartland, Me., 4½s,	12,000	12,000 00	12,000 00*
of Medford, Mass., 4s,	25,000	26,125 00	25,000 00
of Wellesley, Mass., 4s,	15,000	15,787 50	15,000 00
of Arlington, Mass, 4s,	5,000	5,250 00	5,000 00
of Beverly, Mass., 4s,	15,000	15,825 00	15,000 00
	$139,500	$145,565 00	$139,500 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,	$1,2000	$1,380 00	$1,200 00
15	Hamilton Nat'l Bank, Boston,	1,500	1,657 50	1,500 00
33	Blackstone Nat'l B'k, Boston,	2,200	2,200 00	2,200 00
4	Nat'l Revere Bank, Boston,	400	380 00	400 00
10	National Eagle Bank, Boston,	1,000	830 00	1,000 00
15	N'l B'k of the Republic, Boston,	1,500	2,385 00	1,500 00
40	N'l B'k of the Commonwealth, Boston	4,000	5,200 00	4,000 00
25	Monument Nat'l Bank, Boston,	2,500	5,750 00	2,500 00
10	Market Nat'l Bank, Boston,	1,000	850 00	1,000 00
20	N'l Hide & Leather B'k, Boston,	2,000	2,140 00	2,000 00
6	Nat'l Webster Bank, Boston,	600	582 00	600 00
25	Boston Nat'l Bank, Boston,	2,500	2,600 00	2,500 00
20	North National Bank, Boston,	2,000	2,295 00	2,000 00
12	Winthrop Nat'l Bank, Boston,	1,200	1,398 00	1,200 00
25	Suffolk Nat'l Bank, Boston,	2,500	2,500 00	2,500 00
15	Continental Nat'l B'k, Boston,	1,500	1,725 00	1,500 00
20	Commercial Nat'l B'k, Boston,	2,000	1,620 00	2,000 00
25	Central National Bank, Lynn,	2,500	3,625 00	2,500 00
		$32,100	$39,117 50	$32,100 00

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Federal Reserve Bank of St. Louis

Medford Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 6s,	$5,000	$5,100 00	$5,000 00
Fitchburg R.R. 4s,	10,000	9,875 00	10,000 00
Fitchburg R R. 4½s,	25,000	25,187 50	25,000 00
Portland & Kennebec R.R. 6s,	5,000	5,062 50	5,000 00
	$45,000	$45,225 00	$45,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$45,279 26	1½ per cent.	$11,000 00	4½ per cent.	$29,300 00	5½ per cent.
56,000 00	4 "	25,000 00	4¾ "	367,700 00	6 "
125,000 00	4¼ "	286,650 00	5 "		

Amount invested in real estate for banking purposes,		$23,000 00
Estimated value of the same,		23,000 00
Assessed value of the same,		18,900 00
Number of loans which are of an amount not exceeding $3,000 each,	321	
Aggregate amount of the same,		463,900 00
Total number of loans upon real estate,	351	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		56,082 42
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, 1894,	2 per cent., $19,276 02 2 per cent., 19,894 91	39,170 93
Rate and amount of any extra dividend paid during the year ending Oct. 31, 1894,	1 per cent.,	8,377 31
Number of accounts opened during the year ending Oct. 31, 1894,	558	
Number of accounts closed during the year ending Oct. 31, 1894,	349	
Total number of open accounts Oct. 31, 1894,	3,621	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		3,412 57
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		279,946 00
Number of same,	4,106	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		226,014 11
Number of same,	3,146	

Date of examination by commissioner: June 21.

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Federal Reserve Bank of St. Louis

Medford Savings Bank — Concluded.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	3,149	$59,479 00	To the credit —		
Exceeding $50 and not more than $100,	440	36,501 00	Of women, both adult and minor,	1,809	$118,024 00
Exceeding $100 and not more than $200,	218	34,639 00	Of guardians,	10	1,588 00
Exceeding $200 and not more than $500,	197	66,081 00	Of religious and charitable associations,	49	6,222 00
Exceeding $500 and less than $1,000,	60	41,246 00	In trust,	548	38,070 00
Of $1,000 or more,	42	42,000 00			
Totals,	4,106	$279,946 00			

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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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$28,500 00	Deposits,	$257,660 09
Bank stock as per schedule,	27,010 00	Guaranty fund,	12,139 42
Loans on bank stock,	4,741 00	Interest account,	4,926 58
Railroad bonds as per schedule,	44,500 00		
Real estate by foreclosure,	4,705 54		
Loans on real estate,	125,292 50		
Loans on personal security,	19,978 77		
Loans to counties, cities or towns (notes),	8,200 00		
Loans on depositors' books,	842 00		
Deposits in banks, on interest,	10,017 42		
Cash on hand,	938 86		
	$274,726 09		$274,726 09

Cash on Deposit in Banks, amount in each: —

Central National Bank, Boston,	$5,659 07
Howard National Bank, Boston,	4,358 35

Loans on Bank Stock, amount on each: —

On 20 shares Central National Bank, Boston,	$1,750 00
On 5 shares Dedham National Bank, Dedham,	200 00
On 10 shares Framingham National Bank, South Framingham,	2,500 00
On 20 shares Holliston National Bank, Holliston,	
On 5 shares Hopkinton National Bank, Hopkinton,	291 00

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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	$1,103 00	$1,000 00
of Cleveland, Ohio, 6s,	1,000	1,045 00	1,000 00
of Cleveland, Ohio, 7s,	2,000	2,143 00	2,000 00
of Detroit, Mich., 6s,	1,000	1,255 00	1,000 00
of Fort Wayne, Ind., 6s,	2,000	2,170 00	2,000 00
of Grand Rapids, Mich., 5s,	2,000	2,233 00	2,000 00
of Keene, N. H., 6s,	500	517 00	500 00
of Springfield, Ohio, 5s,	3,000	3,305 00	3,000 00
of Waltham, Mass., 4s,	5,000	5,216 00	5,000 00
Town of Andover, Mass., 4s,	2,000	2,010 00	2,000 00
of Melrose, Mass., 4s,	1,000	1,030 00	1,000 00
City of Grand Rapids, Mich., 4½s,	3,000	3,251 00	3,000 00
County of Aroostook, Me., 4½s,	5,000	5,312 00	5,000 00
	$28,500	$30,590 00	$28,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
6	Atlas National Bank, Boston,	$600	$702 00	$600 00
18	Boston National Bank, Boston,	1,800	1,872 00	1,800 00
30	Central N'l Bank, Boston,	3,000	3,810 00	3,000 00
30	First Ward Nat'l B'k, Boston,	3,000	3,900 00	3,000 00
15	N'l Hide & Leather B'k, Boston,	1,500	1,612 00	1,500 00
10	Howard Nat'l Bank, Boston,	1,000	967 00	1,000 00
10	Market Nat'l Bank, Boston,	1,000	850 00	1,000 00
25	Manufacturers' N'l B'k, Boston,	2,500	2,500 00	2,500 00
15	Mt. Vernon Nat'l B'k, Boston,	1,500	1,800 00	1,500 00
20	Nat'l Revere Bank, Boston,	2,000	1,900 00	2,000 00
20	Shawmut Nat'l Bank, Boston,	2,000	2,305 00	2,000 00
12	Winthrop Nat'l Bank, Boston,	1,200	1,398 00	1,200 00
20	Dedham Nat'l Bank, Dedham,	2,000	2,040 00	2,000 00
17	Franklin Nat'l Bank, Franklin,	1,700	1,870 00	1,700 00
20	Holliston N'l Bank, Holliston,	2,000	2,100 00	2,000 00
3	Wrentham N'l Bk, Wrentham,	210	240 00	210 00
		$27,010	$29,866 00	$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	$2,313 00	$2,000 00
Boston & Lowell R.R. 4s,	5,000	5,126 00	5,000 00
Boston & Maine R.R. 4½s,	5,000	5,575 00	5,000 00
Boston & Providence R.R. 4s,	3,000	3,160 00	3,000 00
Concord & Montreal R.R. 4s,	5,000	5,183 00	5,000 00
Fitchburg R.R. 6s,	2,000	2,110 00	2,000 00
Leeds & Farmington R.R. 6s,	2,000	2,100 00	2,000 00
Lowell & Lawrence R.R. 6s,	1,000	1,065 00	1,000 00
Maine Central R.R. 6s,	2,000	2,212 00	2,000 00
Newport & Richford R.R. 5s,	2,000	2,133 00	2,000 00*
Old Colony R.R. 4s,	3,000	3,190 00	3,000 00
Old Colony R.R. 6s,	2,000	2,130 00	2,000 00
Portland & Ogdensburg R.R. 6s,	2,000	2,240 00	2,000 00
Salem & Lowell R.R. 6s,	2,500	2,699 00	2,500 00
Vermont & Massachusetts R.R. 5s,	1,000	1,090 00	1,000 00
Worcester, Nashua & Rochester R.R. 4s,	5,000	5,141 00	5,000 00
	$44,500	$47,467 00	$44,500 00

* A legal investment when made.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$10,017 42	2 per cent.	$7,200 00	4 per cent.	$128,364 27	6 per cent.
1,000 00	3 "	22,490 00	5 "		

Value, by books, of real estate held or owned by foreclosure or otherwise,		$4,705 54
Assessed value of the same,		5,990 00
Net income received from same during year ending Oct. 31, 1894,		93 65
Number of loans which are of an amount not exceeding $3,000 each,	248	
Aggregate amount of the same,		139,554 27
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, 1894,		14,375 21
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, 1894,	2 per cent., $4,612 85 2 per cent., 4,684 07	9,296 92
Number of accounts opened during the year ending Oct. 31, 1894,	128	
Number of accounts closed during the year ending Oct. 31, 1894,	102	
Total number of open accounts Oct. 31, 1894,	1,097	

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Federal Reserve Bank of St. Louis

Medway Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		$1,378 41
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		93,732 96
Number of same,	1,149	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		91,845 69
Number of same,	1,028	

Date of examination by commissioner: January 30.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	783	$16,662 50	To the credit —		
Exceeding $50 and not more than $100,	170	13,636 85	Of women, both adult and minor,	416	$21,515 11
Exceeding $100 and not more than $200,	85	13,028 83	Of guardians,	18	694 27
Exceeding $200 and not more than $500,	87	28,701 56	Of religious and charitable associations,	43	5,649 46
Exceeding $500 and less than $1,000,	13	9,324 32	In trust,	49	4,287 61
Of $1,000 or more,	11	12,378 90			
Totals,	1,149	$93,732 96			

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MELROSE SAVINGS BANK — MELROSE.

Incorporated April 5, 1872. Present number of corporators, 20.

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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$90,000 00	Deposits,	$586,345 60
Bank stock as per schedule,	7,200 00	Guaranty fund,	10,666 30
Loan on bank stock,	105 00	Interest account,	32,762 33
Loans on real estate,	393,679 00		
Loans on personal security,	10,250 00		
Loans to counties, cities or towns (notes),	57,000 00		
Deposits in banks, on interest,	69,653 13		
Cash on hand,	1,887 10		
	$629,774 23		$629,774 23

Cash on Deposit in Banks, amount in each: —

National Bank of the Republic, Boston,	$26,482 44
Melrose National Bank, Melrose,	26,850 69
Winthrop National Bank, Boston,	16,320 00

Loan on Bank Stock: —

On 2 shares Melrose National Bank, Melrose,	$105 00

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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	$7,280 00	$7,000 00
of Brockton, Mass., 5s,	8,000	9,280 00	8,000 00
of Columbus, Ohio, 4s,	5,000	5,000 00	5,000 00*
of Portland, Me., 6s,	5,000	6,110 00	5,000 00
of Melrose, Mass., 4s,	65,000	67,660 00	65,000 00
	$90,000	$95,330 00	$90,000 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	$2,241 00	$2,700 00
45	Freeman's Nat'l Bank, Boston,	4,500	4,275 00	4,500 00
		$7,200	$6,516 00	$7,200 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$69,653 13	2 per cent.	$52,000 00	4 per cent.	$384,184 00	6 per cent.
5,000 00	3¼ "	19,850 00	5 "		

Number of loans which are of an amount not exceeding $3,000 each,	285	
Aggregate amount of the same,		$336,779 00
Total number of loans upon real estate,	297	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		29,435 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, 1894, { 2 per cent., $9,292 86 / 2 per cent., 9,844 70 }		19,137 56
Number of accounts opened during the year ending Oct. 31, 1894,	672	
Number of accounts closed during the year ending Oct. 31, 1894,	348	
Total number of open accounts Oct. 31, 1894,	3,222	

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Federal Reserve Bank of St. Louis

Melrose Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		$2,326 03
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		238,216 44
Number of same,	4,641	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		174,275 22
Number of same,	2,795	

Date of examination by commissioner: April 26.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	3,863	$55,392 87	To the credit—		
Exceeding $50 and not more than $100,	365	29,473 13	Of women, both adult and minor,	2,296	$105,520 29
Exceeding $100 and not more than $200,	185	28,576 92	Of guardians,	7	2,844 48
Exceeding $200 and not more than $500,	144	52,722 51	Of religious and charitable associations,	56	7,210 76
Exceeding $500 and less than $1,000,	51	37,020 01	In trust,	218	39,135 62
Of $1,000 or more,	33	35,031 00			
Totals,	4,641	$238,216 44			

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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.*
WILLIAM 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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$96,000 00	Deposits,	$487,256 24
Bank stock as per schedule,	6,600 00	Guaranty fund,	21,691 17
Loans on bank stock,	29,350 00	Profit and loss account,	545 69
Railroad bonds as per schedule,	56,000 00		
Loan on railroad stock,	700 00		
Real estate by foreclosure,	4,635 73		
Loans on real estate,	197,540 00		
Loans on personal security,	62,925 74		
Loans to counties, cities or towns (notes),	3,650 00		
Deposits in banks, on interest,	51,000 00		
Deposit in bank, not on interest,	1,091 63		
	$509,493 10		$509,493 10

Cash on Deposit in Banks, amount in each: —

First National Bank, Merrimac,	$32,091 63*
Essex National Bank, Haverhill,	20,000 00

* This amount has been reduced within the legal limit.

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Federal Reserve Bank of St. Louis

Merrimac Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

On 150 shares Amesbury National Bank, Amesbury,	$15,000 00
On 11 shares First National Bank, Merrimac,	1,100 00
On 20 shares First National Bank, Merrimac,	1,000 00
On 6 shares First National Bank, Merrimac,	600 00
On 19 shares Haverhill Safe Deposit and Trust Company, Haverhill,	1,900 00
On 20 shares Manufacturers' National Bank, Boston,	4,000 00
On 15 shares Essex National Bank, Haverhill,	
On 10 shares First National Bank, Haverhill,	
On 5 shares Merrimac National Bank, Haverhill,	350 00
On 5 shares Haverhill National Bank, Haverhill,	400 00
On 50 shares Martha's Vineyard National Bank, Edgartown,	5,000 00

Loan on Railroad Stock: —

On 10 shares Boston & Maine R.R.,	$700 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Dayton, Ohio, 4s,	$8,000	$8,000 00	$8,000 00*
of Quincy, Mass., 4s,	12,000	12,165 00	12,000 00
of Newton, Mass., 4s,	5,000	5,312 50	5,000 00
of Fall River, Mass., 4s,	7,000	7,402 50	7,000 00
of Haverhill, Mass., 4s,	20,000	20,400 00	20,000 00
of Stamford, Conn., 4s,	5,000	5,175 00	5,000 00
of Meriden, Conn, 4s,	5,000	5,100 00	5,000 00
of Waterbury, Conn., 4s,	5,000	5,200 00	5,000 00
of Keene, N. H., 4s,	2,000	2,075 00	2,000 00
of Concord, N. H., 4s,	7,000	7,315 00	7,000 00
County of Aroostook, Me., 4½s,	15,000	15,937 50	15,000 00
City of Lynn, Mass., 4s,	5,000	5,100 00	5,000 00
	$96,000	$99,182 50	$96,000 00

* A legal investment when made.

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
17	Blackstone Nat'l B'k, Boston,	1,700	1,700 00	1,700 00
36	First Nat'l Bank, Merrimac,	3,600	5,580 00	3,600 00
10	Ocean N'l B'k, Newburyport,	500	600 00	500 00
		$6,600	$9,120 00	$6,600 00

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Merrimac Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	$5,000	$5,087 50	$5,000 00
Boston & Maine R.R. 4s,	20,000	20,300 00	20,000 00
Concord & Montreal R.R. 4s,	11,000	11,220 00	11,000 00
Fitchburg R.R. 4s,	15,000	14,850 00	15,000 00
Fitchburg R.R. 4½s,	5,000	5,200 00	5,000 00
	$56,000	$56,657 50	$56,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$31,000 00	3½ per cent.	$105,392 67	5 per cent.	$142,940 07	6 per cent.
23,650 00	4 "	13,683 00	5½ "	500 00	7 "
28,000 00	4½ "				

Value, by books, of real estate held or owned by foreclosure or otherwise,		$4,635 73
Assessed value of the same,		3,950 00
Net income received from same during year ending Oct. 31, 1894,		85 98
Number of loans which are of an amount not exceeding $3,000 each,	178	
Aggregate amount of the same,		176,615 74
Total number of loans upon real estate,	167	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		26,114 12
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, 1894,	2 per cent., $9,278 08 2 per cent., 9,397 20	18,675 28
Number of accounts opened during the year ending Oct. 31, 1894,	118	
Number of accounts closed during the year ending Oct. 31, 1894,	129	
Total number of open accounts Oct. 31, 1894,	1,453	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		1,710 42
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		51,164 62
Number of same,	642	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		68,237 63
Number of same,	882	
Date of examination by commissioner: July 20.		

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Merrimac Savings Bank — Concluded.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	493	$8,112 45	To the credit—		
Exceeding $50 and not more than $100,	62	5,263 58	Of women, both adult and minor,	310	$27,621 27
Exceeding $100 and not more than $200,	27	4,648 00	Of guardians,	2	1,100 00
Exceeding $200 and not more than $500,	37	14,204 60	Of religious and charitable associations,	21	1,337 50
Exceeding $500 and less than $1,000,	13	8,912 55	In trust,	9	2,298 38
Of $1,000 or more,	10	10,023 44			
Totals,	642	$51,164 62			

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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,
R. G. BARTLETT,
C. F. VARNUM,
FRANCIS JEWETT,
H. C. HOWE,
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, 1894.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	$109,450 25	Deposits,	$1,235,271 47
Loans on bank stock,	3,700 00	Guaranty fund,	35,000 00
Railroad bonds as per schedule,	51,000 00	Interest account,	61,196 60
Real estate by foreclosure,	8,500 00		
Loans on real estate,	761,099 22		
Loans on personal security,	335,999 92		
Deposits in banks, on interest,	59,556 15		
Cash on hand,	2,162 53		
	$1,331,468 07		$1,331,468 07

Cash on Deposit in Banks, amount in each: —

Wamesit National Bank, Lowell,	$43,842 31
Old Lowell National Bank, Lowell,	15,713 84

Loans on Bank Stock, amount on each: —

On 17 shares Wamesit National Bank, Lowell,	$1,700 00
On 20 shares Wamesit National Bank, Lowell,	2,000 00

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Federal Reserve Bank of St. Louis

Merrimack River Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
45	Atlas National Bank, Boston, .	$4,500	$5,265 00	$4,500 00
25	Atlantic Nat'l Bank, Boston, .	2,500	3,075 00	2,845 00
17	Blackstone N'l Bank, Boston, .	1,700	1,700 00	1,700 00
50	Boston National Bank, Boston,	5,000	5,200 00	5,000 00
20	Eliot National Bank, Boston, .	2,000	2,620 00	2,405 00
23	Fourth Nat'l Bank, Boston, .	2,300	2,725 50	2,300 00
20	Globe National Bank, Boston,	2,000	1,800 00	2,000 00
35	Hamilton Nat'l Bank, Boston,	3,500	3,844 50	3,844 50
79	N'l Hide & Leather B'k, Boston,	7,900	8,532 00	8,292 50
40	Howard Nat'l Bank, Boston, .	4,000	4,000 00	4,000 00
40	Metropolitan N'l B'k, Boston,	4,000	4,000 00	4,000 00
15	North National Bank, Boston,	1,500	1,700 00	1,500 00
62	N'l B'k of No. America, Boston,	6,200	7,200 00	7,351 50
34	Old Boston Nat'l B'k, Boston, .	3,400	3,554 50	3,554 50
104	N'l B'k of Redemption, Boston,	10,400	12,740 00	12,491 50
25	Suffolk Nat'l Bank, Boston, .	2,500	2,500 00	2,500 00
55	Tremont Nat'l Bank, Boston, .	5,500	4,840 00	5,500 00
7	Nat'l Webster Bank, Boston, .	700	700 00	700 00
102	Wamesit Nat'l Bank, Lowell, .	10,200	14,200 00	14,105 00
51	N'l B'k of Commerce, Boston,	5,100	6,076 75	6,076 75
20	Columbian Nat'l Bank, Boston,	2,000	2,080 00	2,000 00
15	Continental Nat'l B'k, Boston,	1,500	1,837 50	1,837 50
28	Faneuil Hall Nat'l B'k, Boston,	2,800	3,654 00	3,654 00
55	Shawmut Nat'l Bank, Boston,	5,500	6,380 00	6,592 50
7	State National Bank, Boston, .	700	812 00	700 00
		$97,400	$111,036 75	$109,450 25

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . .	$20,000	$20,200 00	$20,000 00
Boston & Lowell R.R. 6s, . .	1,000	1,030 00	1,000 00
Cheshire R.R. 6s, ...	2,000	2,150 00	2,000 00
Fitchburg R.R. 4½s, ...	25,000	25,575 00	25,000 00
Lowell & Lawrence R.R. 6s, . .	3,000	3,180 00	3,000 00
	$51,000	$52,135 00	$51,000 00

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Merrimack River Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$43,842 31	2 per cent.	$55,000 00	4½ per cent.	$116,749 92	5½ per cent.
15,713 84	2½ "	81,500 00	4⅔ "	122,335 00	6 "
137,000 00	4 "	586,674 22	5 "	1,540 00	7 "

Value, by books, of real estate held or owned by foreclosure or otherwise,	$8,500 00
Assessed value of the same,	10,950 00
Net income received from same during year ending Oct. 31, 1894,	378 46
Number of loans which are of an amount not exceeding $3,000 each, 179	
Aggregate amount of the same,	272,355 00
Total number of loans upon real estate, 238	
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, 1894,	64,813 50
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, 1894, { 2 per cent., $23,223 60 / 2 per cent., 23,112 86 }	46,336 46
Number of accounts opened during the year ending Oct. 31, 1894, 313	
Number of accounts closed during the year ending Oct. 31, 1894, 280	
Total number of open accounts Oct. 31, 1894, 2,356	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	3,981 47
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	158,002 17
Number of same, 1,512	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	165,444 48
Number of same, 1,658	
Date of examination by commissioner: June 25.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	971	$20,284 75	To the credit—		
Exceeding $50 and not more than $100,	230	18,877 09	Of women, both adult and minor,	560	$57,831 04
Exceeding $100 and not more than $200,	134	20,948 94	Of guardians,	2	682 26
Exceeding $200 and not more than $500,	107	38,291 02	Of religious and charitable associations,	21	2,110 10
Exceeding $500 and less than $1,000,	39	28,600 37	In trust,	177	19,324 67
Of $1,000 or more,	31	31,000 00			
Totals,	1,512	$158,002 17			

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MIDDLEBOROUGH SAVINGS BANK — MIDDLEBOROUGH.

Incorporated March 15, 1873. Present number of corporators, 36.

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, MATTHEW H. CUSHING,
SPRAGUE S. STETSON.

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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$115,000 00	Deposits,	$835,647 18
Bank stock as per schedule,	12,900 00	Guaranty fund,	25,000 00
Loan on bank stock,	750 00	Interest account,	16,141 74
Railroad bonds as per schedule,	66,000 00		
Real estate by foreclosure,	7,046 00		
Loans on real estate,	455,331 57		
Loans on personal security,	65,224 98		
Loans to counties, cities or towns (notes),	102,605 00		
Deposits in banks, on interest,	48,601 56		
Cash on hand,	3,329 81		
	$876,788 92		$876,788 92

Cash on Deposit in Banks, amount in each: —

Middleborough National Bank, Middleborough,	$8,529 45
First National Bank, New Bedford,	10,000 00
Pynchon National Bank, Springfield,	10,000 00
Mechanics' National Bank, Boston,	17,597 72
Winthrop National Bank, Boston,	2,474 39

Loan on Bank Stock: —

On 10 shares Middleborough National Bank, Middleborough,	$750 00

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Middleborough Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	$6,000	$6,120 00	$6,000 00
of Dayton, Ohio, 5s,	10,000	11,100 00	10,000 00*
of Dayton, Ohio, 6s,	6,000	6,180 00	6,000 00*
of Dover, N. H., 4s,	5,000	5,050 00	5,000 00
of Fort Wayne, Ind., 4½s,	5,000	5,250 00	5,000 00
of Grand Rapids, Mich., 5s,	24,000	24,300 00	24,000 00
of Lynn, Mass., 4s,	15,000	15,600 00	15,000 00
of Saginaw, Mich., 5s,	3,000	3,030 00	3,000 00
of Oshkosk, Wis., 4½s,	10,000	10,260 00	10,000 00
of Rockford Ill., 4½s,	10,000	10,700 00	10,000 00
of Springfield, Ohio, 4½s,	4,000	4,240 00	4,000 00
United States 5s,	10,000	11,900 00	10,000 00
City of Youngstown, Ohio, 6s,	7,000	7,630 00	7,000 00
	$115,000	$121,360 00	$115,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
21	Suffolk National Bank, Boston,	$2,100	$2,100 00	$2,100 00
22	Tremont Nat'l Bank, Boston,	2,200	1,936 00	2,200 00
33	Nat'l Webster Bank, Boston,	3,300	3,300 00	3,300 00
12	Middleborough Nat'l Bank, Middleborough,	1,200	1,200 00	1,200 00
30	National Bank of Commerce, New Bedford,	3,000	2,490 00	3,000 00
11	Plymouth N'l B'k, Plymouth,	1,100	1,265 00	1,100 00
		$12,900	$12,291 00	$12,900 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	$20,000	$20,300 00	$20,000 00
Fitchburg R.R. 4s,	1,000	980 00	1,000 00
Fitchburg R.R. 4½s,	5,000	5,050 00	5,000 00
Fitchburg R.R. 5s,	8,000	8,450 00	8,000 00
Fitchburg R.R. 6s,	5,000	5,250 00	5,000 00

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Middleborough Savings Bank — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony R.R. 4s,	$10,000	$10,550 00	$10,000 00
Old Colony R.R. 6s,	7,000	7,275 00	7,000 00
Portland & Kennebec R.R. 6s,	5,000	5,100 00	5,000 00
Portland & Ogdensburg R.R. 6s,	5,000	5,500 00	5,000 00
	$66,000	$68,455 00	$66,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$2,474 39	2 per cent.	$79,150 00	4 per cent.	$39,500 00	5 per cent.
18,529 45	2½ "	15,755 00	4¼ "	18,737 33	5½ "
17,597 72	3 "	7,500 00	4½ "	468,269 22	6 "
5,000 00	3¾ "				

Value, by books, of real estate held or owned by foreclosure or otherwise,		$7,046 00
Assessed value of the same,		5,745 00
Number of loans which are of an amount not exceeding $3,000 each,	587	
Aggregate amount of the same,		403,719 22
Total number of loans upon real estate,	452	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		43,585 76
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, 1894,	2 per cent., $15,269 80 2 per cent., 15,668 84	30,938 64
Number of accounts opened during the year ending Oct. 31, 1894,	372	
Number of accounts closed during the year ending Oct. 31, 1894,	296	
Total number of open accounts Oct. 31, 1894,	2,843	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		2,211 45
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		151,786 54
Number of same,	2,113	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		136,232 92
Number of same,	1,881	
Date of examination by commissioner: May 21.		

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Middleborough Savings Bank — Concluded.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	1,582	$29,789 39	To the credit —		
Exceeding $50 and not more than $100,	252	20,958 35	Of women, both adult and minor,	934	$66,388 48
Exceeding $100 and not more than $200,	124	19,581 26	Of guardians,	3	1,350 00
Exceeding $200 and not more than $500,	97	33,941 09	Of religious and charitable associations,	46	3,246 59
Exceeding $500 and less than $1,000,	40	28,734 18	In trust,	173	11,402 22
Of $1,000 or more,	18	18,782 27			
Totals,	2,113	$151,786 54			

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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, LORENZO EATON,
CHAS. H. WALCOTT, CHARLES E. BROWN.

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

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	$247,100 00	Deposits,	$1,253,036 37
Railroad bonds as per schedule,	196,000 00	Guaranty fund,	61,000 00
Real estate (for banking purposes),	1,400 00	Interest account,	30,015 76
Real estate by foreclosure,	4,000 00	Profit and loss account,	8,032 51
Loans on real estate,	416,175 00		
Loans on personal security,	395,200 00		
Loans to counties, cities or towns (notes),	60,400 00		
Deposit in bank, on interest,	21,742 38		
Deposit in bank, not on interest,	8,682 21		
Expense account,	1,385 05		
	$1,352,084 64		$1,352.084 64

Cash on Deposit in Banks, amount in each: —

National Union Bank, Boston,	$21,742 38
Concord National Bank, Concord,	8,682 21

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Federal Reserve Bank of St. Louis

Middlesex Institution for Savings — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
66	Blackstone Nat'l B'k, Boston, .	$6,600	$6,600 00	$6,600 00
125	Boston Nat'l Bank, Boston, .	12,500	13,000 00	12,500 00
50	Central Nat'l Bank, Boston, .	5,000	6,350 00	5,000 00
100	National City Bank, Boston, .	10,000	8,200 00	10,000 00
67	Columbian Nat'l B'k, Boston,	6,700	6,934 50	6,700 00
103	N'l B'k of Commerce, Boston,	10,300	11,845 00	10,300 00
27	Continental Nat'l Bank, Boston,	2,700	3,105 00	2,700 00
150	National Eagle Bank, Boston,	15,000	12,487 50	15,000 00
150	Eliot National Bank, Boston, .	15,000	19,650 00	15,000 00
100	Faneuil Hall N'l B'k, Boston,	10,000	13,075 00	10,000 00
28	First National Bank, Boston, .	2,800	6,664 00	2,800 00
21	Hamilton Nat'l Bank, Boston,	2,100	2,320 50	2,100 00
72	N'l Hide & Leather B'k, Boston,	7,200	7,740 00	7,200 00
200	Howard Nat'l Bank, Boston, .	20,000	19,350 00	20,000 00
50	Lincoln Nat'l Bank, Boston, .	5,000	3,900 00	5,000 00
50	Market Nat'l Bank, Boston, .	5,000	4,250 00	5,000 00
150	Merchants' Nat'l Bank, Boston,	15,000	23,625 00	15,000 00
100	N'l B'k of No. America, Boston,	10,000	11,400 00	10,000 00
6	Old Boston Nat'l Bank, Boston,	600	630 00	600 00
200	National Revere Bank, Boston,	20,000	19,000 00	20,000 00
45	Second Nat'l Bank, Boston, .	4,500	8,325 00	4,500 00
100	Shawmut Nat'l Bank, Boston, .	10,000	11,600 00	10,000 00
100	Shoe & Leather N'l B'k, Boston,	10,000	9,000 00	10,000 00
111	State National Bank, Boston, .	11,100	12,876 00	11,100 00
100	Tremont Nat'l Bank, Boston, .	10,000	8,800 00	10,000 00
100	Nat'l Webster Bank, Boston, .	10,000	9,700 00	10,000 00
100	Concord Nat'l Bank, Concord,	10,000	15,000 00	10,000 00
		$247,100	$275,427 50	$247,100 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Concord & Montreal R.R. 4s, . .	$47,000	$48,175 00	$47,000 00
Eastern R.R. 6s, ...	37,000	45,140 00	37,000 00
Fitchburg R.R. 4½s, ...	20,000	20,000 00	20,000 00
Fitchburg R.R. 5s, ...	22,000	23,100 00	22,000 00
Maine Central R.R. 4½s, . . .	20,000	21,000 00	20,000 00
Sullivan County R.R. 4s, . . .	10,000	10,150 00	10,000 00
Conn. & Passumpsic Rivers R.R. 4s,	10,000	10,200 00	10,000 00
Boston & Maine R R. 4½s, . .	25,000	27,750 00	25,000 00
Maine Central R R. 4s, . . .	5,000	5,000 00	5,000 00
	$196,000	$210,515 00	$196,000 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.
$21,742 38	2 per cent.	$10,000 00	4⅝ per cent.	$198,325 00	6 per cent.
81,500 00	4 "	2,000 00	4¾ "	5,800 00	6½ "
153,000 00	4¼ "	221,400 00	5 "	700 00	7 "
101,000 00	4½ "	98,050 38	5½ "		

Amount invested in real estate for banking purposes, ... $1,400 00
Estimated value of the same, ... 1,400 00
Assessed value of the same, ... 575 00
Value, by books, of other real estate held or owned by foreclosure or otherwise, ... 4,000 00
Assessed value of the same, ... 4,100 00
Net income received from same during year ending Oct. 31, 1894, . . 232 23
Number of loans which are of an amount not exceeding $3,000 each, . 179
Aggregate amount of the same, ... 245,025 00
Total number of loans upon real estate, ... 173
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894, ... 69,147 02
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, 1894, . . { 2 per cent., $23,065 99 / 2 per cent., 23,315 85 } 46,381 84
Rate and amount of any extra dividend paid during the year ending Oct. 31, 1894, ... 1½ per cent., 15,942 67
Number of accounts opened during the year ending Oct. 31, 1894, . 455
Number of accounts closed during the year ending Oct. 31, 1894, . 353
Total number of open accounts Oct. 31, 1894, ... 3,954
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes), ... 3,979 75
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894, ... 203,723 23
Number of same, ... 2,303
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894, ... 215,362 84
Number of same, ... 2,304
Date of examination by commissioner: May 14.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less, . .	1,541	$31,424 96	To the credit —		
Exceeding $50 and not more than $100, . .	391	32,170 63	Of women, both adult and minor, . .	1,082	$82,510 49
Exceeding $100 and not more than $200, . .	181	27,812 62	Of guardians, . .	3	1,510 00
Exceeding $200 and not more than $500, . .	122	44,514 56	Of religious and charitable associations, .	22	1,260 07
Exceeding $500 and less than $1,000, . . .	58	42,512 65	In trust, ...	140	32,532 18
Of $1,000 or more, . .	10	25,287 81			
Totals, ...	2,303	$203,723 23			

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MILFORD SAVINGS BANK — MILFORD.

Incorporated April 24, 1851. Present number of corporators, 45.

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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$240,500 00	Deposits,	$1,695,065 57
Bank stock as per schedule,	169,278 99	Guaranty fund,	49,364 54
Loans on bank stock,	13,130 00	Profit and loss account,	25,257 92
Railroad bonds as per schedule,	154,000 00		
Loans on railroad stock,	27,600 00		
Real estate (for banking purposes),	25,000 00		
Loans on real estate,	618,879 00		
Loans on personal security,	411,637 50		
Loans to counties, cities or towns (notes),	78,300 00		
Deposits in banks, on interest,	21,206 93		
Deposit in bank, not on interest,	10,155 61		
	$1,769,688 03		$1,769,688 03

Cash on Deposit in Banks, amount in each: —

Milford National Bank, Milford,	$30,155 61
National Bank of Redemption, Boston,	1,206 93

Loans on Bank Stock, amount on each: —

On 25 shares Home National Bank, Milford,	$2,200 00
On 85 shares Milford National Bank, Milford,	10,000 00
On 15 shares Central National Bank, Boston,	
On 2 shares Milford National Bank, Milford,	180 00
On 6 shares Milford National Bank, Milford,	500 00
On 6 shares Milford National Bank, Milford,	250 00

Loans on Railroad Stock, amount on each: —

On 240 shares Boston & Maine R.R.,	$25,000 00
On 26 shares Providence & Worcester R.R.,	2,600 00*

* This illegal loan has since been paid.

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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	$27,715 00	$25,000 00
of Cleveland, Ohio, 4s,	14,000	14,380 00	14,000 00
of Dayton, Ohio, 4s,	15,000	15,300 00	15,000 00*
of Portland, Me., 6s,	2,000	2,440 00	2,000 00
of Providence, R. I., 5s,	25,000	28,900 00	25,000 00
Town of Framingham, Mass., 4s,	20,000	21,000 00	20,000 00
of Maynard, Mass., 4s,	20,000	21,200 00	20,000 00
of Milford, Mass., 6s,	10,000	10,600 00	10,000 00
of Weymouth, Mass., 4s,	10,000	10,600 00	10,000 00
United States 4s,	16,500	18,975 00	16,500 00
Town of Beverly, Mass., 4s,	15,000	15,900 00	15,000 00
City of Bridgeport, Conn., 4s,	6,000	6,420 00	6,000 00
of Cleveland, Ohio, 5s,	6,000	6,300 00	6,000 00
of New Britain, Conn., 4s,	20,000	20,600 00	20,000 00
of Newport, R. I., 4s,	10,000	10,700 00	10,000 00
of Somerville, Mass., 4s,	20,000	20,400 00	20,000 00
of Grand Rapids, Mich., 4½s,	6,000	6,540 00	6,000 00
	$240,500	$257,970 00	$240,500 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	$19,050 00	$22,000 00
30	National Revere Bank, Boston,	3,000	2,850 00	3,000 00
15	Blackstone N'l Bank, Boston,	1,500	1,500 00	1,500 00
42	Howard Nat'l Bank, Boston,	4,200	4,032 00	4,496 00
4	Nat'l Webster Bank, Boston,	400	400 00	400 00
100	N'l Hide & Leather B'k, Boston,	10,000	10,700 00	10,659 50
48	Eliot National Bank, Boston,	4,800	6,288 00	5,682 99
100	Shawmut N'l Bank, Boston,	10,000	11,600 00	12,057 50
40	Freeman's Nat'l Bank, Boston,	4,000	3,400 00	5,360 00
47	Nat'l Union Bank, Boston,	4,700	6,298 00	7,496 50
25	Continental N'l Bank, Boston,	2,500	2,875 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 Nat'l Bank, Boston,	7,800	9,048 00	10,766 63
25	Nat'l Exchange Bank, Boston,	2,500	3,150 00	3,581 25
10	Atlantic Nat'l Bank, Boston,	1,000	1,220 00	1,530 00
50	Atlas National Bank, Boston,	5,000	5,850 00	6,500 00
40	Washington N'l Bank, Boston,	4,000	4,360 00	5,505 00

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Milford Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
5	National Eagle Bank, Boston,	$500	$415 00	$588 75
100	Home Nat'l Bank, Brockton, .	10,000	15,000 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	11,250 00	7,500 00
263	Milford Nat'l Bank, Milford, .	26,300	39,450 00	28,000 00
		$139,300	$176,241 00	$169,278 99

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R R. 5s, . .	$25,000	$27,500 00	$25,000 00
Boston & Albany R.R. 6s, . .	7,000	7,140 00	7,000 00
Boston & Maine R R. 4s, . .	10,000	10,300 00	10,000 00
Boston & Maine R.R. 4½s, . .	15,000	16,650 00	15,000 00
Fitchburg R.R. 4s, ...	15,000	15,000 00	15,000 00
Fitchburg R R. 5s, ...	15,000	16,350 00	15,000 00
Old Colony R.R. 6s, ...	2,000	2,140 00	2,000 00
Old Colony R.R. 4s, ...	10,000	10,600 00	10,000 00
Portland & Ogdensburg R R. 6s, .	15,000	16,800 00	15,000 00
Boston & Lowell R.R. 4s, . .	20,000	20,400 00	20,000 00
Worcester, Nashua & Rochester R.R. 4s, ...	20,000	20,400 00	20,000 00
	$154,000	$163,280 00	$154,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$21,206 93	2 per cent.	$25,000 00	4¾ per cent.	$950 00	6½ per cent.
326,600 00	4 "	383,971 00	5 "	4,415 00	7 "
50,000 00	4¼ "	58,450 00	5½ "	12,000 00	10 "
167,600 00	4½ "	120,560 50	6 "		

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, 1894, . .	1,183 15
Number of loans which are of an amount not exceeding $3,000 each,	335
Aggregate amount of the same, ...	312,259 00
Total number of loans upon real estate, ...	354

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Federal Reserve Bank of St. Louis

Milford Savings Bank — Concluded.

Amount of investments from which no income is received,		$30,537 50
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		84,064 01
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, 1894,	2 per cent., $31,509 75 2 per cent., 31,903 83	63,413 58
Number of accounts opened during the year ending Oct. 31, 1894,	594	
Number of accounts closed during the year ending Oct. 31, 1894,	589	
Total number of open accounts Oct. 31, 1894,	5,235	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		3,730 15
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		288,269 23
Number of same,	3,632	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		301,242 79
Number of same,	4,320	
Date of examination by commissioner: May 4.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	2,510	$52,005 89	To the credit —		
Exceeding $50 and not more than $100,	544	45,873 00	Of women, both adult and minor,	1,855	$141,357 59
Exceeding $100 and not more than $200,	264	40,646 70	Of guardians,	21	4,100 73
Exceeding $200 and not more than $500,	221	78,934 44	Of religious and charitable associations,	96	6,930 23
Exceeding $500 and less than $1,000,	67	44,809 20	In trust,	111	15,662 11
Of $1,000 or more,	26	26,000 00			
Totals,	3,632	$288,269 23			

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MILLBURY SAVINGS BANK—MILLBURY.

Incorporated April 10, 1854. Present number of corporators, 43.

LEVI L. WHITNEY, *President.* DAVID ATWOOD, *Treasurer.*
DAVID ATWOOD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

CHARLES D. MORSE, IRA N. GODDARD,
DAVID T. MARCH, DAMIEN DUCHARME,
LEVI L. WHITNEY, 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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$76,000 00	Deposits,	$852,063 94
Bank stock as per schedule,	153,500 00	Guaranty fund,	31,200 00
Loans on bank stock,	17,040 00	Interest account,	27,920 60
Railroad bonds as per schedule,	64,000 00	Profit and loss account,	6,409 52
Loan on railroad stock,	150 00	Suspense account,	50 00
Real estate (for banking purposes),	15,500 00	Rents,	62 57
Real estate by foreclosure,	6,505 24		
Loans on real estate,	324,840 00		
Loans on personal security,	152,805 00		
Loans to counties, cities or towns (notes),	62,150 00		
Loans on depositors' books,	75 00		
Deposit in bank, on interest,	41,676 61		
Expense account,	666 25		
Premium account,	1,000 00		
Cash on hand,	1,798 53		
	$917,706 63		$917,706 63

Cash on Deposit in Bank:—

Millbury National Bank, Millbury, ... $41,676 61

Loans on Bank Stock, amount on each:—

On 38 shares Millbury National Bank, Millbury, ... $3,040 00
On 50 shares Millbury National Bank, Millbury, ... 4,000 00
On 100 Broadway National Bank, Boston, ... 10,000 00

Loan on Railroad Stock:—

On 1 share Boston & Albany R.R., ... $150 00

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Federal Reserve Bank of St. Louis

Millbury Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Columbus, Ohio, 4s,	$10,000	$10,000 00	$10,000 00*
of Dubuque, Iowa, 6s,	3,000	3,060 00	3,000 00
of Grand Rapids, Mich., 4½s,	15,000	16,500 00	15,000 00
of Youngstown, Ohio, 5s,	15,000	16,050 00	15,000 00
Town of South Norwalk, Conn, 6s,	10,000	10,100 00	10,000 00
of Westborough, Mass., 5s,	3,000	3,090 00	3,000 00
City of Milwaukee, Wis., 5s,	10,000	11,300 00	10,000 00
of New Britain, Conn., 4s,	10,000	10,300 00	10,000 00
	$76,000	$80,400 00	$76,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Atlas Nat'l Bank, Boston,	$5,000	$5,850 00	$5,000 00
42	Blackstone N'l Bank, Boston,	4,200	4,200 00	4,200 00
49	Boston National Bank, Boston,	4,900	5,096 00	4,900 00
20	Continental Nat'l B'k, Boston,	2,000	2,300 00	2,000 00
100	Eliot National Bank, Boston,	10,000	13,100 00	10,000 00
50	First Ward N'l Bank, Boston,	5,000	6,500 00	5,000 00
42	Globe National Bank, Boston,	4,200	3,696 00	4,200 00
25	Hamilton Nat'l Bank, Boston,	2,500	2,762 50	2,500 00
25	Manufacturers' N'l B'k, Boston,	2,500	2,500 00	2,500 00
23	Merchants' Nat'l Bank, Boston,	2,300	3,628 25	2,300 00
57	N'l B'k of Commerce, Boston,	5,700	6,555 00	5,700 00
15	N'l B'k of No. America, Boston,	1,500	1,725 00	1,500 00
200	Nat'l Bank of the Commonwealth, Boston,	20,000	26,050 00	20,000 00
12	National Eagle Bank, Boston,	1,200	960 00	1,200 00
50	N'l Hide & Leather B'k, Boston,	5,000	5,375 00	5,000 00
40	North National Bank, Boston,	4,000	4,640 00	4,000 00
3	Old Boston N'l Bank, Boston,	300	313 50	300 00
35	Second National Bank, Boston,	3,500	7,300 00	3,500 00
25	Shawmut Nat'l Bank, Boston,	2,500	2,881 25	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	1,950 00	2,500 00
20	Suffolk Nat'l Bank, Boston,	2,000	2,000 00	2,000 00
50	State Nat'l Bank, Boston,	5,000	5,800 00	5,000 00
68	Third Nat'l Bank, Boston,	6,800	6,103 00	6,800 00
15	Winthrop N'l Bank, Boston,	1,500	1,747 50	1,500 00
40	Grafton Nat'l Bank, Grafton,	4,000	4,000 00	4,000 00
3	Leicester N'l Bank, Leicester,	300	480 00	300 00
168	Millbury N'l Bank, Millbury,	16,800	16,800 00	16,800 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.
40	Second N'l Bank, Norwich, Ct.,	$4,000	$4,400 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	3,915 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	6,500 00	5,000 00
9	Worcester N'l B'k, Worcester,	900	1,305 00	900 00
		$153,500	$177,163 00	$153,500 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s, ...	$4,000	$3,940 00	$4,000 00
Fitchburg R.R. 4½s, ...	10,000	10,100 00	10,000 00
Providence & Worcester R.R. 6s, .	20,000	21,200 00	20,000 00
Vermont & Massachusetts R.R. 5s, .	10,000	10,900 00	10,000 00
Fitchburg R.R. 5s, ...	10,000	10,500 00	10,000 00
St. Johnsbury & Lake Champlain R.R. 5s, ...	10,000	11,500 00	10,000 00
	$64,000	$68,140 00	$64,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$41,676 61	3 per cent.	$14,750 00	4½ per cent.	$30,000 00	5½ per cent.
89,200 00	4 "	15,000 00	4¾ "	181,975 00	6 "
40,000 00	4¼ "	186,135 00	5 "		

Amount invested in real estate for banking purposes, ...	$15,500 00
Estimated value of the same, ...	18,000 00
Assessed value of the same, ...	12,000 00
Net income received from same during year ending Oct. 31, 1894, . .	190 54

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Federal Reserve Bank of St. Louis

Millbury Savings Bank — Concluded.

Value, by books, of other real estate held or owned by foreclosure or otherwise,		$6,505 24
Assessed value of the same,		14,270 00
Number of loans which are of an amount not exceeding $3,000 each,	221	
Aggregate amount of the same,		209,945 00
Total number of loans upon real estate,	228	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		43,649 02
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, 1894,	2 per cent., $16,184 25 2 per cent., 16,251 88	32,436 13
Number of accounts opened during the year ending Oct. 31, 1894,	249	
Number of accounts closed during the year ending Oct. 31, 1894,	192	
Total number of open accounts Oct. 31, 1894,	2,008	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		1,856 43
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		106,176 49
Number of same,	1,197	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		120,423 14
Number of same,	1,363	
Date of examination by commissioner: May 17.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	844	$17,267 86	To the credit —		
Exceeding $50 and not more than $100,	162	13,240 78	Of women, both adult and minor,	522	$43,070 76
Exceeding $100 and not more than $200,	69	10,735 62	Of guardians,	5	653 65
Exceeding $200 and not more than $500,	75	25,583 07	Of religious and charitable associations,	78	4,159 39
Exceeding $500 and less than $1,000,	25	17,163 56	In trust,	14	5,463 13
Of $1,000 or more,	22	22,185 60			
Totals,	1,197	$106,176 49			

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MILLIS SAVINGS BANK — MILLIS.

Incorporated March 4, 1892. Present number of corporators, 55.

EDWARD J. STEWART, *President.* OSGOOD T. DEAN, *Treasurer.*
OSGOOD T. DEAN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

LOUIS LACROIX, MOSES RICHARDSON,
MOSES C. ADAMS, E. JESSUP STEWART,
GEORGE C. THRASHER.

Open for business every business day, 9 A.M. to 12 M.; Saturday, 7 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate,	$4,010 50	Deposits,	$7,789 67
Loans on personal security,	3,190 00	Guaranty fund,	42 00
Deposit in bank, on interest,	238 67	Interest account,	61 47
Expense account,	37 11	Profit and loss account,	42 55
Office furniture,	270 53		
Cash on hand,	188 88		
	$7,935 69		$7,935 69

Cash on Deposit in Bank: —

Shoe and Leather National Bank, Boston, ... $238 67

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$238 67	2 per cent.	$7,100 50	6 per cent.	$100 00	8 per cent.

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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,		$7,210 50
Total number of loans upon real estate,	5	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		507 28
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, 1894,	2 per cent.,	125 69
Number of accounts opened during the year ending Oct. 31, 1894,	67	
Number of accounts closed during the year ending Oct. 31, 1894,	52	
Total number of open accounts Oct. 31, 1894,	108	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		217 59
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		6,871 08
Number of same,	196	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		8,573 26
Number of same,	193	
Date of examination by commissioner: January 30.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	180	$2,598 16	To the credit —		
Exceeding $50 and not more than $100,	10	759 65	Of women, both adult and minor,	44	$1,292 75
Exceeding $100 and not more than $200,	1	185 42	Of religious and charitable associations,	3	18 00
Exceeding $200 and not more than $500,	2	750 00	In trust,	35	507 82
Exceeding $500 and less than $1,000,	2	1,577 85			
Of $1,000 or more,	1	1,000 00			
Totals,	196	$6,871 08			

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MINERS' SAVINGS BANK — WEST STOCKBRIDGE.

Incorporated Feb. 26, 1872. Present number of corporators, 27.

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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$13,830 25	Deposits,	$127,254 98
Bank stock as per schedule,	12,465 50	Guaranty fund,	3,584 27
Railroad bonds as per schedule,	38,595 00	Interest account,	749 82
Loans on real estate,	45,620 00	Profit and loss account,	1,612 77
Loans on personal security,	21,350 00		
Loans on depositors' books,	1,090 00		
Deposit in bank, not on interest,	251 09		
	$133,201 84		$133,201 84

Cash on Deposit in Bank: —
Housatonic National Bank, Stockbridge, ... $251 09

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Providence, R. I., 5s,	$6,000	$6,500 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	$13,355 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 B'k, 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 B'k, Pittsfield,	1,900	2,470 00	2,898 00
4	Agawam Nat'l B'k, Springfield,	400	400 00	480 00
5	First Nat'l Bank, Springfield,	500	635 00	750 00
14	Housatonic National Bank, Stockbridge,	1,400	2,170 00	2,100 00
		$9,200	$11,772 50	$12,465 50

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	$2,000	$2,050 00	$2,050 00
Boston & Maine R.R 4s,	3,000	3,000 00	3,000 00
Dexter & Piscataquis R.R. 4s,	4,000	3,960 00	3,960 00
Fitchburg R.R. 4s,	3,000	3,000 00	2,970 00
N. Y. & N. E. R.R. (terminal) 4s,	10,000	11,000 00	11,175 00
Upper Coos R.R. 4½s,	8,000	8,720 00	8,720 00
Vermont & Massachusetts R.R. 5s,	6,000	6,500 00	6,720 00
	$36,000	$38,230 00	$38,595 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$43,870 00	5 per cent.	$3,100 00	5½ per cent.	$21,090 00	6 per cent.

Number of loans which are of an amount not exceeding $3,000 each, 53
Aggregate amount of the same, ... $38,560 00
Total number of loans upon real estate, ... 41
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, 1894, ... 6,027 32
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, 1894,	2 per cent., $2,469 74 2 per cent., 2,470 93	$4,940 67
Number of accounts opened during the year ending Oct. 31, 1894,	45	
Number of accounts closed during the year ending Oct. 31, 1894,	44	
Total number of open accounts Oct. 31, 1894,	392	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		583 39
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		14,697 31
Number of same,	222	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		20,845 83
Number of same,	321	

Date of examination by commissioner: June 4.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	165	$3,786 68	To the credit —		
Exceeding $50 and not more than $100,	29	2,325 98	Of women, both adult and minor,	62	$4,104 27
Exceeding $100 and not more than $200,	13	2,044 00	Of religious and charitable associations,	2	90 00
Exceeding $200 and not more than $500,	9	2,740 65			
Exceeding $500 and less than $1,000,	6	3,800 00			
Totals,	222	$14,697 31			

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Federal Reserve Bank of St. Louis

MONSON SAVINGS BANK — MONSON.

Incorporated March 29, 1872. Present number of corporators, 29.

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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$105,000 00	Deposits,	$824,499 68
Bank stock as per schedule,	42,400 00	Guaranty fund,	39,000 00
Loans on bank stock,	6,900 00	Interest account,	25,667 41
Railroad bonds as per schedule,	95,000 00	Profit and loss account,	1,884 45
Real estate (for banking purposes),	40,000 00		
Loans on real estate,	520,270 00		
Loans on personal security,	16,700 00		
Loans to counties, cities or towns (notes),	9,000 00		
Loans on depositors' books,	150 00		
Deposits in banks, on interest,	51.257 15		
Deposit in bank, not on interest,	2,895 70		
Expense account,	277 73		
Cash on hand,	1,200 96		
	$891,051 54		$891,051 54

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,	5,000 00
Chicopee National Bank, Springfield,	7,500 00
Springfield Safe Deposit and Trust Company, Springfield,	6,257 15
City National Bank, Holyoke,	5,000 00
Monson National Bank, Monson,	2,895 70

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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Monson Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	$10,000	$10,350 00	$10,000 00
of Chicago, Ill., 4s,	10,000	10,200 00	10,000 00*
of Cleveland, Ohio, 5s,	10,000	11,000 00	10,000 00
of Grand Rapids, Mich., 4½s,	10,000	10,800 00	10,000 00
of Lynn, Mass., 4s,	10,000	10,475 00	10,000 00
of Malden, Mass., 4s,	10,000	10,600 00	10,000 00
of Newton, Mass., 4s,	7,000	7,460 00	7,000 00
of Sioux City, Iowa, 4½s,	10,000	10,500 00	10,000 00
of Worcester, Mass, 5s,	13,000	14,950 00	13,000 00
of Youngstown, Ohio, 5s,	10,000	10,600 00	10,000 00
Town of Burlington, Vt., 4s,	5,000	5,175 00	5,000 00
	$105,000	$112,050 00	$105,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	North National Bank, Boston,	$2,000	$2,220 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	3,000 00	2,500 00
20	N'l B'k of No. America, Boston,	2,000	2,200 00	2,000 00
25	N'l B'k of Commerce, Boston,	2,500	2,870 00	2,500 00
25	Eliot National Bank, Boston,	2,500	3,255 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	4,500 00	3,000 00
10	Blackstone Nat'l Bank, Boston,	1,000	1,000 00	1,000 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
6	Nat'l Webster Bank, Boston,	600	600 00	600 00
10	N'l Hide & Leather B'k, Boston,	1,000	1,050 00	1,000 00
5	N'l Exchange Bank, Boston,	500	625 00	500 00
5	State National Bank, Boston,	500	575 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 Nat'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
		$42,400	$50,525 00	$42,400 00

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Monson Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	$10,000	$10,200 00	$10,000 00
Boston & Maine R.R. 4s,	10,000	10,250 00	10,000 00
Boston & Providence R.R. 4s,	10,000	10,675 00	10,000 00
Concord & Montreal, R.R. 4s,	10,000	10,325 00	10,000 00
Eastern R.R. 6s,	5,000	6,000 00	5,000 00
Fitchburg R.R. 4½s,	10,000	10,100 00	10,000 00
Old Colony R.R. 4s,	10,000	10,600 00	10,000 00
Maine Central R.R. 4s,	10,000	10,000 00	10,000 00
Connecticut River R.R. 4s,	10,000	10,550 00	10,000 00
Conn. & Passumpsic Rivers R.R. 4s,	10,000	10,200 00	10,000 00
	$95,000	$98,900 00	$95,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$5,000 00	3 per cent.	$527,795 00	5 per cent.	$21,725 00	6 per cent.
46,257 15	4 "	3,500 00	5½ "		

Amount invested in real estate for banking purposes,		$40,000 00
Estimated value of the same,		40,000 00
Assessed value of the same,		15,500 00
Net income received from same during year ending Oct. 31, 1894,		1,464 94
Number of loans which are of an amount not exceeding $3,000 each,	199	
Aggregate amount of the same,		267,375 00
Total number of loans upon real estate,	237	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		42,767 14
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, 1894,	2 per cent., $15,694 57 2 per cent, 15,961 19	31,655 76
Number of accounts opened during the year ending Oct. 31, 1894,	279	
Number of accounts closed during the year ending Oct. 31, 1894,	259	
Total number of open accounts Oct. 31, 1894,	2,042	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		3,504 93
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		139,215 59
Number of same,	1,286	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		152,623 33
Number of same,	1,173	
Date of examination by commissioner: September 20.		

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Monson Savings Bank — Concluded.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less, . .	886	$18,736 18	To the credit —		
Exceeding $50 and not more than $100, . .	170	13,666 38	Of women, both adult and minor, . .	605	$58,797 97
Exceeding $100 and not more than $200, . .	82	12,749 77	Of guardians, . .	5	1,630 62
Exceeding $200 and not more than $500, . .	71	24,307 66	Of religious and charitable associations, .	9	1,474 78
Exceeding $500 and less than $1,000, . . .	48	33,846 21	In trust, ...	10	3,054 49
Of $1,000 or more, . .	29	35,909 39			
Totals, . . .	1,286	$139,215 59			

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Federal Reserve Bank of St. Louis

NANTUCKET INSTITUTION FOR SAVINGS—NANTUCKET.

Incorporated April 2, 1834. Present number of corporators, 26.

THADDEUS C. DEFRIEZ, *President.* GEORGE H. BROCK, *Treasurer.*
GEORGE H. BROCK, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

THADDEUS C. DEFRIEZ, ANDREW M. MYRICK,
DAVID FOLGER, 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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$85,000 00	Deposits,	$454,347 58
Bank stock as per schedule,	20,300 00	Guaranty fund,	17,013 38
Railroad bonds as per schedule,	66,500 00	Profit and loss account,	15,540 05
Real estate (for banking purposes),	4,000 00		
Real estate by foreclosure,	3,000 00		
Loans on real estate,	263,296 74		
Loans on personal security,	15,820 00		
Loans on depositors' books,	100 00		
Deposits in banks, on interest,	25,350 30		
Deposit in bank, not on interest,	478 48		
Expense account,	638 06		
Cash on hand,	2,417 43		
	$486,901 01		$486,901 01

Cash on Deposit in Banks, amount in each:—

North National Bank, Boston,	$11,958 60
Pacific National Bank, Nantucket,	478 48
Shoe and Leather National Bank, Boston,	13,391 70

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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	$5,435 00	$5,000 00
of Cleveland, Ohio, 6s,	4,000	4,160 00	4,000 00
of Detroit, Mich., 7s,	1,000	1,287 00	1,000 00
of East Saginaw, Mich., 4½s,	7,000	7,397 00	7,000 00
of Fall River, Mass., 6s,	6,000	6,616 00	6,000 00
of Grand Rapids, Mich., 4½s,	10,000	10,946 00	10,000 00
of Milwaukee, Wis., 5s,	10,000	10,739 00	10,000 00
of New London, Conn., 7s,	1,000	1,284 00	1,000 00
of Scranton, Pa., 6s,	3,500	3,668 00	3,500 00
of Sioux City, Iowa, 4½s,	15,000	16,042 00	15,000 00
Town of Beverly, Mass., 4s,	1,000	1,046 00	1,000 00
District of Columbia 6s,	5,000	5,771 00	5,000 00
Town of Attleborough, Mass., 4s,	5,000	5,333 00	5,000 00
City of Oshkosh, Wis., 4½s,	2,500	2,623 00	2,500 00
of Rockford, Ill., 4½s,	4,000	4,278 00	4,000 00
of Saginaw, Mich., 4½s,	5,000	5,520 00	5,000 00
	$85,000	$92,145 00	$85,000 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	1,700 00	1,900 00
10	Continental Nat'l B'k, Boston,	1,000	1,140 00	1,000 00
10	Old Boston Nat'l B'k, 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 Bank, 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	760 00	800 00
10	South End N'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	1,680 00	1,500 00
7	Blackstone N'l Bank, Boston,	700	630 00	700 00
10	Nat'l Exchange Bank, Boston,	1,000	1,180 00	1,000 00
14	Nat'l Bank of Commerce, New Bedford,	1,400	1,344 00	1,400 00
10	Pacific Nat'l Bank, Nantucket,	1,000	1,300 00	1,000 00
		$20,300	$21,479 00	$20,300 00

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Nantucket Institution for Savings — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 6s,	$3,000	$3,062 00	$3,000 00
Boston & Lowell R.R. 4s,	15,000	15,360 00	15,000 00
Boston & Lowell R.R. 5s,	1,000	1,053 00	1,000 00
Boston & Lowell R.R. 6s,	4,000	4,152 00	4,000 00
Boston & Maine R.R. 4s,	5,000	5,129 00	5,000 00
Boston, Winthrop & Shore R.R. 5s,	6,000	6,570 00	6,000 00
Concord & Montreal R.R. 4s,	5,000	5,150 00	5,000 00
Fitchburg R.R. 4½s,	5,000	5,067 00	5,000 00
Fitchburg R.R. 6s,	2,000	2,097 00	2,000 00
Maine Central R.R. 7s,	5,000	6,875 00	5,000 00
Old Colony R.R. 6s,	5,000	5,199 00	5,000 00
Upper Coos R.R. 4½s,	10,500	11,463 00	10,500 00
	$66,500	$71,177 00	$66,500 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$11,958 60	2 per cent.	$38,450 00	5½ per cent.	$1,250 00	6½ per cent.
13,391 70	2½ "	103,991 74	6 "	530 00	7 "
134,995 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, 1894,		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, 1894,		79 00
Number of loans which are of an amount not exceeding $3,000 each,	129	
Aggregate amount of the same,		113,159 00
Total number of loans upon real estate,	155	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		25,466 23
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, 1894,	2 per cent, $8,720 00 2 per cent., 8,717 01	17,437 01
Number of accounts opened during the year ending Oct. 31, 1894,	136	
Number of accounts closed during the year ending Oct. 31, 1894,	141	
Total number of open accounts Oct. 31, 1894,	1,274	

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Nantucket Institution for Savings — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		$1,776 15
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		66,775 75
Number of same,	753	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		77,799 49
Number of same,	1,014	

Date of examination by commissioner: August 16.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	514	$11,060 15	To the credit —		
Exceeding $50 and not more than $100,	120	10,399 26	Of women, both adult and minor,	399	$29,110 05
Exceeding $100 and not more than $200,	49	7,981 77	Of guardians,	9	1,728 44
Exceeding $200 and not more than $500,	49	17,739 23	Of religious and charitable associations,	30	1,472 22
Exceeding $500 and less than $1,000,	7	4,636 35	In trust,	65	10,935 96
Of $1,000 or more,	14	14,958 99			
Totals,	753	$66,775 75			

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Federal Reserve Bank of St. Louis

NATICK FIVE CENTS SAVINGS BANK—NATICK.

Incorporated April 5, 1859. Present number of corporators, 41.

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, ALBERT MEAD.

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

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$93,000 00	Deposits,	$1,259,908 49
Loan on public funds,	420 00	Guaranty fund,	66,000 00
Bank stock as per schedule,	101,100 00	Interest account,	16,183 83
Loans on bank stock,	11,525 00	Profit and loss account,	23,363 18
Railroad bonds as per schedule,	119,000 00		
Real estate by foreclosure,	5,772 75		
Loans on real estate,	869,168 00		
Loans on personal security,	34,431 00		
Loans to counties, cities or towns (notes),	73,000 00		
Loans on depositors' books,	1,080 00		
Deposits in banks, on interest,	54,144 12		
Expense account,	1,783 90		
Cash on hand,	1,030 73		
	$1,365,455 50		$1,365,455 50

Cash on Deposit in Banks, amount in each:—

North National Bank, Boston,	$39,000 00
Natick National Bank, Natick,	15,144 12

Loan on Public Funds:—

On $1,100 United States 4s,	$420 00

Loans on Bank Stock, amount on each:—

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 10 shares Natick National Bank, Natick,	1,000 00
On 2 shares Natick National Bank, Natick,	200 00
On 12 shares National Webster Bank, Boston,	325 00

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Natick Five Cents Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	$10,000	$10,800 00	$10,000 00
of Boston, Mass., 6s,	6,000	7,170 00	6,000 00
of Fall River, Mass., 5s,	17,000	18,930 00	17,000 00
of Cambridge, Mass, 6s,	6,000	7,110 00	6,000 00
of Springfield, Ohio, 5s,	9,000	9,680 00	9,000 00
of Worcester, Mass., 4½s,	6,000	6,540 00	6,000 00
Town of Beverly, Mass., 4s,	10,000	10,400 00	10,000 00
of Brookline, Mass., 7s,	10,000	10,900 00	10,000 00
of Orange, Mass., 4s,	10,000	10,275 00	10,000 00
of Wellesley, Mass., 4s,	9,000	9,090 00	9,000 00
	$93,000	$100,895 00	$93,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
26	Atlas National Bank, Boston,	$2,600	$3,042 00	$2,600 00
115	Boston National Bank, Boston,	11,500	11,960 00	11,500 00
7	Boylston Nat'l Bank, Boston,	700	854 00	700 00
27	Central Nat'l Bank, Boston,	2,700	3,429 00	2,700 00
13	Columbian Nat'l B'k, Boston,	1,300	1,345 00	1,300 00
46	Nat'l B'k of Commerce, Boston,	4,600	5,290 00	4,600 00
42	Nat'l Bank of the Commonwealth, Boston,	4,200	5,460 00	4,200 00
5	Continental Nat'l B'k, Boston,	500	575 00	500 00
19	Eliot National Bank, Boston,	1,900	2,489 00	1,900 00
70	Everett Nat'l Bank, Boston,	7,000	5,825 00	7,000 00
15	Nat'l Exchange Bank, Boston,	1,500	1,890 00	1,500 00
62	Howard Nat'l Bank, Boston,	6,200	5,952 00	6,200 00
46	Merchants' N'l Bank, Boston,	4,600	7,222 00	4,600 00
10	Metropolitan N'l Bank, Boston,	1,000	950 00	1,000 00
15	Monument Nat'l B'k, Boston,	1,500	3,450 00	1,500 00
27	North National Bank, Boston,	2,700	3,132 00	2,700 00
51	N'l B'k of No America, Boston,	5,100	5,865 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	4,770 00	3,000 00
10	Second National Bank, Boston,	1,000	1,800 00	1,000 00
20	South End Nat'l Bank, Boston,	2,000	1,700 00	2,000 00
7	State Nat'l Bank, Boston,	700	812 00	700 00
20	Winthrop Nat'l B'k, Boston,	2,000	2,320 00	2,000 00
33	Dedham Nat'l Bank, Dedham,	3,300	3,366 00	3,300 00
32	First National Bank, Chelsea,	3,200	3,328 00	3,200 00
17	Framingham National Bank, South Framingham,	1,700	2,125 00	1,700 00

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Natick Five Cents Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
55	Home Nat'l Bank, Brockton, .	$5,500	$9,625 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	1,640 00	2,000 00
37	Wachusett N'l B'k, Fitchburg,	3,700	7,400 00	3,700 00
		$101,100	$124,324 00	$101,100 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg and New Bedford R.R. 5s, ...	$6,000	$6,840 00	$6,000 00
Boston & Lowell R.R. 4s, . .	15,000	15,150 00	15,000 00
Dexter & Piscataquis R.R. 4s, . .	10,000	10,000 00	10,000 00
Fitchburg R.R. 4½s, ...	15,000	15,150 00	15,000 00
Fitchburg R.R. 5s, ...	10,000	10,375 00	10,000 00
Old Colony R.R. 4s, ...	15,000	15,825 00	15,000 00
Old Colony R.R. 6s, ...	5,000	5,250 00	5,000 00
Vermont & Massachusetts R.R. 5s, .	18,000	19,620 00	18,000 00
Maine Central R.R. 7s, . . .	10,000	13,500 00	10,000 00
Worcester & Nashua R.R. 4s, . .	10,000	10,150 00	10,000 00
Upper Coos R.R. 4½s, ...	5,000	5,300 00	5,000 00
	$119,000	$127,160 00	$119,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$54,144 12	2 per cent.	$527,672 00	5 per cent.	$271,542 00	6 per cent.
78,000 00	4 "	80,720 00	5½ "	15,690 00	6½ "
16,000 00	4½ "				

Value, by books, of real estate held or owned by foreclosure or otherwise,	$5,772 75
Assessed value of the same, ...	5,700 00
Number of loans which are of an amount not exceeding $3,000 each,	478
Aggregate amount of the same, ...	562,743 73
Total number of loans upon real estate, ...	497
Amount of investments from which no income is received, ...	3,000 00

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Natick Five Cents Savings Bank — Concluded.

Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		$66,813 36
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, 1894,	2 per cent., $22,937 31 2 per cent., 22,753 93	45,691 24
Number of accounts opened during the year ending Oct. 31, 1894,	646	
Number of accounts closed during the year ending Oct. 31, 1894,	498	
Total number of open accounts Oct. 31, 1894,	5,519	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		3,524 33
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		262,532 92
Number of same,	4,915	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		250,454 12
Number of same,	3,880	
Date of examination by commissioner: March 20.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	3,936	$67,984 66	To the credit —		
Exceeding $50 and not more than $100,	515	41,193 42	Of women, both adult and minor,	2,284	$119,008 23
Exceeding $100 and not more than $200,	221	33,872 51	Of guardians,	8	2,612 00
Exceeding $200 and not more than $500,	165	55,603 51	Of religious and charitable associations,	115	5,907 62
Exceeding $500 and less than $1,000,	47	32,741 22	In trust,	200	23,046 54
Of $1,000 or more,	31	31,137 60			
Totals,	4,915	$262,532 92			

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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, 136.

LOUM SNOW, *President.* WILLIAM H. PITMAN, *Treasurer.*
JAMES TAYLOR, *Clerk of the Corporation.*

Names of commtitee 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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$937,000 00	Deposits,	$5,455,387 62
Bank stock as per schedule,	192,800 00	Guaranty fund,	228,550 00
Loans on bank stock,	26,700 00	Interest account,	12,775 48
Railroad bonds as per schedule,	414,500 00	Profit and loss account,	4,394 59
Loans on railroad stock,	47,000 00	Surplus fund,	64,010 18
Real estate (for banking purposes),	93,080 44	Discount account,	7,560 56
Loans on real estate,	1,865,546 22	Premium account,	6,352 40
Loans on personal security,	1,925,825 00	Rent account,	1,648 83
Loans to counties, cities or towns (notes),	20,000 00		
Loans on depositors' books,	50 00		
Deposits in banks, on interest,	251,018 05		
Expense account,	3,416 02		
Cash on hand,	3,743 93		
	$5,780,679 66		$5,780,679 66

Cash on Deposit in Banks, amount in each: —

Third National Bank, Springfield,	$108,972 68
National Bank of Redemption, Boston,	3,733 84
Mechanics' National Bank, New Bedford,	8,043 04
Merchants' National Bank, New Bedford,	8,352 81
Citizens' National Bank, New Bedford,	56,244 95
National Bank of Commerce, New Bedford,	37,076 54
First National Bank, New Bedford,	8,594 19
Falmouth National Bank, Falmouth,	10,000 00
National Bank of Fairhaven, Fairhaven,	10,000 00

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New Bedford Five Cents Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

On 8 shares National Exchange Bank, Boston,	
On 7 shares Globe National Bank, Boston,	
On 13 shares Suffolk National Bank, Boston,	$2,000 00
On 2 shares National Bank of Redemption, Boston,	
On 11 shares North National Bank, Boston,	600 00
On 95 shares Citizens' National Bank, New Bedford,	9,500 00
On 22 shares Eliot National Bank, Boston,	
On 15 shares North National Band, Boston,	3,600 00
On 6 shares Merchants' National Bank, New Bedford,	
On 3 shares First National Bank, New Bedford,	
On 3 shares Mechanics' National Bank, New Bedford,	1,000 00
On 112 shares National Bank of Commerce, New Bedford.	7,000 00
On 2 shares First National Bank, New Bedford,	
On 6 shares Merchants' National Bank, New Bedford,	
On 2 shares Mechanics' National Bank, New Bedford,	1,700 00
On 7 shares National Bank of Commerce, New Bedford,	
On 11 shares First National Bank, New Bedford,	1,000 00
On 7 shares National Bank of Commerce, New Bedford,	300 00

Loans on Railroad Stock, amount on each: —

On 492 shares Boston & Maine R.R.,	$45,000 00
On 8 shares Boston & Albany R.R.,	
On 16 shares Fitchburg R.R.,	2,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	$66,000	$71,610 00	$66,000 00
of Bay City, Mich., 5s,	5,000	5,900 00	5,000 00
of Boston, Mass., 3½s,	50,000	51,250 00	50,000 00
of Boston, Mass., 4s,	10,000	10,800 00	10,000 00
of Cleveland, Ohio, 4½s,	25,000	26,500 00	25,000 00
of Danbury, Conn., 4s,	30,000	31,200 00	30,000 00*
of Dayton, Ohio, 5s,	50,000	54,360 00	50,000 00*
of Detroit, Mich., 4s,	50,000	54,500 00	50,000 00
of East Saginaw, Mich., 5s,	25,000	27,750 00	25,000 00
of Fall River, Mass., 5s,	17,000	18,955 00	17,000 00
of Fall River, Mass., 6s,	73,000	86,140 00	73,000 00
of Grand Rapids, Mich., 5s,	50,000	56,500 00	50,000 00
of Holyoke, Mass., 6s,	50,000	56,000 00	50,000 00
of Lynn, Mass., 4s,	25,000	26,500 00	25,000 00
of Manchester, N. H., 4s,	50,000	52,000 00	50,000 00
of New Bedford, Mass, 3½s,	80,000	80,000 00	80,000 00
of New Bedford, Mass., 6s,	47,000	49,315 00	47,000 00
of New Haven, Conn., 3½s,	50,000	50,250 00	50,000 00
of Norwich, Conn., 6s,	13,000	13,845 00	13,000 00
Town of Middleborough, Mass. (Fire District), 4s,	69,000	70,380 00	69,000 00
United States 4s,	10,000	11,550 00	10,000 00
United States 6s,	25,000	28,220 00	25,000 00

* Legal investments when made.

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New Bedford Five Cents Savings Bank — Continued.

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bay City, Mich., 4s,	$5,000	$5,050 00	$5,000 00
of Detroit, Mich., 7s,	7,000	8,920 00	7,000 00
of Fall River, Mass., 4s,	10,000	10,600 00	10,000 00
of Meriden, Conn., 4s,	20,000	20,800 00	20,000 00
of Saginaw, Mich., 5½s,	10,000	12,000 00	10,000 00
United States 5s,	15,000	17,887 50	15,000 00
	$937,000	$1,008,782 50	$937,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	First Nat'l Bank, Boston,	$10,000	$24,000 00	$10,000 00
120	National Revere Bank, Boston,	12,000	11,400 00	12,000 00
100	Merchants' N'l Bank, Boston,	10,000	15,700 00	10,000 00
20	State National Bank, Boston,	2,000	2,320 00	2,000 00
25	Tremont Nat'l Bank, Boston,	2,500	2,200 00	2,500 00
15	Winthrop Nat'l Bank, Boston,	1,500	1,740 00	1,500 00
100	Franklin Nat'l Bank, Franklin,	10,000	11,000 00	10,000 00
523	Merchants' Nat'l Bank, New Bedford,	52,300	101,985 00	52,300 00
325	First Nat'l B'k, New Bedford,	32,500	47,125 00	32,500 00
200	Citizens' N'l B'k, New Bedford,	20,000	24,000 00	20,000 00
300	National Bank of Commerce, New Bedford,	30,000	24,000 00	30,000 00
100	Third National Bank, Springfield,	10,000	20,000 00	10,000 00
		$192,800	$285,470 00	$192,800 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	89,890 00	89,000 00
Boston & Maine R.R. 4s,	50,000	51,000 00	50,000 00
Eastern R.R. 6s,	52,500	64,050 00	52,500 00
Fitchburg R.R. 4s,	50,000	49,250 00	50,000 00
Fitchburg R.R. 4½s,	118,000	119,180 00	118,000 00
Old Colony R.R. 6s,	45,000	46,450 00	45,000 00
	$414,500	$429,970 00	$414,500 00

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New Bedford Five Cents Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$77,706 52	2 per cent.	$1,202,600 00	4 per cent.	$826,475 00	5 per cent.
118,311 53	2½ "	188,215 00	4¼ "	25,000 00	5¼ "
10,000 00	2¾ "	585,980 00	4½ "	664,055 00	5½ "
45,000 00	3 "	120,785 00	4¾ "	272,011 22	6 "

Amount invested in real estate for banking purposes,		$93,080 44
Estimated value of the same,		115,000 00
Assessed value of the same,		93,350 00
Net income received from same during year ending Oct. 31, 1894,		1,954 53
Number of loans which are of an amount not exceeding $3,000 each,	558	
Aggregate amount of the same,		735,801 22
Total number of loans upon real estate,	624	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		278,732 43
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, 1894,	2¼ per cent., $111,668 55 2 per cent., 103,495 43	215,163 98
Number of accounts opened during the year ending Oct. 31, 1894,	2,637	
Number of accounts closed during the year ending Oct. 31, 1894,	2,004	
Total number of open accounts Oct. 31, 1894,	19,424	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		13,189 53
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		1,109,474 86
Number of same,	16,376	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		968,487 75
Number of same,	13,286	
Date of examination by commissioners: November 2.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	13,100	$191,520 13	To the credit —		
Exceeding $50 and not more than $100,	1,474	119,088 86	Of women, both adult and minor,	7,165	$533,330 95
Exceeding $100 and not more than $200,	685	106,771 42	Of guardians,	37	9,768 34
Exceeding $200 and not more than $500,	595	213,740 13	Of religious and charitable associations,	153	16,243 15
Exceeding $500 and less than $1,000,	219	156,867 95	In trust,	1,869	315,467 24
Of $1,000 or more,	303	321,486 37			
Totals,	16,376	$1,109,474 86			

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Federal Reserve Bank of St. Louis

NEW BEDFORD INSTITUTION FOR SAVINGS — NEW BEDFORD.

Incorporated June 16, 1825. Present number of corporators, 116.

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,
WILLIAM W. CRAPO.

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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$2,986,200 00	Deposits,	$11,754,915 82
Bank stock as per schedule,	1,376,860 00	Guaranty fund,	589,342 20
Loans on bank stock,	18,725 00	Profit and loss account,	142,051 70
Railroad bonds as per schedule,	671,000 00		
Loans on railroad stock,	13,500 00		
Real estate (for banking purposes)	30,000 00		
Loans on real estate,	2,456,019 00		
Loans on personal security,	3,835,472 99		
Loans to counties, cities or towns (notes),	163,900 00		
Loans on depositors' books,	100 00		
Deposits in banks, on interest,	899,306 03		
Expense account,	2,029 02		
Cash on hand,	33,197 68		
	$12,486,309 72		$12,486,309 72

Cash on Deposit in Banks, amount in each: —

Merchants' National Bank, New Bedford,	$6,921 23
First National Bank, New Bedford,	73,179 99
National Bank of Commerce, New Bedford,	49,994 18
Mechanics' National Bank, New Bedford,	8,894 18
Citizens' National Bank, New Bedford,	59,295 99
National Revere Bank, Boston,	315,636 70
National Bank of Redemption, Boston,	260,239 92
Shoe and Leather National Bank, Boston,	50,143 84
Pynchon National Bank, Springfield,	25,000 00
Third National Bank, Springfield,	50,000 00

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eral Reserve Bank of St. Louis

New Bedford Institution for Savings — Continued.

Loans on Bank Stock, amount on each: —

On 9 shares First National Bank, New Bedford,	$800 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 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 5 shares Mechanics' National Bank, New Bedford,	2,655 00
On 10 shares National Bank of Commerce, New Bedford,	
On 25 shares Falmouth National Bank, Falmouth,	
On 5 shares Mechanics' National Bank, New Bedford,	500 00
On 5 shares Mechanics' National Bank, New Bedford,	500 00
On 9 shares Merchants' National Bank, New Bedford,	2,200 00
On 13 shares Mechanics' National Bank, New Bedford,	
On 50 shares Citizens' National Bank, New Bedford,	5,000 00
On 7 shares Southbridge National Bank, Southbridge,	200 00
On 20 shares Citizens' National Bank, New Bedford,	970 00

Loans on Railroad Stock, amount on each: —

On 4 shares Boston & Albany Railroad,	$500 00
On 50 shares Boston & Albany Railroad,	7,500 00
On 225 shares New York, New Haven & Hartford Railroad,	5,500 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Attleborough, Mass., 7s,	$34,000	$42,330 00	$34,000 00
City of Bangor, Me., 6s,	100,000	108,500 00	100,000 00
of Bath, Me., 6s,	13,000	13,845 00	13,000 00*
of Boston, Mass., 4s,	100,000	102,000 00	100,000 00
of Boston, Mass., 5s,	482,000	541,185 00	482,000 00
of Boston, Mass., 6s,	1,000	1,055 00	1,000 00
of Cambridge, Mass., 6s,	4,000	4,200 00	4,000 00
of Chelsea, Mass., 4s,	50,000	51,750 00	50,000 00
of Chelsea, Mass., 6s,	26,000	27,300 00	26,000 00
of Cleveland, Ohio, 4½s,	100,000	105,000 00	100,000 00
of Cleveland, Ohio, 5s,	11,000	11,825 00	11,000 00
of Cleveland, Ohio, 6s,	57,000	58,140 00	57,000 00
of Danbury Conn., 4s,	50,000	50,000 00	50,000 00*
of Dayton, Ohio, 5s,	100,000	106,500 00	100,000 00*
of Detroit, Mich., 4s,	300,000	324,000 00	300,000 00
of East Saginaw, Mich, 5s,	60,000	61,500 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

* 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 Fort Wayne, Ind., 6s,	$31,000	$33,790	$31,000 00
of Grand Rapids, Mich., 5s,	130,000	144,300	130,000 00
of Lawrence, Mass., 6s,	2,000	2,220	2,000 00
of Lowell, Mass., 4s,	20,000	20,200	20,000 00
of Lynn, Mass., 4s,	162,000	166,050	162,000 00
of Lynn, Mass., 6s,	1,000	1,030	1,000 00
of Middletown, Conn., 6s,	28,000	29,260	28,000 00
of New Bedford, Mass, 3½s,	25,000	24,875	25,000 00
of New Bedford, Mass., 4s,	50,000	51,750	50,000 00
of New Bedford, Mass., 5s,	10,000	10,950	10,000 00
of New Bedford, Mass., 6s,	146,000	173,010	146,000 00
of Pawtucket, R. I., 5s,	5,000	5,150	5,000 00
of Peoria, Ill., 4½s,	50,000	53,000	50,000 00
of Providence, R. I., 4s,	50,000	56,000	50,000 00
of Providence, R. I., 4½s,	6,000	6,240	6,000 00
of Providence, R. I., 5s,	169,200	182,736	169,200 00
of Providence, R. I., 6s,	2,000	2,250	2,000 00
of Salem, Mass., 4s,	100,000	102,000	1,000 00
of Springfield, Ohio, 4½s,	60,000	64,800	60,000 00
of Waltham, Mass., 4s,	25,000	25,750	25,000 00
of Woonsocket, R. I., 4s,	20,000	20,500	20,000 00
District of Columbia 5s,	84,000	88,200	84,000 00
of Columbia 6s,	20,000	23,100	20,000 00
United States 5s,	300,000	356,250	300,000 00
	$2,986,200	$3,254,601	$2,986,200 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
360	Atlas National Bank, Boston,	$36,000	$42,120	$36,000 00
150	Boston Nat'l Bank, Boston,	15,000	15,600	15,000 00
30	National City Bank, Boston,	3,000	2,460	3,000 00
250	Continental N'l Bank, Boston,	25,000	28,750	25,000 00
260	Columbian N'l Bank, Boston,	26,000	26,780	26,000 00
90	Eliot National Bank, Boston,	9,000	11,790	9,000 00
170	National Eagle Bank, Boston,	17,000	13,770	17,000 00
30	Everett Nat'l Bank, Boston,	3,000	2,490	3,000 00
230	First National Bank, Boston,	23,000	54,050	23,000 00
140	Howard Nat'l Bank, Boston,	14,000	13,440	14,000 00
90	Hamilton Nat'l Bank, Boston,	9,000	9,900	9,000 00
230	Merchants' Nat'l Bank, Boston,	23,000	36,110	23,000 00
440	Massachusetts N'l B'k, Boston,	44,000	42,680	44,000 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.
100	Monument Nat'l Bank, Boston,	$10,000	$23,000	$10,000 00
460	N'l B'k of Commerce, Boston,	46,000	52,900	46,000 00
200	National Bank of the Commonwealth, Boston, . .	20,000	26,000	20,000 00
20	Nat'l Exchange Bank, Boston,	2,000	2,520	2,000 00
200	N'l Hide & Leather B'k, Boston,	20,000	21,400	20,000 00
380	N'l B'k of N. America, Boston,	38,000	43,700	38,000 00
200	N'l B'k of Redemption, Boston,	20,000	24,400	20,000 00
490	N'l B'k of the Republic, Boston,	49,000	77,910	49,000 00
500	National Revere Bank, Boston,	50,000	47,500	50,000 00
130	National Union Bank, Boston,	13,000	17,420	13,000 00
40	New England N'l B'k, Boston,	4,000	6,200	4,000 00
230	North National Bank, Boston,	23,000	26,680	23,000 00
530	Second Nat'l Bank, Boston, .	53,000	95,930	53,000 00
140	Shawmut Nat'l Bank, Boston,	14,000	16,240	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	10,440	9,000 00
350	Tremont National B'k, Boston,	35,000	30,800	35,000 00
130	Washington Nat'l B'k, Boston,	13,000	14,040	13,000 00
18	Winthrop Nat'l Bank, Boston,	1,800	2,080	1,800 00
200	First National Bank, Chelsea,	20,000	20,800	20,000 00
22	Fairhaven N'l B'k, Fairhaven,	1,760	1,400	1,760 00
200	Fall River N'l B'k, Fall River,	20,000	22,000	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	5,300	4,500 00
150	First National Bank, Malden,	15,000	23,000	15,000 00
1000	Citizens' N'l B'k, New Bedford,	100,000	120,000	100,000 00
1356	First Nat'l B'k, New Bedford,	135,600	192,550	135,600 00
1096	Merchants' Nat'l Bank, New Bedford, ...	109,600	208,240	109,600 00
1000	Mechanics' National B'k, New Bedford, ...	100,000	170,000	100,000 00
1366	National Bank of Commerce, New Bedford, . . .	136,600	113,370	136,600 00
200	Third Nat'l Bank, Springfield,	20,000	40,000	20,000 00
70	National Bank of So. Reading, Wakefield, ...	7,000	8,050	7,000 00
		$1,376,860	$1,807,660	$1,376,860 00

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Federal Reserve Bank of St. Louis

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	$50,500 00	$50,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	13,000	14,690 00	13,000 00
Boston & Lowell R.R. 4½s,	20,000	20,900 00	20,000 00
Boston & Lowell R.R. 5s,	36,000	37,620 00	36,000 00
Boston & Lowell R.R. 6s,	44,000	45,320 00	44,000 00
Boston & Maine R.R. 4s,	200,000	202,000 00	200,000 00
Fitchburg R.R. 4½s,	200,000	200,000 00	200,000 00
Fitchburg R.R. 5s,	38,000	38,760 00	38,000 00
Old Colony R.R. 6s,	70,000	73,500 00	70,000 00
	$671,000	$683,290 00	$671,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$575,876 62	2 per cent.	$3,661,000 00	4 per cent.	$950 00	5¼ per cent.
323,429 41	2½ "	244,000 00	4¼ "	524,855 00	5½ "
48,000 00	3½ "	1,055,125 00	4½ "	2,400 00	5¾ "
9,400 00	3¾ "	70,450 00	4¾ "	126,358 00	6 "
60,000 00	3⅞ "	685,178 99	5 "		

Amount invested in real estate for banking purposes,		$30,000 00
Estimated value of the same,		50,000 00
Assessed value of the same,		37,000 00
Number of loans which are of an amount not exceeding $3,000 each,	397	
Aggregate amount of the same,		505,191 00
Total number of loans upon real estate,	457	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		615,353 92
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, 1894,	2¼ per cent., $251,064 33 2 per cent., 227,842 46	478,906 79
Number of accounts opened during the year ending Oct. 31, 1894,	2,343	
Number of accounts closed during the year ending Oct. 31, 1894,	2,318	
Total number of open accounts Oct. 31, 1894,	21,844	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		22,414 26

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Federal Reserve Bank of St. Louis

New Bedford Institution for Savings — Concluded.

Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		$1,597,534 22
Number of same,	12,121	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		1,742,078 75
Number of same,	16,970	

Date of examination by commissioner: November 1.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	7,512	$164,056 50	To the credit —		
Exceeding $50 and not more than $100,	1,814	148,884 48	Of women, both adult and minor,	5,679	$639,519 04
Exceeding $100 and not more than $200,	1,001	156,592 43	Of guardians,	46	14,391 68
Exceeding $200 and not more than $500,	943	330,569 15	Of religious and charitable associations,	278	60,932 05
Exceeding $500 and less than $1,000,	416	303,958 33	In trust,	1,591	335,582 08
Of $1,000 or more,	435	493,473 33			
Totals,	12,121	$1,597,534 22			

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Federal Reserve Bank of St. Louis

NEWBURYPORT FIVE CENTS SAVINGS BANK — NEWBURYPORT.

Incorporated April 24, 1854. Present number of corporators, 44.

MOSES H. FOWLER, *President.* J. A. MAYNARD, *Treasurer.*
J. A. MAYNARD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

A. W. GREENLEAF, NATHANIEL DOLE,
MOSES H. FOWLER, WM. F. HOUSTON.

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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$257,000 00	Deposits,	$1,122,351 69
Loan on public funds,	2,000 00	Guaranty fund,	57,826 33
Bank stock as per schedule,	143,700 00	Interest account,	71,949 08
Loans on bank stock,	30,000 00	Profit and loss account,	10,000 00
Railroad bonds as per schedule,	160,000 00	Premium account,	6,140 05
Real estate (for banking purposes),	30,000 00		
Real estate by foreclosure,	2,000 00		
Loans on real estate,	446,385 00		
Loans on personal security,	116,500 00		
Deposits in banks, on interest,	74,965 57		
Expense account,	174 18		
Cash on hand,	5,542 40		
	$1,268,267 15		$1,268,267 15

Cash on Deposit in Banks, amount in each: —

First National Bank, Newburyport,	$44,965 57
Ocean National Bank, Newburyport,	15,000 00
Merchants' National Bank, Newburyport,	15,000 00

Loan on Public Funds: —

On $2,000 City of Chelsea, Mass., 6s,	$2,000 00

Loans on Bank Stock, amount on each: —

On 100 shares Essex National Bank, Haverhill,	$10,000 00
On 200 shares Broadway National Bank, Boston,	20,000 00

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Newburyport Five Cents Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Arlington, Mass., 4s,	$5,000	$5,225 00	$5,000 00
City of Bangor, Me., 6s,	10,000	10,950 00	10,000 00
of Boston, Mass., 3½s,	40,000	41,200 00	40,000 00
of Chicago, Ill., 4s,	25,000	25,500 00	25,000 00*
of Danbury, Conn., 4s,	14,000	14,700 00	14,000 00*
of Grand Rapids, Mich., 4½s,	15,000	16,500 00	15,000 00
of Lynn, Mass., 4s,	30,000	30,680 00	30,000 00
of Nashua, N. H., 4s,	10,000	10,400 00	10,000 00
of Somerville, Mass., 4s,	14,000	14,630 00	14,000 00
of Taunton, Mass., 4s,	14,000	14,630 00	14,000 00
of Waltham, Mass., 4s,	25,000	26,125 00	25,000 00
of Woonsocket, R. I., 4s,	5,000	5,200 00	5,000 00
of Marlborough, Mass., 4s,	15,000	15,900 00	15,000 00
Town of Cranston, R. I., 4s,	15,000	15,750 00	15,000 00
City of Meriden, Conn., 4s,	10,000	10,300 00	10,000 00
of Somerville, Mass., 4½s,	10,000	10,200 00	10,000 00
	$257,000	$267,890 00	$257,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Atlantic Nat'l Bank, Boston,	$1,000	$1,227 50	$1,000 00
60	Atlas National Bank, Boston,	6,000	7,020 00	6,000 00
22	Blackstone Nat'l B'k, Boston,	2,200	2,200 00	2,200 00
100	Boston National Bank, Boston,	10,000	10,400 00	10,000 00
8	Boylston Nat'l Bank, Boston,	800	970 00	800 00
80	National City Bank, Boston,	8,000	6,560 00	8,000 00
82	Columbian N'l Bank, Boston,	8,200	8,487 00	8,200 00
18	N'l B'k of Commerce, Boston,	1,800	2,070 00	1,800 00
100	National Bank of the Commonwealth, Boston,	10,000	13,025 00	10,000 00
42	Continental Nat'l B'k, Boston,	4,200	4,830 00	4,200 00
74	National Eagle Bank, Boston,	7,400	5,920 00	7,400 00
33	Eliot National Bank, Boston,	3,300	4,323 00	3,300 00
50	Everett National Bank, Boston,	5,000	4,162 50	5,000 00
5	Nat'l Exchange Bank, Boston,	500	633 75	500 00
50	Globe National Bank, Boston,	5,000	4,400 00	5,000 00
10	Hamilton Nat'l B'k, Boston,	1,000	1,105 00	1,000 00
25	N'l Hide & Leather B'k, Boston,	2,500	2,687 50	2,500 00
15	Howard Nat'l Bank, Boston,	1,500	1,451 25	1,500 00
76	Market National Bank, Boston,	7,600	6,460 00	7,600 00
10	New England N'l B'k, Boston,	1,000	1,560 00	1,000 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.
10	N'l B'k of No. America, Boston,	$1,000	$1,150 00	$1,000 00
23	N'l B'k of the Republic, Boston,	2,300	3,657 00	2,300 00
37	National Revere Bank, Boston,	3,700	3,515 00	3,700 00
10	Shawmut Nat'l Bank, Boston,	1,000	1,152 50	1,000 00
12	Suffolk Nat'l Bank, Boston, .	1,200	1,200 00	1,200 00
158	Third National Bank, Boston,	15,800	14,180 50	15,800 00
50	Tremont Nat'l Bank, Boston, .	5,000	4,400 00	5,000 00
24	Nat'l Union Bank, Boston, .	2,400	3,222 00	2,400 00
37	Nat'l Webster Bank, Boston, .	3,700	3,700 00	3,700 00
56	First Nat'l B'k, Newburyport,	5,600	7,280 00	5,600 00
50	Mechanicks' Nat'l Bank, Newburyport, ...	5,000	6,750 00	5,000 00
60	Ocean N'l Bank, Newburyport,	3,000	3,180 00	3,000 00
70	Shoe & Leather N'l B'k, Boston,	7,000	6,300 00	7,000 00
		$143,700	$149,179 50	$143,700 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . .	$30,000	$30,450 00	$30,000 00
Concord & Montreal R.R. 4s, . .	25,000	25,500 00	25,000 00
Fitchburg R.R. 4½s, ...	25,000	25,250 00	25,000 00
Fitchburg R.R. 5s, ...	15,000	15,450 00	15,000 00
Boston & Maine R.R. 4s, . . .	10,000	10,200 00	10,000 00
Boston & Maine R.R. 4½s, . .	35,000	38,500 00	35,000 00
St Johnsbury & Lake Champlain R.R. 5s, ...	10,000	11,500 00	10,000 00
Upper Coos R.R. 4s, . . .	10,000	9,600 00	10,000 00
	$160,000	$166,450 00	$160,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$44,965 57	2 per cent.	$49,500 00	4½ per cent.	$77,550 00	5½ per cent.
30,000 00	3 "	202,700 00	5 "	196,160 00	6 "
55,000 00	4¼ "	10,000 00	5¼ "	3,975 00	7 "

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Federal Reserve Bank of St. Louis

Newburyport Five Cents Savings Bank — Concluded.

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, 1894,		1,248 77
Value, by books, of other real estate held or owned by foreclosure or otherwise,		2,000 00
Assessed value of the same,		5,200 00
Number of loans which are of an amount not exceeding $3,000 each,	259	
Aggregate amount of the same,		256,285 00
Total number of loans upon real estate,	288	
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, 1894,		59,838 73
Time 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, 1894,	2 per cent., $19,771 32 2 per cent., 20,314 04	40,085 36
Number of accounts opened during the year ending Oct. 31, 1894,	303	
Number of accounts closed during the year ending Oct. 31, 1894,	167	
Total number of open accounts Oct. 31, 1894,	3,335	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		2,917 63
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		166,695 62
Number of same,	1,437	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		111,956 09
Number of same,	1,550	
Date of examination by commissioner: July 9.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	898	$16,788 32	To the credit —		
Exceeding $50 and not more than $100,	200	16,285 50	Of women, both adult and minor,	764	$76,907 56
Exceeding $100 and not more than $200,	138	22,083 96	Of guardians,	10	3,313 60
Exceeding $200 and not more than $500,	126	46,726 94	Of religious and charitable associations,	31	11,295 86
Exceeding $500 and less than $1,000,	41	28,158 40	In trust,	55	16,192 92
Of $1,000 or more,	34	36,652 50			
Totals,	1,437	$166,695 62			

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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.*
CHARLES 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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$111,000 00	Deposits,	$2,424,145 88
Loan on public funds,	200 00	Guaranty fund,	62,200 00
Bank stock as per schedule,	37,925 00	Interest account,	21,849 27
Loans on bank stock,	3,000 00	Profit and loss account,	74,925 23
Railroad bonds as per schedule,	252,000 00		
Loans on railroad stock,	6,500 00		
Real estate by foreclosure,	54,570 31		
Loans on real estate,	1,638,754 87		
Loans on personal security,	358,555 23		
Loans to counties, cities or towns (notes),	20,000 00		
Deposits in banks, on interest,	95,071 16		
Suspense account,	971 82		
Cash on hand,	4,571 99		
	$2,583,120 38		$2,583,120 38

Cash on Deposit in Banks, amount in each: —

Newton National Bank, Newton,	$16,601 38
National Bank of Redemption, Boston,	78,469 78

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, Mass.,	$500 00
On 30 shares Manufacturers' National Bank, Lynn, Mass,	2,500 00

Loans on Railroad Stock, amount on each: —

On 11 shares Boston & Albany R.R.,	$1,500 00
On 42 shares Boston & Albany R.R.,	5,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	$1,000	$1,185 00	$1,000 00
of Cleveland, Ohio, 4s,	3,000	3,075 00	3,000 00
of Cleveland, Ohio, 5s,	5,000	5,050 00	5,000 00
of Cleveland, Ohio, 6s,	10,000	10,190 00	10,000 00
of Lewiston, Me., 6s,	2,000	2,260 00	2,000 00
of Newton, Mass., 5s,	50,000	56,500 00	50,000 00
of Pittsfield, Mass., 4s,	10,000	10,500 00	10,000 00
of Worcester, Mass., 5s,	5,000	5,700 00	5,000 00
Town of Franklin, N. H., 4s,	5,000	5,150 00	5,000 00
of Needham, Mass., 4s,	15,000	15,600 00	15,000 00
City of Newton, Mass, 4s,	5,000	5,350 00	5,000 00
	$111,000	$120,560 00	$111,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Commercial N'l B'k, Boston,	$5,000	$4,050 00	$5,000 00
60	N'l B'k of the Commonwealth, Boston,	6,000	7,815 00	6,000 00
25	Globe Nat'l Bank, Boston,	2,500	2,200 00	2,500 00
116	Lincoln Nat'l Bank, Boston,	11,600	9,048 00	11,600 00
30	National Revere Bank, Boston,	3,000	2,850 00	3,000 00
6	State National Bank, Boston,	600	696 00	600 00
15	Winthrop N'l Bank, Boston,	1,500	1,747 50	1,500 00
10	First Nat'l Bank, Cambridge,	1,000	1,750 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	1,230 00	1,500 00
3	Waltham N'l Bank, Waltham,	225	315 00	225 00
		$37,925	$39,826 50	$37,925 00

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Newton Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R R. 4s,	$21,000	$21,310 00	$21,000 00
Boston & Lowell R.R. 5s,	4,000	4,200 00	4,000 00
Fitchburg R.R. 5s,	27,000	28,830 00	27,000 00
Leeds & Farmington R.R. 6s,	1,500	1,545 00	1,500 00
Lowell & Lawrence R.R. 6s,	10,000	10,600 00	10,000 00
Maine Central R.R. 6s,	9,000	9,900 00	9,000 00
Maine Central R.R. 7s,	7,000	9,450 00	7,000 00
Portland & Kennebec R.R. 6s,	7,500	7,650 00	7,500 00
Portland & Ogdensburg R.R. 6s,	20,000	22,000 00	20,000 00
Boston & Maine R.R. 4½s,	50,000	55,000 00	50,000 00
Concord & Montreal R.R. 4s,	20,000	20,400 00	20,000 00
Fitchburg R.R. 4½s,	25,000	26,000 00	25,000 00
Old Colony R.R. 4s,	25,000	26,500 00	25,000 00
St. Johnsbury & Lake Champ. R.R. 5s,	25,000	28,750 00	25,000 00
	$252,000	$272,135 00	$252,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$16,601 38	2 per cent.	$165,000 00	4½ per cent.	$65,865 17	5¼ per cent.
78,469 78	2½ "	36,500 00	4¾ "	298,072 62	5½ "
20,000 00	4 "	1,373,832 31	5 "	67,740 00	6 "

Value, by books, of real estate held or owned by foreclosure or otherwise,		$54,570 31
Assessed value of the same,		56,100 00
Number of loans which are of an amount not exceeding $3,000 each,	297	
Aggregate amount of the same,		514,100 81
Total number of loans upon real estate,	413	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		116,402 97
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, 1894,	2 per cent., $42,620 74 2 per cent., 44,014 62	86,635 36
Number of accounts opened during the year ending Oct. 31, 1894,	1,100	
Number of accounts closed during the year ending Oct. 31, 1894,	642	
Total number of open accounts Oct. 31, 1894,	8,943	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		7,996 99
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		528,499 12
Number of same,	8,075	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		425,988 73
Number of same,	5,886	
Date of examination by commissioner: May 28.		

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Newton Savings Bank — Concluded.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less, . .	6,125	$119,003 11	To the credit —		
Exceeding $50 and not more than $100, . .	1,013	81,608 05	Of women, both adult and minor, . .	4,533	$272,627 70
Exceeding $100 and not more than $200, . .	440	69,321 16	Of guardians, . .	14	6,139 42
Exceeding $200 and not more than $500, . .	337	119,069 13	Of religious and charitable associations, .	97	11,968 24
Exceeding $500 and less than $1,000, . . .	84	60,645 05	In trust, ...	895	41,621 10
Of $1,000 or more, . .	76	78,852 62			
Totals, . . .	8,075	$528,499 12			

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Federal Reserve Bank of St. Louis

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.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$161,900 00	Deposits,	$2,247,111 86
Bank stock as per schedule,	59,400 00	Guaranty fund,	92,500 00
Loans on bank stock,	4,650 00	Undivided earnings,	15,000 00
Railroad bonds as per schedule,	20,000 00	State tax account,	3,000 00
Real estate (for banking purposes),	15,405 37		
Real estate by foreclosure,	19,380 20		
Loans on real estate,	1,394,522 97		
Loans on personal security,	436,775 00		
Loans to counties, cities or towns (notes),	194,500 00		
Loans on depositor's books,	430 00		
Deposit in bank, on interest,	12,645 10		
Deposits in banks, not on interest,	13,047 71		
Expense account,	740 86		
Interest account,	23,023 29		
Cash on hand,	1,191 36		
	$2,357,611 86		$2,357,611 86

Cash on Deposit in Banks, amount in each:—

Adams National Bank, North Adams,	$7,254 85
Berkshire National Bank, North Adams,	5,792 86
New England National Bank, Boston	12,645 10

Loans on Bank Stock, amount on each:—

On 105 shares Adams National Bank, North Adams,	$4,200 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,	$29,900	$30,500 00	$29,900 00
City of Bangor, Me., 6s,	2,000	2,160 00	2,000 00
of Dayton, Ohio, 4s,	20,000	20,400 00	20,000 00*
of Fall River, Mass., 6s,	11,000	12,900 00	11,000 00
of Lowell, Mass., 4s,	10,000	10,300 00	10,000 00
of New Bedford, Mass., 6s,	1,000	1,000 00	1,000 00
of Norwich, Conn., 4s,	25,000	25,800 00	25,000 00
of Portland, Me., 6s,	5,000	6,100 00	5,000 00
of Providence, R. I., 5s,	18,000	19,100 00	18,000 00
of Terre Haute, Ind., 5s,	10,000	10,800 00	10,000 00
of Woonsocket, R. I., 4s,	30,000	30,700 00	30,000 00
	$161,900	$169,760 00	$161,900 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	$1,960 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	29,400 00	28,000 00
50	Pittsfield N'l Bank, Pittsfield,	5,000	7,500 00	5,000 00
		$59,400	$70,110 00	$59,400 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s,	$20,000	$19,000 00	$20,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$12,645 10	2 per cent.	$115,000 00	4½ per cent.	$174,825 84	6 per cent.
278,500 00	4 "	1,462,552 13	5 "		

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North Adams Savings Bank — Concluded.

Amount invested in real estate for banking purposes,		$15,405 37
Estimated value of the same,		40,000 00
Assessed value of the same,		31,000 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,		19,380 20
Assessed value of the same,		21,700 00
Number of loans which are of an amount not exceeding $3,000 each,	411	
Aggregate amount of the same,		440,783 34
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, 1894,		110,478 38
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, 1894,	2 per cent., $41,772 34 2 per cent., 42,324 25	84,096 59
Number of accounts opened during the year ending Oct. 31, 1894,	1,004	
Number of accounts closed during the year ending Oct. 31, 1894,	991	
Total number of open accounts Oct. 31, 1894,	6,055	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		8,471 66
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		421,756 23
Number of same,	5,665	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		437,700 67
Number of same,	5,257	
Date of examination by commissioner: March 2.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	4,181	$81,709 51	To the credit —		
Exceeding $50 and not more than $100,	753	62,917 05	Of women, both adult and minor,	2,353	$174,946 51
Exceeding $100 and not more than $200,	327	51,783 97	Of guardians,	7	1,271 17
Exceeding $200 and not more than $500,	242	86,704 95	Of religious and charitable associations,	36	1,418 92
Exceeding $500 and less than $1,000,	77	53,640 75	In trust,	58	28,721 50
Of $1,000 or more,	85	85,000 00			
Totals,	5,665	$421,756 23			

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NORTHAMPTON INSTITUTION FOR SAVINGS — NORTHAMPTON.

Incorporated March 1, 1842. Present number of corporators, 17.

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,
OLIVER WALKER.

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

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$750,000 00	Deposits,	$2,758,381 17
Bank stock as per schedule,	58,900 00	Guaranty fund,	140,000 00
Loans on bank stock,	20,155 00	Profit and loss account,	25,032 70
Railroad bonds as per schedule,	400,000 00		
Real estate (for banking purposes),	18,000 00		
Real estate by foreclosure,	5,650 00		
Loans on real estate,	1,373,473 50		
Loans on personal security,	222,654 50		
Loans to counties, cities or towns (notes),	17,000 00		
Loans on depositors' books,	1,600 00		
Deposits in banks, on interest,	49,664 28		
Cash on hand,	6,316 59		
	$2,923,413 87		$2,923,413 87

Cash on Deposit in Banks, amount in each: —

Northampton National Bank, Northampton,	$38,969 12
Globe National Bank, Boston,	10,695 16

Loans on Bank Stock, amount on each: —

On 100 shares First National Bank, Easthampton, Mass.,	$10,000 00
On 10 shares First National Bank, Easthampton, Mass.,	1,000 00
On 10 shares First National Bank, Easthampton, Mass.,	1,000 00
On 10 shares First National Bank, Easthampton, Mass.,	270 00
On 12 shares First National Bank, Easthampton, Mass.,	685 00
On 37 shares First National Bank, Northampton, Mass.,	3,700 00
On 5 shares First National Bank, Northampton, Mass.,	300 00
On 9 shares First National Bank, Northampton, Mass.,	575 00
On 5 shares First National Bank, Northampton, Mass., and On 10 shares Hampshire County National Bank, Northampton, Mass.,	1,150 00
On 5 shares Northampton National Bank, Northampton, Mass.,	500 00
On 10 shares Ware National Bank, Ware, Mass.,	975 00

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Northampton Institution for Savings — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Akron, Ohio, 5s,	$20,000	$20,400 00	$20,000 00
of Boston, Mass, 4s,	200,000	221,750 00	200,000 00
of Cleveland, Ohio, 4½s,	28,000	29,680 00	28,000 00
of Cleveland, Ohio, 6s,	33,000	34,320 00	33,000 00
of Dayton, Ohio, 5s,	24,000	25,680 00	24,000 00*
of Dayton, Ohio, 6s,	31,000	32,395 00	31,000 00*
of Milwaukee, Wis., 7s,	7,000	7,140 00	7,000 00
of Providence, R. I., 4s,	50,000	54,000 00	50,000 00
of Springfield, Ohio, 5s,	7,000	7,630 00	7,000 00
Town of Meriden, Conn., 4½s,	40,000	42,600 00	40,000 00
of Meriden, Conn., 6s,	20,000	21,400 00	20,000 00
City of Cleveland, Ohio, 5s,	75,000	82,625 00	75,000 00
of Cambridge, Mass., 4s,	30,000	31,500 00	30,000 00
of Detroit, Mich., 4s,	50,000	54,750 00	50,000 00
of Detroit, Mich., 7s,	20,000	24,400 00	20,000 00
of Grand Rapids, Mich, 4½s,	20,000	21,800 00	20,000 00
of Manchester, N. H., 4½s,	25,000	27,625 00	25,000 00
of Milwaukee, Wis, 5s,	10,000	11,000 00	10,000 00
of Scranton, Pa., 4½s,	35,000	37,100 00	35,000 00
United States 5s,	25,000	30,000 00	25,000 00
	$750,000	$817,795 00	$750,000 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	$3,540 00	$2,900 00
53	Boston Nat'l Bank, Boston,	5,300	5,512 00	5,300 00
15	N'l B'k of Commerce, Boston,	1,500	1,725 00	1,500 00
10	Nat'l Exchange Bank, Boston,	1,000	1,260 00	1,000 00
105	First National Bank, Boston,	10,500	24,990 00	10,500 00
20	Merchants' Nat'l B'k, Boston,	2,000	3,140 00	2,000 00
27	N'l B'k of No. America, Boston,	2,700	3,105 00	2,700 00
50	Second National Bank, Boston,	5,000	9,250 00	5,000 00
26	Shawmut Nat'l Bank, Boston,	2,600	3,016 00	2,600 00
17	State National Bank, Boston,	1,700	1,972 00	1,700 00
17	Traders' Nat'l Bank, Boston,	1,700	1,275 00	1,700 00
20	Washington N'l B'k, Boston,	2,000	2,180 00	2,000 00
13	Nat'l Webster Bank, Boston,	1,300	1,300 00	1,300 00
100	Northampton National Bank, Northampton,	10,000	14,500 00	10,000 00
16	First N'l Bank, Northampton,	1,600	1,800 00	1,600 00
40	City Nat'l Bank, Worcester,	4,000	6,000 00	4,000 00
31	Bunker Hill N'l B'k, Boston,	3,100	6,200 00	3,100 00
		$58,900	$90,765 00	$58,900 00

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Northampton Institution for Savings — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 5s, . .	$50,000	$54,250 00	$50,000 00
Boston & Albany R.R. 6s, . .	70,000	71,050 00	70,000 00
Boston, Clinton & Fitchburg R.R. 5s,	40,000	45,600 00	40,000 00
Boston & Lowell R.R. 7s, . .	40,000	40,400 00	40,000 00
Fitchburg R.R. 5s, ...	100,000	107,000 00	100,000 00
Old Colony R.R. 4s, ...	50,000	52,750 00	50,000 00
Maine Central R.R. 4½s, . . .	50,000	53,000 00	50,000 00
	$400,000	$424,050 00	$400,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$10,695 16	2 per cent.	$75,000 00	4½ per cent.	$1,435,783 00	5 per cent.
38,969 12	2½ "	20,000 00	4¾ "	10,050 00	6 "
94,050 00	4 "				

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, 1894, . .		300 00
Value, by books, of other real estate held or owned by foreclosure or otherwise, ...		5,650 00
Assessed value of the same, ...		4,950 00
Net income received from same during year ending Oct. 31, 1894, . .		220 83
Number of loans which are of an amount not exceeding $3,000 each,	387	
Aggregate amount of the same, ...		492,617 00
Total number of loans upon real estate, ...	399	
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, 1894, ...		140,538 40
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, 1894, . .	2 per cent., $52,546 82 2 per cent., 52,874 06	105,420 88
Number of accounts opened during the year ending Oct. 31, 1894,	1,055	
Number of accounts closed during the year ending Oct. 31, 1894,	878	
Total number of open accounts Oct. 31, 1894, ...	7,046	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes), ...		7,669 15

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Federal Reserve Bank of St. Louis

Northampton Institution for Savings — Concluded.

Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		$385,508 79
Number of same,	5,771	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		436,177 32
Number of same,	5,565	

Date of examination by commissioner: March 6.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	4,673	$144,936 27	To the credit —		
Exceeding $50 and not more than $100,	599	48,208 30	Of women, both adult and minor,	2,417	$186,118 27
Exceeding $100 and not more than $200,	235	36,847 49	Of guardians,	7	1,000 00
Exceeding $200 and not more than $500,	142	50,468 93	Of religious and charitable associations,	27	923 93
Exceeding $500 and less than $1,000,	53	35,947 80	In trust,	51	6,071 30
Of $1,000 or more,	69	69,100 00			
Totals,	5,771	$385,508 79			

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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. WOODBRIDGE, *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, CHARLES F. STRATTON,
RUSSELL S. EDWARDS, 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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$5,000 00	Deposits,	$416,777 62
Loans on public funds,	1,400 00	Guaranty fund,	8,500 00
Bank stock as per schedule,	5,150 00	Profit and loss account,	17,567 43
Railroad bonds as per schedule,	20,000 00		
Loan on railroad stock,	500 00		
Loans on real estate,	263,675 00		
Loans on personal security,	117,785 00		
Loans to counties, cities or towns (notes),	5,400 00		
Deposits in banks, on interest,	22,115 34		
Interest account,	268 75		
Cash on hand,	1,550 96		
	$442,845 05		$442,845 05

Cash on Deposit in Banks, amount in each: —

Howard National Bank, Boston,	$14,078 97
Faneuil Hall National Bank, Boston,	8,036 37

Loans on Public Funds, amount on each: —

On $400 City of Lowell, Mass., 4s,	$400 00
On $1,000 City of Newton, Mass., 4s,	1,000 00

Loan on Railroad Stock: —

On 6 shares Boston & Maine R.R.,	$500 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	$5,787 50	$5,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
13	Blackstone Nat'l B'k, Boston, .	$1,300	$1,300 00	$1,300 00
15	Faneuil Hall N'l B'k, Boston, .	1,500	1,961 25	1,500 00
5	Nat'l Exchange Bank, Boston,	500	633 75	500 00
5	Third National Bank, Boston, .	500	448 75	500 00
15	First N'l Bank, Marlborough,	1,500	1,680 00	1,350 00
		$5,300	$6,023 75	$5,150 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Concord & Montreal R.R. 4s, . .	$5,000	$5,100 00	$5,000 00
Fitchburg R.R. 5s, ...	2,000	2,140 00	2,000 00
Old Colony R.R. 4s, ...	3,000	3,165 00	3,000 00
Upper Coos R.R. 4s, . . .	5,000	5,000 00	5,000 00
Upper Coos R.R. 4½s, . . .	5,000	5,250 00	5,000 00
	$20,000	$20,655 00	$20,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$22,115 34	2 per cent.	$101,000 00	5 per cent.	$600 00	6½ per cent.
5,400 00	4 "	142,370 00	5½ "	100 00	7 "
10,000 00	4½ "	129,290 00	6 "		

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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,	128	
Aggregate amount of the same,		$178,260 00
Total number of loans upon real estate,	135	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		20,793 44
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, 1894,	2 per cent., $6,935 32 2 per cent., 7,096 56	14,031 88
Number of accounts opened during the year ending Oct. 31, 1894,	364	
Number of accounts closed during the year ending Oct. 31, 1894,	267	
Total number of open accounts Oct. 31, 1894,	2,025	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		2,034 05
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		126,388 19
Number of same,	2,535	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		96,205 46
Number of same,	1,524	
Date of examination by commissioner: April 16.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	2,060	$33,762 88	To the credit—		
Exceeding $50 and not more than $100,	259	21,023 90	Of women, both adult and minor,	1,059	$49,338 22
Exceeding $100 and not more than $200,	108	16,751 78	Of guardians,	4	665 00
Exceeding $200 and not more than $500,	70	23,156 90	Of religious and charitable associations,	40	3,437 45
Exceeding $500 and less than $1,000,	22	15,692 73	In trust,	72	7,325 62
Of $1,000 or more,	16	16,000 00			
Totals,	2,535	$126,388 19			

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NORTH BROOKFIELD SAVINGS BANK — NORTH BROOKFIELD.

Incorporated Feb. 28, 1854. Present number of corporators, 35.

GEORGE R. HAMANT, *President.* CHARLES E. BATCHELLER, *Treasurer.*
CHARLES E. BATCHELLER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

GEORGE R. HAMANT, LUTHER P. DELAND,
FRANK A. SMITH, SUMNER HOLMES.

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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$120,500 00	Deposits,	$660,866 09
Bank stock as per schedule,	1,400 00	Guaranty fund,	36,575 00
Loan on bank stock,	600 00	Interest account,	7,494 60
Railroad bonds as per schedule,	167,000 00	Profit and loss account,	2,884 60
Loan on railroad stock,	500 00		
Real estate (for banking purposes),	10,000 00		
Real estate by foreclosure,	32,467 10		
Loans on real estate,	344,148 40		
Loans to counties, cities or towns (notes),	9,000 00		
Deposits in banks, on interest,	17,578 74		
Deposit in bank, not on interest,	1,572 05		
Expense account,	54 19		
Safe and furniture,	2,000 00		
Cash on hand,	999 81		
	$707,820 29		$707,820 29

Cash on Deposit in Banks, amount in each: —

First National Bank, Worcester,	$10,783 11
Third National Bank, Boston,	6,795 63
Maverick National Bank, Boston,	1,572 05

Loan on Bank Stock: —

On 8 shares Ware National Bank, Ware,	$600 00

Loan on Railroad Stock: —

On 16 shares Boston & Albany R.R.,	$500 00

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North Brookfield Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 6s,	$4,000	$4,811 20	$4,000 00
of Canton, Ohio, 5s,	10,000	11,044 00	10,000 00*
of Cleveland, Ohio, 5s,	1,000	1,152 40	1,000 00
of Cleveland, Ohio, 6s,	7,000	7,380 80	7,000 00
of Cleveland, Ohio, 7s,	3,000	3,096 30	3,000 00
of Dayton, Ohio, 5s,	35,000	38,147 50	35,000 00*
of Fort Wayne, Ind., 6s,	16,000	17,532 80	16,000 00
of Grand Rapids, Mich., 5s,	5,000	5,100 00	5,000 00
of Milwaukee, Wis., 7s,	1,000	1,204 60	1,000 00
of Portsmouth, N. H., 6s,	5,000	5,229 00	5,000 00
of Providence, R. I., 5s,	7,000	7,952 10	7,000 00
of Salem, Mass., 5s,	2,000	2,224 20	2,000 00
of South Norwalk, Conn., 6s,	5,000	5,101 00	5,000 00
of Springfield, Ohio, 5s,	11,000	12,017 60	11,000 00
County of Aroostook, Me., 4½s,	7,000	7,455 00	7,000 00
State of New Hampshire 6s,	1,500	1,685 55	1,500 00
	$120,500	$131,134 05	$120,500 00

* Legal investments 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, Clinton, Fitchburg & New Bedford R.R. 5s,	$5,000	$5,643 00	$5,000 00
Boston, Winthrop & Shore R.R. 5s,	5,000	5,475 00	5,000 00
Concord & Montreal R.R. 4s,	15,000	15,450 00	15,000 00
Eastern R.R. 6s,	27,000	32,597 10	27,000 00
Maine Central R.R. 6s,	6,500	7,187 70	6,500 00
Maine Central R.R. 7s,	18,000	23,935 20	18,000 00

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North Brookfield Savings Bank — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony R.R. 6s,	$8,000	$8,312 00	$8,000 00
Portland & Ogdensburg R.R. 6s,	25,500	28,146 90	25,500 00
Ports., Gt. Falls & Conway R.R. 4½s,	10,000	11,100 00	10,000 00
Boston & Albany R.R. 4s,	7,000	7,420 70	7,000 00
Boston & Maine R.R. 4s,	20,000	20,518 00	20,000 00
Fitchburg R.R. 5s,	15,000	15,843 00	15,000 00
Maine Central R.R. 4s,	5,000	5,000 00	5,000 00
	$167,000	$186,628 60	$167,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$17,578 74	2 per cent.	$344,148 40	5½ per cent.	$1,100 00	6 per cent.
9,000 00	4 "				

Amount invested in real estate for banking purposes,		$10,000 00
Estimated value of the same,		10,000 00
Assessed value of the same,		10,000 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,		32,467 10
Assessed value of the same,		38,500 00
Net income received from same during year ending Oct. 31, 1894,		636 65
Number of loans which are of an amount not exceeding $3,000 each,	252	
Aggregate amount of the same,		263,523 40
Total number of loans upon real estate,	271	
Amount of investments from which no income is received,		15,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		35,925 32
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, 1894,	2 per cent., $12,306 08 2 per cent., 12,322 38	24,628 46
Number of accounts opened during the year ending Oct. 31, 1894,	289	
Number of accounts closed during the year ending Oct. 31, 1894,	224	
Total number of open accounts Oct. 31, 1894,	2,282	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		1,518 38
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		99,811 15
Number of same,	1,448	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		100,530 73
Number of same,	1,300	

Date of examination by commissioner: March 9.

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Federal Reserve Bank of St. Louis

North Brookfield Savings Bank — Concluded.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	1,018	$22,221 00	To the credit —		
Exceeding $50 and not more than $100,	233	19,958 16	Of women, both adult and minor,	630	$41,303 63
Exceeding $100 and not more than $200,	114	17,998 40	Of guardians,	15	2,391 33
Exceeding $200 and not more than $500,	58	20,586 39	Of religious and charitable associations,	9	881 19
Exceeding $500 and less than $1,000,	18	12,047 20	In trust,	21	2,130 15
Of $1,000 or more,	7	7,000 00			
Totals,	1,448	$99,811 15			

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Federal Reserve Bank of St. Louis

NORTH EASTON SAVINGS BANK—NORTH EASTON.

Incorporated Feb. 8, 1864. Present number of corporators, 25.

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,
WILLIAM K. AMES.

Open for business every business day, 9 A.M. to 12 M.; 1.30 to 3 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$102,185 00	Deposits,	$834,851 75
Bank stock as per schedule,	103,105 13	Guaranty fund,	39,693 29
Loan on bank stock,	10,000 00	Interest account,	11,838 29
Railroad bonds as per schedule,	71,621 67		
Real estate by foreclosure,	3,046 01		
Loans on real estate,	358,366 46		
Loans on personal security,	193,062 50		
Loans to counties, cities or towns (notes),	6,000 00		
Deposits in banks, on interest,	29,397 16		
Deposits in banks, not on interest,	9,082 81		
Expense account,	116 91		
Cash on hand,	399 68		
	$886,383 33		$886,383 33

Cash on Deposit in Banks, amount in each:—

National Bank of the Commonwealth, Boston,	$29,397 16
First National Bank, Easton,	9,082 81

Loan on Bank Stock:—

On 36 shares Merchants' National Bank, New Bedford, and On 75 shares First National Bank, Easton,	$10,000 09

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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	$8,782 40	$6,960 00
of Columbus, Ohio, 4s,	6,000	6,000 00	6,000 00*
Town of Beverly, Mass., 4s,	15,000	15,702 00	15,000 00
of Greenfield, Mass., 4s,	10,000	10,157 10	10,000 00
of Marlborough, Mass., 4s,	1,000	1,051 00	1,000 00
of Montague, Mass., 4s,	10,000	10,217 00	10,000 00
of North Easton (Village District), Mass., 4s,	30,000	30,225 00	30,225 00
of Randolph, Mass., 4s,	15,000	15,592 00	15,000 00
of Stoughton, Mass., 4s,	8,000	8,098 60	8,000 00
	$103,000	$105,825 10	$102,185 00

* A legal investment 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	$2,253 00	$2,203 75
25	Tremont Nat'l Bank, Boston,	2,500	2,200 00	2,212 50
25	Market Nat'l Bank, Boston,	2,500	2,125 00	2,300 00
20	National Eagle Bank, Boston,	2,000	1,775 00	1,680 00
25	New England N'l B'k, Boston,	2,500	3,956 25	3,325 00
57	Nat'l Revere Bank, Boston,	5,700	5,429 25	6,726 00
78	Everett Nat'l Bank, Boston,	7,800	6,493 50	8,658 00
50	Shawmut Nat'l Bank, Boston,	5,000	5,750 00	5,800 00
25	Hamilton Nat'l Bank, Boston,	2,500	2,750 00	2,950 00
90	North Nat'l Bank, Boston,	9,000	10,428 30	10,485 00
25	Atlas National Bank, Boston,	2,500	2,925 00	2,878 13
25	Atlantic Nat'l Bank, Boston,	2,500	3,068 75	3,150 00
25	State National Bank, Boston,	2,500	2,900 00	2,693 75
25	National City Bank, Boston,	2,500	2,050 00	2,150 20
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	5,350 00	5,312 50
38	N'l B'k of Redemption, Boston,	3,800	4,778 50	4,789 00
75	Neponset N'l Bank, Canton,	7,500	10,125 00	8,100 00
100	First National Bank, Easton,	10,000	13,500 00	10,500 00
66	National City Bank, Lynn,	6,600	8,910 00	9,335 80
38	Bristol County National Bank, Taunton,	3,800	4,750 00	4,560 00
7	Taunton Nat'l Bank, Taunton,	700	875 00	920 50
		$91,900	$104,892 55	$103,105 13

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North Easton Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	$31,000	$31,567 70	$31,000 00
Concord & Montreal R.R. 4s,	20,000	20,652 00	20,029 45
Fitchburg R.R. 4s,	10,000	9,731 00	9,592 22
Fitchburg R.R. 5s,	5,000	5,382 00	5,000 00
Old Colony R.R. 4s,	5,000	5,318 00	5,000 00
Old Colony R.R. 4½s,	1,000	1,064 70	1,000 00
	$72,000	$73,715 40	$71,621 67

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$29,397 16	2 per cent.	$10,000 00	4¼ per cent.	$208,630 00	5 per cent.
95,000 00	4 "	15,000 00	4⅜ "	36,198 46	5½ "
25,000 00	4⅛ "	35,000 00	4½ "	142,600 50	6 "

Value, by books, of real estate held or owned by foreclosure or otherwise, $3,046 01
Assessed value of the same, 2,400 00
Number of loans which are of an amount not exceeding $3,000 each, 191
Aggregate amount of the same, 178,166 46
Total number of loans upon real estate, 223
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894, 43,230 22
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, 1894, { 2 per cent., $15,512 78 / 2 per cent., 15,650 47 } 31,163 25
Number of accounts opened during the year ending Oct. 31, 1894, 247
Number of accounts closed during the year ending Oct. 31, 1894, 214
Total number of open accounts Oct. 31, 1894, 2,287
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes), 1,378 28
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894, 123,696 53
Number of same, 1,337
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894, 126,455 31
Number of same, 1,175
Date of examination by commissioner: March 6.

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North Easton Savings Bank — Concluded.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	901	$21,030 61	To the credit —		
Exceeding $50 and not more than $100,	209	17,299 76	Of women, both adult and minor,	541	$46,925 36
Exceeding $100 and not more than $200,	107	16,408 10	Of guardians,	4	3,309 75
Exceeding $200 and not more than $500,	68	25,294 98	Of religious and charitable associations,	16	663 30
Exceeding $500 and less than $1,000,	29	20,663 08	In trust,	103	13,365 30
Of $1,000 or more,	23	23,000 00			
Totals,	1,337	$123,696 53			

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Federal Reserve Bank of St. Louis

NORTH END SAVINGS BANK — BOSTON.

Incorporated Feb. 17, 1870. Present number of corporators, 27.

THOMAS L. JENKS, *President.* HERBERT C. WELLS, *Treasurer.*
WILLIAM 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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$74,900 00	Deposits,	$1,548,791 32
Bank stock as per schedule,	159,827 00	Guaranty fund,	47,200 00
Loans on bank stock,	7,750 00	Interest account,	31,183 66
Railroad bonds as per schedule,	131,906 25		
Real estate by foreclosure,	7,147 33		
Loans on real estate,	955,623 00		
Loans on personal security,	104,200 00		
Loans to counties, cities or towns (notes),	15,600 00		
Loans on depositors' books,	600 00		
Deposits in banks, on interest,	162,000 00		
Expense account,	2,435 57		
Cash on hand,	5,185 83		
	$1,627,174 98		$1,627,174 98

Cash on Deposit in Banks, amount in each: —

Lincoln National Bank, Boston,	$50,000 00
Metropolitan National Bank, Boston,	50,000 00
Mechanics' National Bank, Boston,	11,000 00
National Security Bank, Boston,	1,000 00
Columbian National Bank, Boston,	50,000 00

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Federal Reserve Bank of St. Louis

North End Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

On 30 shares Market National Bank, Boston,	$2,000 00
On 10 shares Hamilton National Bank, Boston,	750 00
On 200 shares Metacomet National Bank, Fall River,	5,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Mansfield, Mass., 4s,	$10,000	$10,300 00	$10,000 00
City of Boston, Mass., 4s,	25,000	25,937 50	25,000 00
of Rockford, Ill, 4½s,	29,900	31,993 00	29,900 00
of Sioux City, Ia., 6s,	10,000	10,600 00	10,000 00
	$74,900	$78,830 50	$74,900 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
54	Atlas National Bank, Boston,	$5,400	$6,318 00	$6,287 50
24	Boston National B'k, Boston,	2,400	2,496 00	2,892 50
66	National City Bank, Boston,	6,600	5,412 00	7,394 62
25	N'l B'k of Commerce, Boston,	2,500	2,875 00	3,111 87
110	National Bank of the Commonwealth, Boston,	11,000	14,327 50	15,010 00
85	National Eagle Bank, Boston,	8,500	7,076 25	9,577 25
38	Eliot National Bank, Boston,	3,800	4,978 00	4,504 37
20	Everett National Bank, Boston,	2,000	1,665 00	2,000 00
2	Faneuil Hall N'l Bank, Boston,	200	261 50	270 50
20	First National Bank, Boston,	2,000	4,760 00	3,970 00
44	Freeman's Nat'l Bank, Boston,	4,400	4,400 00	4,411 00
25	Globe Nat'l Bank, Boston,	2,500	2,250 00	2,502 25
10	N'l Hide & Leather B'k, Boston,	1,000	1,075 00	1,197 50
24	Howard Nat'l Bank, Boston,	2,400	2,322 00	2,775 00
88	Market National Bank, Boston,	8,800	7,480 00	8,994 24
20	Massachusetts N'l B'k, Boston,	2,000	1,955 00	2,011 25
14	Merchants' N'l Bank, Boston,	1,400	2,208 50	2,040 50
75	Metropolitan N'l B'k, Boston,	7,500	7,302 50	8,210 00
11	New England N'l B'k, Boston,	1,100	1,740 75	1,614 25
52	North Nat'l Bank, Boston,	5,200	6,032 00	7,030 50
2	Old Boston Nat'l Bank, Boston,	200	209 00	243 62
4	N'l B'k of Redemption, Boston,	400	503 00	501 00
34	Nat'l Revere Bank, Boston,	3,400	3,238 50	4,390 12
25	Second Nat'l Bank, Boston,	2,500	4,625 00	4,005 50
37	Shawmut Nat'l Bank, Boston,	3,700	4,301 25	4,517 50
46	Shoe & Leather N'l Bk, Boston,	4,600	4,151 50	5,805 00
10	State Nat'l Bank, Boston,	1,000	1,160 00	1,237 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.
18	Suffolk National Bank, Boston,	$1,800	$1,804 50	$2,137 25
100	Third National Bank, Boston,	10,000	8,975 00	10,121 99
26	Tremont Nat'l Bank, Boston, .	2,600	2,288 00	3,360 25
6	Nat'l Union Bank, Boston, .	600	805 50	847 50
2	Nat'l Webster Bank, Boston, .	200	200 00	217 25
50	First National Bank, Chelsea,	5,000	5,250 00	5,767 42
10	State Street Safe Deposit and Trust Company, Boston, .	1,000	1,025 00	1,000 00
90	Columbian N'l Bank, Boston, .	9,000	9,315 00	9,450 00
91	Massachusetts Loan and Trust Company, Boston, . .	9,100	10,669 75	10,420 00
		$135,800	$145,456 00	$159,827 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Concord & Montreal R.R. 4s, . .	$12,000	$12,240 00	$12,000 00
Fitchburg R.R. 4s, ...	25,000	24,625 00	24,156 25
Fitchburg R.R. 4½s, . . .	21,000	21,210 00	21,000 00
Fitchburg R.R. 5s, ...	20,000	21,400 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
	$133,000	$134,475 00	$131,906 25

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$1,000 00	2 per cent.	$47,000 00	4¾ per cent.	$136,483 00	6 per cent.
161,000 00	2½ "	624,390 00	5 "	1,800 00	7 "
221,500 00	4½ "	52,600 00	5½ "		

Value, by books, of real estate held or owned by foreclosure or otherwise, .	$7,147 33
Assessed value of the same, ...	7,900 00
Number of loans which are of an amount not exceeding $3,000 each, .	226
Aggregate amount of the same, ...	357,323 00
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, 1894, ...	73,110 72

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

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North End Savings Bank — Concluded.

Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1894,	2 per cent., $26,588 22 2 per cent., 27,852 44	$54,440 66
Number of accounts opened during the year ending Oct. 31, 1894,	883	
Number of accounts closed during the year ending Oct. 31, 1894,	680	
Total number of open accounts Oct. 31, 1894,	4,674	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		8,319 40
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		529,753 70
Number of same,	5,587	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		459,975 25
Number of same,	4,967	

Date of examination by commissioner: January 29.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	3,830	$69,952 27	To the credit —		
Exceeding $50 and not more than $100,	774	59,749 04	Of women, both adult and minor,	1,067	$131,497 88
Exceeding $100 and not more than $200,	399	61,878 70	Of guardians,	71	6,425 23
Exceeding $200 and not more than $500,	322	115,915 67	Of religious and charitable associations,	254	21,183 35
Exceeding $500 and less than $1,000,	143	100,586 19	In trust,	591	81,929 17
Of $1,000 or more,	119	121,671 83			
Totals,	5,587	$529,753 70			

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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, 1894.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	$19,373 75	Deposits,	$356,035 55
Loans on bank stock,	1,775 00	Guaranty fund,	5,000 00
Railroad bonds as per schedule,	40,000 00	Interest account,	1,946 61
Loans on real estate,	245,597 15	Undivided earnings,	5,325 18
Loans on personal security,	50,210 00	Incomplete mortgage loan,	200 00
Loans to counties, cities or towns (notes),	1,400 00		
Deposit in bank on interest,	7,000 00		
Deposit in bank, not on interest,	218 70		
Expense account,	598 78		
Premium account,	1,800 00		
Cash on hand,	533 96		
	$368,507 34		$368,507 34

Cash on Deposit in Bank:—

First National Bank, Ayer, ... $7,218 70

Loans on Bank Stock, amount on each:—

On 11 shares Newbury National Bank, Wells River, Vermont, . . . $375 00
On 13 shares First National Bank, Ayer, ... 800 00
On 6 shares First National Bank, Ayer, ... 600 00

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North Middlesex Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
40	First Nat'l Bank, Ayer, . .	$4,000	$4,400 00	$4,247 25
6	Blackstone N'l Bank, Boston,	600	602 25	674 00
15	Continental Nat'l B'k, Boston,	1,500	1,860 00	1,911 25
10	Commercial N'l Bank, Boston,	1,000	810 00	970 00
10	Eliot National Bank, Boston, .	1,000	1,310 00	1,355 00
15	Howard Nat'l Bank, Boston, .	1,500	1,455 00	1,680 00
20	N'l Hide & Leather B'k, Boston,	2,000	2,160 00	2,540 00
5	People's Nat'l Bank, Boston, .	500	830 00	840 00
10	State National Bank, Boston, .	1,000	1,160 00	1,262 50
7	N'l B'k of No. America, Boston,	700	812 00	883 75
20	Prescott Nat'l Bank, Lowell, .	2,000	3,060 00	3,010 00
		$15,800	$18,459 25	$19,373 75

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . .	$5,000	$5,112 50	$5,000 00
Fitchburg R.R. 4½s, ...	3,000	3,031 50	3,000 00
Fitchburg R.R. 5s, ...	20,000	21,250 60	20,000 00
Fitchburg R.R. 6s, ...	2,000	2,105 00	2,000 00
Boston & Maine R.R. 4½s, . .	10,000	11,225 00	10,000 00
	$40,000	$42,724 60	$40,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$7,000 00	2 per cent.	$104,410 00	5 per cent.	$141,162 15	6 per cent.
16,200 00	4½ "	37,110 00	5½ "	100 00	7 "

Number of loans which are of an amount not exceeding $3,000 each, 182
Aggregate amount of the same, ... $199,447 15
Total number of loans upon real estate, ... 183
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894, ... 17,077 62
Times for the dividends fixed by the by-laws: January 5 and July 5.

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North Middlesex Savings Bank — Concluded.

Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1894,	2 per cent., $5,763 96 2 per cent., 6,110 25	$11,874 21
Number of accounts opened during the year ending Oct. 31, 1894,	. 335	
Number of accounts closed during the year ending Oct. 31, 1894,	. 193	
Total number of open accounts Oct. 31, 1894,	1,744	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		1,281 02
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		110,125 79
Number of same,	1,460	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		78,468 95
Number of same,	1,054	

Date of examination by commissioner: January 12.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	998	$19,942 20	To the credit —		
Exceeding $50 and not more than $100,	223	19,318 58	Of women, both adult and minor,	672	$50,487 42
Exceeding $100 and not more than $200,	134	21,402 76	Of guardians,	9	3,028 37
Exceeding $200 and not more than $500,	76	27,377 26	Of religious and charitable associations,	10	906 60
Exceeding $500 and less than $1,000,	22	15,084 99	In trust,	103	7,066 23
Of $1,000 or more,	7	7,000 00			
Totals,	1,460	$110,125 79			

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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, A. W. BALLOU,
C. A. TOWNE, W. M. KING.

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

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$59,000 00	Deposits,	$807,963 31
Bank stock as per schedule,	37,600 00	Guaranty fund,	22,200 00
Loans on bank stock,	2,775 00	Interest account,	1,579 90
Railroad bonds as per schedule,	60,000 00	Profit and loss account,	23,092 79
Loans on real estate,	577,640 50		
Loans on personal security,	64,200 00		
Loans to counties, cities or towns (notes),	37,975 00		
Deposits in banks, on interest,	13,957 20		
Deposit in bank, not on interest,	954 17		
Expense account,	472 97		
Cash on hand,	261 16		
	$854,836 00		$854,836 00

Cash on Deposit in Banks, amount in each: —

Orange National Bank, Orange,	$8,957 20
Merchants' National Bank, Boston,	954 17
People's National Bank, Brattleborough, Vt.,	5,000 00

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Orange Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

On 4 shares Orange National Bank, Orange,	$200 00
On 30 shares Home National Bank, Holyoke,	2,500 00
On 3 shares Orange National Bank, Orange,	75 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Gardiner, Me., 4s,	$6,000	$6,120 00	$6,000 00
of Manchester, N. H., 4s,	15,000	15,450 00	15,000 00
Town of Orange, Mass., 4s,	18,000	18,130 00	18,000 00
City of Bay City, Mich., 5s,	10,000	10,290 00	10,000 00
of Rockford, Ill., 4½s,	5,000	5,400 00	5,000 00
of Meriden, Conn., 4s,	5,000	5,150 00	5,000 00
	$59,000	$60,540 00	$59,000 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	600 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 National Bank, Boston,	400	360 00	400 00
20	First Ward N'l Bank, Boston,	2,000	2,500 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	535 00	500 00
11	N'l B'k of No. America, Boston,	1,100	1,210 00	1,100 00
16	Nat'l Webster Bank, Boston,	1,600	1,568 00	1,600 00
10	North Nat'l Bank, Boston,	1,000	1,180 00	1,000 00
30	Tremont Nat'l Bank, Boston,	3,000	2,850 00	3,000 00
10	First Nat'l Bank, Chelsea,	1,000	1,100 00	1,000 00
33	Franklin Co. N'l B'k, Greenfield,	3,300	3,442 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	1,200 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
6	Miller's River N'l B'k, Athol,	600	1,080 00	600 00
		$37,600	$46,835 00	$37,600 00

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Orange Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 6s, . .	$10,000	$10,600 00	$10,000 00
Fitchburg R.R. 5s, ...	21,000	22,080 00	21,000 00
Boston & Lowell R.R. 4s, . .	10,000	10,300 00	10,000 00
Boston & Maine R.R. 4½s, . . .	10,000	11,000 00	10,000 00
Fitchburg R.R. 4s, ...	9,000	9,000 00	9,000 00
	$60,000	$62,980 00	$60,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$8,957 20	2 per cent.	$15,000 00	4½ per cent.	$27,275 00	5½ per cent.
5,000 00	3 "	568,858 50	5 "	33,482 00	6 "
37,975 00	4 "				

Number of loans which are of an amount not exceeding $3,000 each, 289
Aggregate amount of the same, ... $296,619 10
Total number of loans upon real estate, ... 281
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894, ... 40,579 71
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, 1894, . . { 2 per cent., $14,486 99 / 2 per cent., 14,937 33 } 29,424 32
Number of accounts opened during the year ending Oct. 31, 1894, . 476
Number of accounts closed during the year ending Oct. 31, 1894, . 364
Total number of open accounts Oct. 31, 1894, ... 3,245
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes), ... 2,439 68
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894, ... 167,500 62
Number of same, ... 2,397
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894, ... 149,669 55
Number of same, ... 2,085
Date of examination by commissioner: February 27.

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Orange Savings Bank — Concluded.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less, . .	1,824	$32,487 88	To the credit —		
Exceeding $50 and not more than $100, . .	265	21,974 01	Of women, both adult and minor, . .	1,013	$69,040 65
Exceeding $100 and not more than $200, . .	109	16,865 43	Of guardians, . .	12	2,560 65
Exceeding $200 and not more than $500, . .	153	57,498 34	Of religious and charitable associations, .	43	4,031 47
Exceeding $500 and less than $1,000, . . .	27	19,508 42	In trust, ...	10	1,222 33
Of $1,000 or more, . .	19	19,166 54			
Totals, . . .	2,397	$167,500 62			

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ederal Reserve Bank of St. Louis

PALMER SAVINGS BANK—PALMER.

Incorporated March 4, 1870. Present number of corporators, 53.

H. G. Loomis, *President.* H. W. McGregory, *Treasurer.*
Wm. W. Leach, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

James B. Shaw, Henry G. Loomis,
T. D. Potter, George Mooers,
C. E. Getchell, E. G. Hastings,
C. H. Hobbs.

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

Balance Sheet October 31, 1894.

Assets.		Liabilities.	
Public funds as per schedule,	$104,000 00	Deposits,	$973,516 25
Bank stock as per schedule,	39,500 00	Guaranty fund,	37,000 00
Loans on bank stock,	4,188 00	Interest account,	3,703 90
Railroad bonds as per schedule,	100,000 00	Profit and loss account,	10,280 49
Real estate (for banking purposes),	16,000 00		
Real estate by foreclosure,	476 52		
Loans on real estate,	570,916 02		
Loans on personal security,	125,781 95		
Loans to counties, cities or towns (notes),	22,500 00		
Loans on depositors' books,	300 00		
Deposits in banks, on interest,	38,265 73		
Expense account,	809 71		
Cash on hand,	1,762 71		
	$1,024,500 64		$1,024,500 64

Cash on Deposit in Banks, amount in each:—

Palmer National Bank, Palmer,	$9,553 62
City National Bank, Springfield,	9,788 89
Springfield Safe Deposit and Trust Company, Springfield,	18,923 22

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Palmer Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

On 3 shares Palmer National Bank, Palmer,	$300 00
On 34 shares Palmer National Bank, Palmer,	3,400 00
On 1 share Palmer National Bank, Palmer,	88 00
On 5 shares Chapin National Bank, Springfield,	400 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	$20,000	$22,300 00	$20,000 00
of Bridgeport, Conn., 3½s,	10,000	9,750 00	10,000 00
of Canton, Ohio, 5s,	4,000	4,080 00	4,000 00*
of Lynn, Mass., 3½s,	10,000	9,900 00	10,000 00
of Malden, Mass., 4s,	10,000	10,375 00	10,000 00
of Providence, R. I., 4s,	15,000	16,875 00	15,000 00
of Worcester, Mass., 4s,	15,000	16,500 00	15,000 00
of Waterbury, Conn., 4s,	10,000	10,500 00	10,000 00
of Altoona, Pa., 4s,	5,000	5,150 00	5,000 00
County of Aroostook, Me, 4½s,	5,000	5,300 00	5,000 00
	$104,000	$110,730 00	$104,000 00

* A legal investment when made.

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	$2,645 00	$2,300 00
50	Eliot National Bank, Boston,	5,000	6,550 00	5,000 00
10	N'l B'k of No. America, Boston,	1,000	1,150 00	1,000 00
25	State National Bank, Boston,	2,500	2,900 00	2,500 00
20	Suffolk National Bank, Boston,	2,000	2,000 00	2,000 00
10	Brockton Nat'l Bank, Brockton,	1,000	1,150 00	1,000 00
33	Monson National B'k, Monson,	3,300	4,620 00	3,300 00
116	Palmer National Bank, Palmer,	11,600	16,820 00	11,600 00
51	Agawam N'l Bank, Springfield,	5,100	5,100 00	5,100 00
50	Chapin N'l Bank, Springfield,	5,000	6,500 00	5,000 00
7	Ware National Bank, Ware,	700	770 00	700 00
		$39,500	$50,205 00	$39,500 00

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Palmer Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s,	$20,000	$20,150 00	$20,000 00
Concord & Montreal R.R. 4s,	10,000	10,300 00	10,000 00
Eastern R.R. 6s,	10,000	12,200 00	10,000 00
Fitchburg R.R. 4s,	20,000	19,800 00	20,000 00
Fitchburg R.R. 5s,	10,000	10,650 00	10,000 00
Upper Coos R.R. 4½s,	5,000	5,450 00	5,000 00
Boston & Maine R.R. 4½s,	15,000	16,725 00	15,000 00
Portland & Rumford Falls R.R. 5s,	10,000	10,400 00	10,000 00
	$100,000	$105,675 00	$100,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$9,533 62	2 per cent.	$20,000 00	4¼ per cent.	$67,796 00	5½ per cent.
9,788 89	3 "	2,500 00	4½ "	237,186 46	6 "
18,923 22	4 "	395,208 51	5 "	995 00	6½ "

Amount invested in real estate for banking purposes,		$16,000 00
Estimated value of the same,		16,000 00
Assessed value of the same,		10,300 00
Net income received from same during year ending Oct. 31, 1894,		751 71
Value, by books, of other real estate held or owned by foreclosure or otherwise,		476 52
Assessed value of the same,		750 00
Net income received from same during year ending Oct. 31, 1894,		13 86
Number of loans which are of an amount not exceeding $3,000 each,	361	
Aggregate amount of the same,		353,686 72
Total number of loans upon real estate,	339	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		50,247 66
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, 1894,	2 per cent., $17,909 84 2¼ per cent., 20,283 99	38,193 83
Number of accounts opened during the year ending Oct. 31, 1894,	447	
Number of accounts closed during the year ending Oct. 31, 1894,	364	
Total number of open accounts Oct. 31, 1894,	2,862	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		2,351 15

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Palmer Savings Bank — Concluded.

Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		$189,250 01
Number of same,	1,962	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		173,440 02
Number of same,	1,742	

Date of examination by commissioner: June 7.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	1,358	$25,869 97	To the credit —		
Exceeding $50 and not more than $100,	259	22,043 08	Of women, both adult and minor,	752	$63,651 13
Exceeding $100 and not more than $200,	128	20,021 59	Of guardians,	7	2,202 14
Exceeding $200 and not more than $500,	129	44,898 37	Of religious and charitable associations,	53	3,328 65
Exceeding $500 and less than $1,000,	43	30,155 00	In trust,	43	10,279 39
Of $1,000 or more,	45	46,262 00			
Totals,	1,962	$189,250 01			

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Federal Reserve Bank of St. Louis

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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$17,100 00	Deposits,	$177,985 43
Bank stock as per schedule,	3,000 00	Guaranty fund,	814 00
Loans on bank stock,	5,400 00	Interest account,	485 16
Railroad bonds as per schedule,	15,925 00	Profit and loss account,	215 35
Loans on real estate,	101,477 00		
Loans on personal security,	25,000 00		
Deposit in bank, on interest,	7,468 16		
Deposit in bank, not on interest,	2,649 03		
Expense account,	89 25		
Premium account,	1,200 00		
Furniture and fixtures,	191 50		
	$179,499 94		$179,499 94

Cash on Deposit in Banks, amount in each: —

Second National Bank, Haverhill,	$2,649 03
Beacon Trust Company, Boston,	7,468 16

Loans on Bank Stock, amount on each: —

On 15 shares Amesbury National Bank, Amesbury,	$1,450 00
On 10 shares Second National Bank, Haverhill,	1,000 00
On 10 shares Beacon Trust Company, Boston,	700 00
On 30 shares Beacon Trust Company, Boston,	2,250 00

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Pentucket Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Sioux City, Ia., 6s,	$500	$690 00	$500 00
of Taunton, Mass., 4s,	1,000	1,060 00	1,000 00
of Brockton, Mass., 4s,	1,600	1,676 80	1,600 00
of Grand Rapids, Mich., 4½s,	2,000	2,200 00	2,000 00
of Meriden, Conn., 4s,	3,000	3,060 00	3,000 00
of Oshkosh, Wis., 4½s,	4,000	4,217 00	4,000 00
of New Britain, Conn., 4s,	5,000	6,200 00	5,000 00
	$17,100	$19,103 80	$17,100 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Everett Nat'l Bank, Boston,	$1,000	$1,160 00	$1,000 00
10	State Nat'l Bank, Boston,	1,000	860 00	1,000 00
10	First National Bank, Chelsea,	1,000	1,060 00	1,000 00
		$3,000	$3,080 00	$3,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4½s,	$4,000	$4,400 00	$4,000 00
Fitchburg R.R. 5s,	2,000	2,060 00	2,000 00
Upper Coos R.R. 4s,	3,000	2,940 00	2,925 00
Boston & Lowell R.R. 4s,	1,000	1,100 00	1,000 00
Boston & Maine R.R. 4s,	2,000	2,040 00	2,000 00
Worcester, Nashua & Rochester R.R. 4s,	4,000	4,080 00	4,000 00
	$16,000	$16,620 00	$15,925 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$7,468 16	2½ per cent.	$14,250 00	4½ per cent.	$9,700 00	5½ per cent.
13,000 00	4 "	74,352 00	5 "	20,575 00	6 "

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Pentucket Savings Bank — Concluded.

Number of loans which are of an amount not exceeding $3,000 each,	70	
Aggregate amount of the same,		$103,877 00
Total number of loans upon real estate,	64	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		6,766 19
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, 1894,	2 per cent., $2,422 24 2 per cent., 2,867 95	5,290 19
Number of accounts opened during the year ending Oct. 31, 1894,	243	
Number of accounts closed during the year ending Oct. 31, 1894,	128	
Total number of open accounts Oct. 31, 1894,	581	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		390 06
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		80,622 17
Number of same,	816	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		36,585 63
Number of same,	539	
Date of examination by commissioner: March 13.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	543	$10,853 81	To the credit—		
Exceeding $50 and not more than $100,	103	9,195 43	Of women, both adult and minor,	238	$29,031 53
Exceeding $100 and not more than $200,	71	11,200 19	Of guardians,	1	600 00
Exceeding $200 and not more than $500,	67	22,970 57	Of religious and charitable associations,	11	761 50
Exceeding $500 and less than $1,000,	16	10,402 17	In trust,	9	1,565 71
Of $1,000 or more,	16	16,000 00			
Totals,	816	$80,622 17			

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PEOPLE'S SAVINGS BANK — HOLYOKE.

Incorporated March 19, 1885. Present number of corporators, 48.

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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$17,000 00	Deposits,	$422,946 20
Bank stock as per schedule,	5,000 00	Guaranty fund,	10,949 94
Loans on bank stock,	13,224 34	Interest account,	5,186 60
Loans on real estate,	299,414 00		
Loans on personal security,	85,128 50		
Deposit in bank, on interest,	18,104 00		
Furniture and fixtures,	900 00		
Cash on hand,	311 90		
	$439,082 74		$439,082 74

Cash on Deposit in Bank: —

Home National Bank, Holyoke,	$18,104 00

Loans on Bank Stock, amount on each: —

On 20 shares Home National Bank, Holyoke,	$1,084 34
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 — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
d States 4s, ...	$17,000	$19,720 00	$17,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Home National Bank, Holyoke,	$5,000	$5,650 00	$5,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$18,104 00 349,526 84	4 per cent. 5 "	$44,240 00	5½ per cent.	$4,000 00	6 per cent.

Number of loans which are of an amount not exceeding $3,000 each,	89	
Aggregate amount of the same, ...		$146,038 34
Total number of loans upon real estate, ...	100	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894, ...		21,348 37
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, 1894, . . .	2 per cent., $7,247 96 2 per cent., 7,257 55	14,505 51
Number of accounts opened during the year ending Oct. 31, 1894,	364	
Number of accounts closed during the year ending Oct. 31, 1894, . .	252	
Total number of open accounts Oct. 31, 1894, ...	1,296	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes), ...		2,075 69
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894, ...		132,162 57
Number of same, ...	1,899	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894, ...		112,196 12
Number of same, ...	1,284	
Date of examination by commissioner: March 19.		

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People's Savings Bank, Holyoke — Concluded.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less, . .	1,384	$24,553 34	To the credit —		
Exceeding $50 and not more than $100, . .	266	22,363 92	Of women, both adult and minor, . .	771	$54,032 39
Exceeding $100 and not more than $200, . .	121	19,494 77	Of guardians, . .	3	1,282 00
Exceeding $200 and not more than $500, . .	81	27,327 37	Of religious and charitable associations, .	81	3,092 87
Exceeding $500 and less than $1,000, . . .	26	17,423 17	In trust, ...	14	1,006 25
Of $1,000 or more, . .	21	21,000 00			
Totals, . . .	1,899	$132,162 57			

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Federal Reserve Bank of St. Louis

PEOPLE'S SAVINGS BANK — WORCESTER.

Incorporated May 13, 1864. Present number of corporators, 193.

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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$776,238 00	Deposits,	$6,651,368 20
Bank stock as per schedule,	863,511 00	Guaranty fund,	230,000 00
Loans on bank stock,	49,135 00	Interest account,	85,505 45
Railroad bonds as per schedule,	943,894 00	Profit and loss account,	3,011 82
Loans on railroad stock,	26,200 00	Rents,	971 64
Real estate (for banking purposes),	87,500 00	Suspense account,	1,690 88
Real estate by foreclosure,	26,981 06		
Loans on real estate,	3,457,985 34		
Loans on personal security,	558,673 00		
Loans to counties, cities or towns (notes),	21,350 00		
Deposits in banks, on interest,	145,434 59		
Deposits in banks, not on interest,	5,000 00		
Expense account,	4,486 94		
Cash on hand,	6,159 06		
	$6,972,547 99		$6,972,547 99

Cash on Deposit in Banks, amount in each: —

National Bank of the Republic, Boston,	$59,197 78
Central National Bank, Worcester,	56,019 01
Citizens' National Bank, Worcester,	35,217 80

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People's Savings Bank, Worcester — Continued.

Loans on Bank Stock, amount on each: —

On 370 shares First National Bank, Worcester,	$37,000 00
On 10 shares Metacomet National Bank, Fall River,	1,000 00
On 20 shares Central National Bank, Boston,	2,000 00
On 5 shares Chicopee National Bank, Springfield,	500 00
On 11 shares Hadley Falls National Bank, Holyoke,	1,100 00
On 10 shares Crocker National Bank, Turner's Falls,	585 00
On 7 shares First National Bank, Northampton,	650 00
On 21 shares Boston National Bank, Boston,	5,000 00
On 34 shares Haverhill National Bank, Haverhill,	
On 10 shares Shawmut National Bank, Boston,	1,300 00
On 5 shares National Revere Bank, Boston,	

Loans on Railroad Stock, amount on each: —

On 250 shares Boston & Maine R.R.,	$25,000 00
On 10 shares Boston & Maine R.R.,	1,200 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Attleborough, Mass., 4s,	$13,000 00	$13,390 00	$13,000 00
of Beverly, Mass., 4s,	10,000 00	10,325 00	10,000 00
of Dalton, Mass. (Fire District), 4s,	20,000 00	20,800 00	20,000 00
of Holbrook, Mass., 4s,	30,000 00	30,900 00	30,000 00
of Westborough, Mass., 5s,	2,000 00	2,280 00	2,000 00
City of Boston, Mass., 4s,	110,000 00	113,050 00	110,700 00
of Cleveland, Ohio, 6s,	16,000 00	16,495 00	16,000 00
of Columbus, Ohio, 4s,	35,000 00	35,000 00	35,000 00*
of Dayton, Ohio, 6s,	21,000 00	23,617 50	22,125 00*
of Holyoke, Mass., 4s,	25,000 00	25,875 00	25,000 00
of Keene, N. H., 4s,	10,000 00	10,400 00	10,000 00
of Lynn, Mass., 4s,	26,000 00	27,235 00	26,400 00
of Milwaukee, Wis., 4s,	76,000 00	76,760 00	76,000 00
of Nashua, N. H., 4s,	10,000 00	10,500 00	10,000 00
of Norwich, Conn., 5s,	19,000 00	21,560 00	21,144 00
of Peoria, Ill., 4s,	12,000 00	12,210 00	12,000 00
of Providence, R. I., 5s,	9,000 00	9,810 00	9,450 00
of Scranton, Pa., 5s,	5,000 00	5,300 00	5,000 00
of Scranton, Pa., 6s,	6,000 00	6,255 00	6,000 00
of Springfield, Ohio, 5s,	6,000 00	6,390 00	6,156 00
of Springfield, Ohio, 6s,	10,332 80	10,539 46	10,333 00
of Waltham, Mass., 4s,	13,000 00	13,617 50	13,000 00
of Worcester, Mass., 4s,	200,000 00	206,750 00	202,930 00
of Worcester, Mass., 5s,	2,000 00	2,290 00	2,000 00
of Malden, Mass., 4s,	25,000 00	26,312 50	25,000 00
of New Bedford, Mass., 4s,	25,000 00	26,000 00	25,000 00
of Quincy, Mass., 4s,	25,000 00	25,531 25	25,000 00
of Taunton, Mass., 4s,	7,000 00	7,542 50	7,000 00
	$768,332 80	$796,735 71	$776,238 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 Nat'l Bank, Boston, .	$10,500	$12,285 00	$12,100 00
128	Atlantic Nat'l Bank, Boston, .	12,800	15,712 00	17,006 00
106	Blackstone Nat'l Bank, Boston,	10,600	10,613 25	10,600 00
125	Boston National Bank, Boston,	12,500	13,000 00	14,366 00
109	N'l B'k of Commerce, Boston,	10,900	12,535 00	12,965 00
201	Columbian N'l Bank, Boston, .	20,100	20,652 75	22,817 00
50	Continental N'l Bank, Boston,	5,000	5,737 50	5,812 00
130	National Eagle Bank, Boston,	13,000	10,822 50	13,000 00
216	Eliot National Bank, Boston, .	21,600	28,296 00	26,766 00
44	Everett Nat'l Bank, Boston, .	4,400	3,663 00	4,400 00
239	National City Bank, Boston, .	23,900	19,598 00	23,900 00
162	Nat'l Exchange Bank, Boston,	16,200	20,614 50	20,217 00
238	Freeman's Nat'l Bank, Boston,	23,800	20,230 00	25,400 00
217	Globe National Bank, Boston,	21,700	19,530 00	21,700 00
151	Hamilton Nat'l Bank, Boston,	15,100	16,685 50	18,129 00
311	N'l Hide & Leather B'k, Boston,	31,100	33,432 50	37,432 00
149	Manufacturers' N'l B'k, Boston,	14,900	14,900 00	14,900 00
237	Market Nat'l Bank, Boston, .	23,700	20,145 00	23,700 00
175	Merchants' Nat'l Bank, Boston,	17,500	27,562 50	24,543 00
10	Mechanics' N'l B'k, Boston, .	1,000	1,190 00	1,250 00
141	N'l B'k of No. America, Boston,	14,100	16,056 38	15,840 00
65	New England N'l B'k, Boston,	6,500	10,286 25	9,586 00
205	Old Boston Nat'l B'k, Boston,	20,500	21,552 38	23,935 00
149	N'l B'k of Redemption, Boston,	14,900	18,736 75	19,419 00
434	N'l B'k of the Republic, Boston,	43,400	69,006 00	61,034 00
78	National Revere Bank, Boston,	7,800	7,429 50	8,140 00
56	Second National Bank, Boston,	5,600	10,360 00	8,600 00
59	Shawmut Nat'l Bank, Boston,	5,900	6,844 00	7,075 00
301	Shoe & Leather N'l B'k, Boston,	30,100	27,165 25	30,100 00
68	State National Bank, Boston, .	6,800	7,888 00	8,050 00
200	Suffolk Nat'l Bank, Boston, .	20,000	20,000 00	21,853 00
193	Tremont Nat'l Bank, Boston, .	19,300	16,984 00	20,500 00
96	National Union Bank, Boston,	9,600	12,888 00	13,037 00
152	Washington Nat'l Bk, Boston,	15,200	16,568 00	18,068 00
50	Nat'l Webster Bank, Boston, .	5,000	4,875 00	5,000 00
31	Faneuil Hall Nat'l B'k, Boston,	3,100	4,053 25	4,150 00
115	Nat'l Bank of the Commonwealth, Boston, . . .	11,500	14,978 75	15,450 00
53	Boylston Nat'l Bank, Boston,	5,300	6,651 50	6,625 00
73	North National Bank, Boston,	7,300	8,376 75	9,473 00
243	Central N'l Bank, Worcester,	24,300	35,235 00	34,620 00
111	Citizens' N'l Bank, Worcester,	11,100	14,430 00	13,629 00
260	City National B'k, Worcester,	26,000	37,700 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	39,000 00	35,984 00
524	Worcester N'l B'k, Worcester,	52,400	75,980 00	68,120 00
		$724,200	$848,449 76	$863,511 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	$163,875 00	$160,520 00
Boston, Barre & Gardner R.R. 6s,	2,000	2,040 00	2,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	20,000	23,100 00	22,090 00
Boston & Lowell R.R. 4s,	4,000	4,042 50	4,000 00
Boston & Lowell R.R. 4½s,	25,000	26,062 50	25,688 00
Boston & Lowell R.R. 6s,	29,000	30,160 00	30,111 00
Boston & Lowell R.R. 7s,	2,000	2,060 00	2,000 00
Boston & Maine R.R. 4s,	25,000	25,562 50	24,750 00
Cheshire R.R. 6s,	32,500	34,681 25	33,000 00
Eastern R.R. 6s,	57,000	69,540 00	65,778 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,	43,000	45,332 50	45,287 00
Leeds & Farmington R.R. 6s,	27,100	27,980 75	27,600 00
Lowell & Lawrence R.R. 6s,	5,000	5,275 00	5,000 00
Maine Central R.R. 7s,	30,700	35,376 75	33,767 00
N. Y., Providence & Boston R.R. 7s,	12,000	13,740 00	13,000 00
Old Colony R.R 4s,	70,000	73,887 50	70,000 00
Old Colony R.R. 6s,	13,000	13,642 50	13,000 00
Sullivan County R.R. 4s,	25,000	25,000 00	25,000 00
Portland & Ogdensburg R.R. 6s,	5,000	5,512 50	5,200 00
St. Johnsbury & Lake Champlain R.R. 5s,	50,000	58,250 00	54,900 00
Providence & Worcester R.R. 6s,	11,000	11,385 00	11,200 00
Vermont & Massachusetts R.R. 5s,	50,000	54,500 00	53,219 00
Vermont Valley R.R. 5s,	10,000	11,550 00	11,039 00
Worcester, Nashua & Rochester R.R. 4s,	90,000	91,515 00	90,000 00
Boston, Revere Beach & Lynn R.R. 6s,	3,000	3,172 50	3,000 00
Maine Central & European & North American R.R. 4s,	25,000	24,875 00	24,725 00
Maine Central R.R. 4s,	24,000	23,880 00	23,520 00
Norwich & Worcester R.R. 6s,	1,000	1,060 00	1,000 00
Portland & Rumford Falls R.R. 5s,	15,000	15,712 50	15,000 00
	$906,300	$973,083 75	$943,894 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$110,216 79	2 per cent.	$35,000 00	4½ per cent.	$2,000 00	4¾ per cent.
59,197 78	3 "	90,000 00	4¼ "	3,434,028 36	5 "
1,000 00	3⅞ "	17,385 00	4½ "	34,650 00	6 "
475,300 00	4 "				

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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, 1894,		2,821 57
Value, by books, of other real estate held or owned by foreclosure or otherwise,		26,981 06
Assessed value of the same,		19,550 00
Net income received from same during year ending Oct. 31, 1894,		110 47
Number of loans which are of an amount not exceeding $3,000 each,	1,102	
Aggregate amount of the same,		1,444,634 99
Total number of loans upon real estate,	1,377	
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, 1894,		321,163 30
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, 1894,	2 per cent., $123,760 36 2 per cent., 124,820 74	248,581 10
Number of accounts opened during the year ending Oct. 31, 1894,	1,985	
Number of accounts closed during the year ending Oct. 31, 1894,	1,837	
Total number of open accounts Oct. 31, 1894,	15,027	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		14,190 28
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		960,125 40
Number of same,	11,598	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		1,031,341 36
Number of same,	12,977	
Date of examination by commissioner: September 27.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	8,330	$171,815 21	To the credit —		
Exceeding $50 and not more than $100,	1,523	126,072 14	Of women, both adult and minor,	5,288	$458,723 63
Exceeding $100 and not more than $200,	744	118,665 69	Of guardians,	22	7,445 16
Exceeding $200 and not more than $500,	623	218,756 72	Of religious and charitable associations,	213	25,849 55
Exceeding $500 and less than $1,000,	194	137,531 52	In trust,	237	58,849 89
Of $1,000 or more,	184	187,284 12			
Totals,	11,598	$960,125 40			

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PLYMOUTH SAVINGS BANK — PLYMOUTH.

Incorporated June 11, 1828. Present number of corporators, 36.

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, CHARLES B. STODDARD,
WILLIAM S. DANFORTH, 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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$240,500 00	Deposits,	$2,301,251 94
Bank stock as per schedule,	414,368 00	Guaranty fund,	115,000 00
Loans on bank stock,	10,900 00	Interest account,	48,395 49
Railroad bonds as per schedule,	314,000 00	Profit and loss account,	19,036 60
Railroad notes,	100,000 00	Suspense account,	225 00
Real estate (for banking purposes),	37,490 80		
Real estate by foreclosure,	6,411 04		
Loans on real estate,	668,321 00		
Loans on personal security,	539,575 00		
Loans to counties, cities or towns (notes),	111,900 00		
Deposits in banks, on interest,	35,541 42		
Cash on hand,	4,901 77		
	$2,483,909 03		$2,483,909 03

Cash on Deposit in Banks, amount in each: —

National Bank of the Commonwealth, Boston,	$13,998 70
Old Colony National Bank, Plymouth,	9,584 84
Plymouth National Bank, Plymouth,	11,957 88

Loans on Bank Stock, amount on each: —

On 15 shares Old Colony National Bank, Plymouth,	$800 00
On 13 shares Plymouth National Bank, Plymouth,	1,300 00
On 9 shares Old Colony National Bank, Plymouth,	900 00

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Plymouth Savings Bank — Continued.

On 3 shares Old Colony National Bank, Plymouth, ...	$1,600 00
On 13 shares Plymouth National Bank, Plymouth, ...	
On 8 shares Old Colony National Bank, Plymouth, ...	800 00
On 5 shares Old Colony National Bank, Plymouth, ...	500 00
On 80 shares Traders' National Bank, Boston, ...	5,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s, . . .	$6,000	$7,080 00	$6,000 00
of Brockton, Mass., 4s, . .	16,000	16,320 00	16,000 00
of Canton, Ohio, 5s, . . .	16,000	16,320 00	16,000 00*
of Fall River, Mass., 6s, . .	10,000	11,200 00	10,000 00
of Holyoke, Mass., 6s, . .	50,000	56,000 00	50,000 00
of Lynn, Mass., 6s, . . .	13,000	13,000 00	13,000 00
of New Bedford, Mass., 7s, .	10,000	12,600 00	10,000 00
of New London, Conn., 7s, .	50,000	57,500 00	50,000 00
of Rockford, Ill., 4½s, . .	10,000	10,600 00	10,000 00
of Springfield, Ohio, 6s, . .	10,000	10,300 00	10,000 00
Town of Belmont, Mass., 4½s, . .	24,500	25,235 00	24,500 00
of West Springfield, Mass., 5s,	25,000	25,750 00	25,000 00
	$240,500	$261,905 00	$240,500 00

* A legal investment when made.

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 National B'k, Boston,	4,100	5,000 00	4,100 00
234	Atlas National Bank, Boston, .	23,400	27,378 00	23,400 00
32	Blackstone Nat'l B'k, Boston,	3,200	3,200 00	2,112 00
139	Boston National Bank, Boston,	13,900	14,456 00	12,788 00
70	Boylston Nat'l Bank, Boston, .	7,000	8,750 00	7,000 00
42	Columbian Nat'l Bank, Boston,	4,200	4,336 00	4,200 00
108	N'l B'k of Commerce, Boston,	10,800	12,420 00	9,180 00
200	N'l B'k of the Commonwealth, Boston	20,000	26,000 00	18,500 00
80	National Eagle Bank, Boston,	8,000	6,640 00	7,000 00
106	Nat'l Exchange Bank, Boston,	10,600	13,356 00	10,600 00
100	First Ward Nat'l B'k, Boston,	10,000	12,700 00	7,000 00
28	Freeman's Nat'l Bank, Boston,	2,800	2,800 00	2,380 00
29	Globe Nat'l Bank, Boston, .	2,900	2,610 00	2,494 00
53	Hamilton Nat'l Bank, Boston,	5,300	5,830 00	5,300 00
54	Howard Nat'l Bank, Boston, .	5,400	5,184 00	5,022 00
100	Manufacturers' N'l B'k, Boston,	10,000	10,000 00	6,500 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.
128	Market Nat'l Bank, Boston, .	$12,800	$10,880 00	$10,240 00
85	Massachusetts N'l B'k, Boston,	8,500	8,245 00	8,000 00
225	Merchants' Nat'l Bank, Boston,	22,500	35,325 00	22,500 00
86	New England N'l B'k, Boston,	8,600	13,588 00	8,600 00
9	North National Bank, Boston,	900	1,044 00	900 00
120	N'l B'k of No. America, Boston,	12,000	13,800 00	10,800 00
55	Old Boston Nat'l Bank, Boston,	5,500	5,720 00	5,000 00
188	N'l B'k of the Republic, Boston,	18,800	29,892 00	18,800 00
120	Nat'l Revere Bank, Boston, .	12,000	11,400 00	10,800 00
270	Second Nat'l Bank, Boston, .	27,000	49,950 00	27,000 00
93	Shawmut Nat'l B'k, Boston, .	9,300	10,788 00	8,950 00
130	State Nat'l Bank, Boston, .	13,000	15,080 00	13,000 00
62	Suffolk Nat'l Bank, Boston, .	6,200	6,200 00	5,500 00
195	Tremont Nat'l Bank, Boston,	19,500	17,160 00	17,160 00
100	National Union Bank, Boston,	10,000	13,100 00	10,000 00
74	Nat'l Webster Bank, Boston, .	7,400	7,400 00	6,280 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 Bank, Hingham,	4,200	4,200 00	4,200 00
55	Railroad Nat'l Bank, Lowell, .	5,500	6,490 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	20,000 00	10,000 00
171	Bristol Co. N'l Bank, Taunton,	17,100	22,230 00	17,100 00
84	National City Bank, Boston, .	8,400	6,888 00	7,000 00
		$442,100	$548,120 00	$414,368 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . .	$50,000	$50,500 00	$50,000 00
Conn. & Passumpsic Rivers R.R. 4s,	30,000	30,600 00	30,000 00
Fitchburg R.R. 4s, ...	50,000	49,250 00	47,000 00
Fitchburg R.R. 4½s, ...	40,000	40,400 00	40,000 00
Old Colony R.R. 4s, ...	13,000	13,650 00	13,000 00
Old Colony R.R. 6s, ...	20,000	20,600 00	20,000 00
Salem & Lowell R.R. 6s, ...	25,000	26,750 00	25,000 00
Upper Coos R.R. 4½s, ...	25,000	26,250 00	25,000 00
Maine Central & European & North American R.R. 4s, ...	20,000	20,200 00	19,000 00
Worcester, Nashua & Roch. R.R. 4s,	25,000	25,500 00	25,000 00
Maine Central R.R. 4½s, ...	10,000	11,100 00	10,000 00
Maine Central R.R. 4s, ...	10,000	10,250 00	10,000 00
	$318,000	$325,050 00	$314,000 00

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Plymouth Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$35,541 42	2 per cent.	$30,000 00	4⅜ per cent.	$153,550 00	5½ per cent.
25,000 00	3¾ "	100,900 00	4½ "	192,116 00	6 "
334,000 00	4 "	33,750 00	4¾ "	1,575 00	6½ "
60,000 00	4⅛ "	490,355 00	5 "	9,400 00	7 "
50 00	4¼ "				

Amount invested in real estate for banking purposes,	$37,490 80
Estimated value of the same,	40,975 00
Assessed value of the same,	40,975 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,	6,411 04
Assessed value of the same,	12,950 00
Number of loans which are of an amount not exceeding $3,000 each, 221	
Aggregate amount of the same,	259,296 00
Total number of loans upon real estate, 271	
Amount of investments from which no income is received,	57 50
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	129,404 50
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, 1894, { 2½ per cent., $55,752 06 / 2½ per cent., 55,757 16 }	111,329 22
Number of accounts opened during the year ending Oct. 31, 1894, 442	
Number of accounts closed during the year ending Oct. 31, 1894, 447	
Total number of open accounts Oct. 31, 1894, 6,175	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	5,809 41
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	219,265 42
Number of same, 2,658	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	302,842 28
Number of same, 3,988	
Date of examination by commissioner: September 7.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	1,836	$39,294 75	To the credit —		
Exceeding $50 and not more than $100,	375	31,253 79	Of women, both adult and minor,	1,362	$104,420 36
Exceeding $100 and not more than $200,	202	32,003 64	Of guardians,	4	1,660 00
Exceeding $200 and not more than $500,	179	65,077 33	Of religious and charitable associations,	24	3,900 29
Exceeding $500 and less than $1,000,	44	29,635 91	In trust,	66	10,618 63
Of $1,000 or more,	22	22,000 00			
Totals,	2,658	$219,265 42			

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PLYMOUTH FIVE CENTS SAVINGS BANK — PLYMOUTH.

Incorporated July 23, 1855. Present number of corporators, 39.

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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$135,000 00	Deposits,	$1,035,646 27
Bank stock as per schedule,	55,700 00	Guaranty fund,	45,691 98
Loans on bank stock,	20,900 00	Interest account,	15,317 90
Railroad bonds as per schedule,	99,987 50	Profit and loss account,	2,178 82
Real estate (for banking purposes),	12,555 18		
Real estate by foreclosure,	4,073 44		
Loans on real estate,	495,135 00		
Loans on personal security,	136,892 50		
Loans to counties, cities or towns (notes),	105,290 00		
Loans on depositors' books,	100 00		
Deposits in banks, on interest,	28,324 05		
Expense account,	1,655 39		
Suspense account,	189 19		
Cash on hand,	3,032 72		
	$1,098,834 97		$1,098,834 97

Cash on Deposit in Banks, amount in each:—

National Bank of the Commonwealth, Boston,	$9,408 07
Old Colony National Bank, Plymouth,	8,778 46
Plymouth National Bank, Plymouth,	10,137 52

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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 15 shares Columbian National Bank, Boston,	1,000 00
On 18 shares Plymouth National Bank, Plymouth,	500 00
On 2 shares Plymouth National Bank, Plymouth,	100 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, and On 3 shares New England National Bank, Boston,	350 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	$9,000	$10,665 00	$9,000 00
of Bay City, Mich., 5s,	5,000	5,975 00	5,000 00
of Belfast, Me., 6s,	2,000	2,120 00	2,000 00*
of Brockton, Mass., 4s,	10,000	10,250 00	10,000 00
of Chicago, Ill., 4s,	5,000	5,100 00	5,000 00*
of Cleveland, Ohio, 5s,	5,000	5,375 00	5,000 00
of Grand Rapids, Mich., 5s,	5,000	5,025 00	5,000 00
of Lewiston, Me., 6s,	3,000	3,390 00	3,000 00
of New Bedford, Mass., 7s,	10,000	13,800 00	10,000 00
of New London, Conn., 7s,	12,000	13,860 00	12,000 00
of Providence, R. I., 5s,	1,000	1,085 00	1,000 00
of Springfield, Mass., 6s,	5,000	5,950 00	5,000 00
Town of Chicopee, Mass., 4s,	5,000	5,200 00	5,000 00
of Methuen, Mass., 6s,	3,000	3,045 00	3,000 00
of Weymouth, Mass., 4s,	15,000	15,600 00	15,000 00
of Whitman, Mass., 4s,	14,000	14,560 00	14,000 00
of Mansfield, Mass., 4s,	10,000	10,200 00	10,000 00
State of New Hampshire 6s,	1,000	1,047 50	1,000 00
City of Canton, Ohio, 5s,	5,000	5,600 00	5,000 00*
Town of Wakefield, Mass., 4s,	10,000	10,500 00	10,000 00
	$135,000	$148,347 50	$135,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25½	Atlas National Bank, Boston,	$2,500	$2,925 00	$2,500 00
22	Blackstone N'l Bank, Boston,	2,200	2,200 00	2,200 00
15½	National City Bank, Boston,	1,500	1,230 00	1,500 00
8	N'l B'k of Commerce, Boston,	800	920 00	800 00
100	National Bank of the Commonwealth, Boston,	10,000	13,000 00	10,000 00
18	Nat'l Exchange Bank, Boston,	1,800	2,281 50	1,800 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.
21	First Ward Nat'l B'k, Boston,	$2,100	$2,677 50	$2,100 00
20	Market National Bank, Boston,	2,000	1,750 00	2,000 00
10	Merchants' N'l Bank, Boston, .	1,000	1,577 50	1,000 00
25	Metropolitan Nat'l B'k, Boston,	2,500	2,437 50	2,500 00
6	North National Bank, Boston,	600	696 00	600 00
15	N'l B'k of the Republic, Boston,	1,500	2,385 00	1,500 00
15	National Revere Bank, Boston,	1,500	1,428 75	1,500 00
5	Shoe & Leather N'l B'k, Boston,	500	450 00	500 00
20	Nat'l Webster Bank, Boston, .	2,000	2,000 00	2,000 00
20	Columbian Nat'l B'k, Boston,	2,000	2,070 00	2,000 00
14	Freeman's Nat'l Bank, Boston,	1,400	1,400 00	1,400 00
27	N'l B'k of Redemption, Boston,	2,700	3,395 00	2,700 00
20	State National Bank, Boston, .	2,000	2,320 00	2,000 00
20	Brockton N'l Bank, Brockton,	2,000	2,200 00	2,000 00
45	Plymouth Nat'l B'k, Plymouth,	4,500	5,175 00	4,500 00
76	Old Colony N'l B'k, Plymouth,	7,600	12,160 00	7,600 00
10	Third Nat'l Bank, Springfield,	1,000	1,750 00	1,000 00
		$55,700	$68,428 75	$55,700 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . .	$10,000	$10,150 00	$10,000 00
Cheshire R.R. 6s, ...	4,000	4,120 00	4,000 00
Concord & Montreal R.R. 4s, . .	10,000	10,200 00	10,000 00
Eastern R.R. 6s, ...	10,000	12,200 00	10,000 00
Old Colony R.R. 4½s, . . .	10,000	10,550 00	10,000 00
Old Colony R.R. 6s, . . .	6,000	6,210 00	6,000 00
Maine Central R.R. 7s, . . .	10,000	13,500 00	10,000 00
Upper Coos R.R. 4½s, . . .	10,000	10,500 00	10,000 00
Boston & Maine R.R. 4s, . .	10,006	10,200 00	9,987 50
Worcester, Nashua & Rochester R.R. 4s, ...	20,000	20,400 00	20,000 00
	$100,000	$108,030 00	$99,987 50

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$28,324 05	2 per cent.	$500 00	4¾ per cent.	$26,547 50	5½ per cent.
173,400 00	4 "	291,430 00	5 "	225,920 00	6 "
40,520 00	4½ "				

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Plymouth Five Cents Savings Bank — Concluded.

Amount invested in real estate for banking purposes,		$12,555 18
Estimated value of the same,		13,000 00
Assessed value of the same,		14,800 00
Net income received from same during year ending Oct. 31, 1894,		127 72
Value, by books, of other real estate held or owned by foreclosure or otherwise,		4,073 44
Assessed value of the same,		5,740 00
Number of loans which are of an amount not exceeding $3,000 each,	377	
Aggregate amount of the same,		326,160 00
Total number of loans upon real estate,	405	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		52,115 18
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, 1894,	2 per cent., $19,251 02 2 per cent., 19,337 45	38,588 47
Number of accounts opened during the year ending Oct. 31, 1894,	459	
Number of accounts closed during the year ending Oct. 31, 1894,	296	
Total number of open accounts Oct. 31, 1894,	3,772	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		3,799 17
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		157,085 13
Number of same,	2,608	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		147,510 74
Number of same,	1,888	
Date of examination by commissioner: May 22.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	2,013	$33,099 60	To the credit—		
Exceeding $50 and not more than $100,	280	22,458 54	Of women, both adult and minor,	1,043	$69,975 64
Exceeding $100 and not more than $200,	153	24,398 91	Of guardians,	3	1,222 16
Exceeding $200 and not more than $500,	120	41,613 23	Of religious and charitable associations,	30	1,621 22
Exceeding $500 and less than $1,000,	23	16,514 85	In trust,	69	9,788 00
Of $1,000 or more,	19	19,000 00			
Totals,	2,608	$157,085 13			

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Federal Reserve Bank of St. Louis

PROVIDENT INSTITUTION FOR SAVINGS IN THE TOWN OF BOSTON — BOSTON.

Incorporated Dec. 13, 1816. Present number of corporators, 115.

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,	R. H. STEVENSON,
I. GOODWIN WHITNEY,	AUGUSTUS LOWELL,
LOUIS CURTIS,	CHAS. U. COTTING,
C. W. AMORY,	HENRY WHITMAN.

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

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$9,539,500 00	Deposits,	$34,503,806 61
Loan on public funds,	50,000 00	Guaranty fund,	1,351,500 00
Bank stock as per schedule,	1,253,400 00	Interest account,	237,697 15
Loans on bank stock,	111,500 00	Profit and loss account,	138,877 83
Railroad bonds as per schedule,	4,695,000 00	Suspense account,	771 24
Loans on railroad stock,	52,000 00		
Real estate (for banking purposes),	80,000 00		
Loans on real estate,	11,245,217 00		
Loans on personal security,	6,823,800 00		
Loans to counties, cities or towns (notes),	1,674,820 00		
Deposits in banks, on interest,	636,871 63		
Expense account,	17,706 54		
Cash on hand,	52,837 66		
	$36,232,652 83		$36,232,652 83

Cash on Deposit in Banks, amount in each: —

Merchants' National Bank, Boston,	$201,745 37
Third National Bank, Boston,	73,583 29
National Exchange Bank, Boston,	73,552 27
National Union Bank, Boston,	104,610 99
Old Boston National Bank, Boston,	102,070 99
National Webster Bank, Boston,	27,044 54
Old Colony Trust Company, Boston,	54,264 18

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deral Reserve Bank of St. Louis

Provident Institution for Savings, etc., Boston — Continued.

Loan on Public Funds: —

On $13,000 City of Holyoke, Mass., 4s,	$50,000 00
On $6,000 City of Laconia, N. H., 4s,	
On $5,000 County of Middlesex, Mass., 4s,	
On $2,000 City of Stamford, Conn., 4s,	
On $19,000 City of Medford, Mass., 4s,	
On $3,000 Town of Boothbay Harbor, Me., 4s,	
On $5,000 City of Meriden, Conn., 3½s,	
On $1,000 City of Nashua, N. H., 4s,	

Loans on Bank Stock, amount on each: —

On 200 shares Merchants' National Bank, Boston,	$70,000 00
On 250 shares Old Colony Trust Company, Boston,	
On 250 shares Bay State Trust Company, Boston,	
On 189 shares National Bank of North America, Boston,	16,000 00
On 274 shares Fourth National Bank, Boston,	25,500 00

Loans on Railroad Stock, amount on each: —

On 200 shares Boston & Albany R.R.,	$30,000 00
On 306 shares Maine Central R.R.,	22,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Attleborough, Mass., 4s,	$25,000	$25,875 00	$25,000 00
of Beverly, Mass, 4s,	200,000	206,000 00	200,000 00
of Burlington, Vt, 4s,	100,000	104,000 00	100,000 00
of Braintree, Mass., 4s,	24,000	24,840 00	24,000 00
of Cranston, R. I., 4s,	50,000	51,250 00	50,000 00
of Cumberland, R. I., 4s,	85,000	85,850 00	85,000 00
of Everett, Mass, 4s,	50,000	51,500 00	50,000 00
of Foxborough, Mass., 4s,	55,000	56,100 00	55,000 00
of Great Barrington, Mass., 4s,	35,000	35,700 00	35,000 00
of Grafton, Mass., 4s,	64,000	65,280 00	64,000 00
of Lincoln, R. I., 4s,	90,000	90,900 00	90,000 00
of Plymouth, Mass., 4s,	56,000	56,840 00	56,000 00
of St. Albans, Vt., 3½s,	60,000	58,500 00	60,000 00
of Ware, Mass., 4s,	37,500	37,875 00	37,500 00
of Wellesley, Mass., 4s,	100,000	102,500 00	100,000 00
of Westbrook, Me., 3¾s,	14,000	13,860 00	14,000 00
City of Boston, Mass., 4s,	3,448,000	3,713,437 50	3,448,000 00
of Cambridge, Mass., 4s,	100,000	101,500 00	100,000 00
of Chelsea, Mass., 4s,	131,000	134,930 00	131,000 00
of Concord, N. H., 4s,	206,000	211,530 00	206,000 00
of Haverhill, Mass., 4s,	50,000	52,250 00	50,000 00
of Holyoke, Mass., 4s,	161,000	167,842 50	161,000 00
of Lowell, Mass., 4s,	495,000	522,225 00	495,000 00
of Manchester, N. H., 4s,	205,000	209,600 00	205,000 00
of Manchester, N. H., 6s,	36,000	39,060 00	36,000 00
of Meriden, Conn., 4s,	50,000	50,500 00	50,000 00
of New Haven, Conn., 3½s,	79,000	79,000 00	79,000 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 New Haven, Conn., 4s,	$275,000	$291,500 00	$275,000 00
of New York, N. Y., 6s,	50,000	52,500 00	50,000 00
of North Adams, Mass., 3½s,	104,000	101,920 00	104,000 00
of Pawtucket, R. I., 4s,	400,000	404,000 00	400,000 00
of Providence, R. I., 4s,	1,000,000	1,122,800 00	1,000,000 00
of Rochester, N. H., 4s,	160,000	164,000 00	160,000 00
of Somerville, Mass., 4s,	103,000	105,830 00	103,000 00
of Somerville, Mass., 4½s,	99,000	100,980 00	99,000 00
of Springfield, Mass., 4s,	129,000	134,870 00	129,000 00
of Woonsocket, R. I., 4s,	300,000	300,000 00	300,000 00
County of Grafton, N. H., 4s,	30,000	30,150 00	30,000 00
of Strafford, N. H., 4s,	130,000	131,625 00	130,000 00
Town of Chicopee, Mass., 4s,	53,000	54,060 00	53,000 00
City of Lowell, Mass., 4¼s,	124,000	127,100 00	124,000 00
of Quincy, Mass., 4s,	130,000	135,850 00	130,000 00
of Rutland, Vt., 4s,	150,000	156,750 00	150,000 00
of Stamford, Conn., 4s,	96,000	99,840 00	96,000 00
State of Massachusetts 3½s,	200,000	211,000 00	200,000 00
	$9,539,500	$10,073,220 00	$9,539,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
246	Atlantic N'l Bank, Boston,	$24,600	$30,196 50	$24,600 00
675	Atlas Nat'l Bank, Boston,	67,500	78,975 00	67,500 00
428	Columbian N'l B'k, Boston,	42,800	44,298 00	42,800 00
75	National Bank of Commerce, Boston,	7,500	8,625 00	7,500 00
668	Continental N'l B'k, Boston,	66,800	76,820 00	66,800 00
315	Nat'l City Bank, Boston,	31,500	25,830 00	31,500 00
592	Hamilton N'l B'k, Boston,	59,200	65,416 00	59,200 00
225	National Hide & Leather Bank, Boston,	22,500	24,187 50	22,500 00
225	Massachusetts Nat'l Bank, Boston,	22,500	21,993 75	22,500 00
543	Market Nat'l Bank, Boston,	54,300	46,155 00	54,300 00
1000	Merchants' N'l B'k, Boston,	100,000	157,750 00	100,000 00
349	New England Nat'l Bank, Boston,	34,900	55,229 25	34,900 00
524	North Nat'l Bank, Boston,	52,400	60,784 00	52,400 00
350	Old Boston N'l B'k, Boston,	35,000	36,575 00	35,000 00
150	National Bank of the Republic, Boston,	15,000	23,850 00	15,000 00
332	Nat'l Revere Bank, Boston,	33,200	31,623 00	33,200 00

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Provident Institution for Savings, etc., Boston — Continued.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
848	Second Nat'l Bank, Boston,	$84,800	$156,880 00	$84,800 00
284	Shawmut N'l B'k, Boston,	28,400	33,015 00	28,400 00
561	State Nat'l Bank, Boston, .	56,100	65,076 00	56,100 00
450	Suffolk Nat'l Bank, Boston,	45,000	45,056 25	45,000 00
500	Shoe & Leather National Bank, Boston, . . .	50,000	45,062 50	50,000 00
1000	Tremont N'l Bank, Boston,	100,000	88,000 00	100,000 00
312	Nat'l Union Bank, Boston,	31,200	41,886 00	31,200 00
666	N'l Webster Bank, Boston,	66,600	64,768 50	66,600 00
401	Washington N'l B'k, Boston,	40,100	43,709 00	40,100 00
450	Nat'l Eagle Bank, Boston,	45,000	37,462 50	45,000 00
50	First Nat'l Bank, Boston, .	5,000	11,900 00	5,000 00
315	Globe Nat'l Bank, Boston,	31,500	28,350 00	31,500 00
		$1,253,400	$1,449,473 75	$1,253,400 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 6s, . .	$100,000	$101,000 00	$100,000 00
Boston, Clinton & Fitchburg R.R. 5s,	550,000	621,500 00	550,000 00
Boston & Lowell R.R. 4s, . .	616,000	623,320 00	616,000 00
Boston & Lowell R R. 4½s, . .	20,000	20,900 00	20,000 00
Boston & Maine R.R. 4s, . .	1,174,000	1,179,870 00	1,174,000 00
Boston & Providence R.R. 4s, .	150,000	156,000 00	150,000 00
Eastern R.R. 6s, ...	265,000	320,650 00	265,000 00
Fitchburg R.R. 5s, ...	650,000	682,500 00	650,000 00
Old Colony R R. 4½s, . . .	200,000	203,000 00	200,000 00
Old Colony & Newport R.R. 6s, .	250,000	260,000 00	250,000 00
Connecticut River R.R. 4s, . .	250,000	260,000 00	250,000 00
Old Colony R.R. 4s, . . .	460,000	478,400 00	460,000 00
Old Colony R.R. 6s, . . .	10,000	10,100 00	10,000 00
	$4,695,000	$4,917,240 00	$4,695,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$636,871 63	2 per cent.	$1,601,000 00	3½ per cent.	$9,453,812 00	4 per cent.
700,000 00	2½ "	233,000 00	3 9/16 "	323,800 00	4¼ "
50,000 00	2¾ "	195 020 00	3⅝ "	5,225,000 00	4½ "
182,000 00	3 "	1,180,000 00	3¾ "	114,500 00	4¾ "
684,405 00	5 "	14,800 00	6 "		

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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
Number of loans which are of an amount not exceeding $3,000 each,	50	
Aggregate amount of the same,		103,505 00
Total number of loans upon real estate,	350	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		1,571,508 83
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, 1894,	2 per cent., $635,299 13 1½ per cent, 485,533 84	1,120,832 97
Number of accounts opened during the year ending Oct. 31, 1894,	10,953	
Number of accounts closed during the year ending Oct. 31, 1894,	8,983	
Total number of open accounts Oct. 31, 1894,	90,883	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		52,562 27
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		5,966,055 62
Number of same,	80,752	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		6,005,755 60
Number of same,	75,574	
Date of examination by commissioner: December 18.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	57,477	$1,414,044 00	To the credit —		
Exceeding $50 and not more than $100,	12,263	958,408 62	Of women, both adult and minor,	49,202	$3,022,408 00
Exceeding $100 and not more than $200,	5,153	770,958 00	Of guardians,	9	1,912 00
Exceeding $200 and not more than $500,	3,874	1,347,682 00	Of religious and charitable associations,	30	8,174 00
Exceeding $500 and less than $1,000,	1,324	813,868 00	In trust,	6,122	252,799 00
Of $1,000 or more,	661	661,095 00			
Totals,	80,752	$5,966,055 62			

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PROVIDENT INSTITUTION FOR SAVINGS IN THE TOWNS OF SALISBURY AND AMESBURY — AMESBURY.

Incorporated Feb. 28, 1828. Present number of corporators, 33.

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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$466,000 00	Deposits,	$2,318,064 82
Bank stock as per schedule,	146,475 00	Guaranty fund,	105,000 00
Loans on bank stock,	1,600 00	Interest account,	152,664 73
Railroad bonds as per schedule,	187,000 00		
Real estate (for banking purposes),	5,000 00		
Real estate by foreclosure,	1,424 06		
Loans on real estate,	672,200 00		
Loans on personal security,	879,400 00		
Loans to counties, cities or towns (notes),	112,000 00		
Deposits in banks, on interest,	99,050 13		
Expense account,	2,288 88		
Cash on hand,	3,291 48		
	$2,575,729 55		$2,575,729 55

Cash on Deposit in Banks, amount in each:—

Boston Safe Deposit and Trust Company, Boston,	$27,196 69
Powow River National Bank, Amesbury,	71,853 44

Loans on Bank Stock, amount on each:—

On 5 shares Powow River National Bank, Amesbury,	$500 00
On 5 shares Powow River National Bank, Amesbury,	500 00
On 6 shares First National Bank, Merrimac,	600 00

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Provident Institution for Savings, etc., Amesbury — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 6s,	$20,000	$20,900 00	$20,000 00
City of Bangor, Me., 6s,	45,000	52,650 00	45,000 00
of Cambridge, Mass., 4s,	30,000	30,000 00	30,000 00
of Cambridge, Mass., 6s,	9,000	10,330 00	9,000 00
of Chelsea, Mass., 4s,	50,000	50,000 00	50,000 00
of Chicago, Ill., 4s,	75,000	75,000 00	75,000 00*
of Cleveland, Ohio, 4s,	40,000	40,000 00	40,000 00
of Des Moines, Iowa, 4½s,	19,000	19,000 00	19,000 00
of Fall River, Mass., 4s,	20,000	20,000 00	20,000 00
of Fall River, Mass., 5s,	10,000	11,000 00	10,000 00
of Fall River, Mass., 6s,	20,000	22,350 00	20,000 00
of Holyoke, Mass., 6s,	5,000	5,500 00	5,000 00
of Lynn, Mass., 4s,	30,000	30,000 00	30,000 00
of Manchester, N. H., 6s.	10,000	10,837 00	10,000 00
of Marlborough, Mass., 4s,	30,000	30,000 00	30,000 00
of Newton, Mass., 6s,	2,000	2,340 00	2,000 00
of Portland, Me, 6s,	30,000	36,000 00	30,000 00
of Springfield, Mass., 6s,	10,000	11,600 00	10,000 00
Town of Melrose, Mass., 4s,	11,000	11,000 00	11,000 00
	$466,000	$488,507 00	$466,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
120	Powow River National Bank, Amesbury,	$12,000	$18,000 00	$12,000 00
75	Atlas Nat'l Bank, Boston,	7,500	8,625 00	7,500 00
22	Atlantic Nat'l Bank, Boston,	2,200	2,640 00	2,200 00
40	Blackstone Nat'l Bank, Boston,	4,000	4,000 00	4,000 00
35	Boylston Nat'l Bank, Boston,	3,500	4,375 00	3,500 00
10	National City Bank, Boston,	1,000	800 00	1,000 00
35	Columbian Nat'l Bank, Boston,	3,500	3,500 00	3,500 00
30	N'l B'k of Commerce, Boston,	3,000	3,450 00	3,000 00
100	N'l B'k of the Commonwealth, Boston,	10,000	13,000 00	10,000 00
35	National Eagle Bank, Boston,	3,500	2,905 00	3,500 00
42	Eliot Nat'l Bank, Boston,	4,200	5,460 00	4,200 00
50	Nat'l Exchange Bank, Boston,	5,000	6,250 00	5,000 00
26	Faneuil Hall N'l Bank, Boston,	2,600	3,380 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	2,250 00	2,500 00
75	N'l Hide & Leather B'k, Boston,	7,500	7,875 00	7,500 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.
40	Howard Nat'l Bank, Boston, .	$4,000	$3,840 00	$4,000 00
35	Merchants' Nat'l Bank, Boston,	3,500	5,425 00	3,500 00
15	New England N'l B'k, Boston,	1,500	2,355 00	1,500 00
21	Old Boston Nat'l B'k, Boston, .	2,100	2,205 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	12,560 00	8,000 00
75	National Revere Bank, Boston,	7,500	7,125 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	5,635 00	4,900 00
25	Shoe & Leather N'l B'k, Boston,	2,500	2,250 00	2,500 00
35	State National Bank, Boston, .	3,500	4,025 00	3,500 00
57	Suffolk Nat'l Bank, Boston, .	5,700	5,700 00	5,700 00
49	Tremont Nat'l Bank, Boston, .	4,900	4,312 00	4,900 00
25	Nat'l Union Bank, Boston, .	2,500	3,300 00	2,500 00
26	National Webster B'k, Boston,	2,600	2,522 00	2,600 00
25	Georgetown National Bank, Georgetown, . . .	2,500	2,500 00	2,500 00
45	Bay State N'l B'k, Lawrence, .	3,375	4,387 00	3,375 00
21	Railroad Nat'l Bank, Lowell, .	2,100	2,709 00	2,100 00
		$146,475	$176,725 00	$146,475 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . .	$30,000	$30,600 00	$30,000 00
Boston & Maine R.R. 4s, . .	15,000	15,300 00	15,000 00
Eastern R.R. 6s, ...	42,000	50,400 00	42,000 00
Fitchburg R.R. 4s, ...	25,000	25,000 00	25,000 00
Boston & Maine R.R. 4½s, . .	25,000	27,500 00	25,000 00
Sullivan County R.R. 4s, . . .	40,000	40,000 00	40,000 00
Worcester, Nashua & Roch. R.R. 4s,	10,000	10,000 00	10,000 00
	$187,000	$198,800 00	$187,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$27,196 69	2½ per cent.	$358,500 00	4½ per cent.	$2,500 00	6½ per cent.
21,853 44	3½ "	72,500 00	4¾ "	66,900 00	7 "
362,000 00	4 "	119,800 00	5 "	500 00	7½ "
50,000 00	4⅛ "	105,900 00	5½ "	16,800 00	8 "
155,000 00	4¼ "	404,800 00	6 "		

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Federal Reserve Bank of St. Louis

Provident Institution for Savings, etc., Amesbury — Concluded.

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, 1894,		120 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,		1,424 06
Assessed value of the same,		900 00
Net income received from same during year ending Oct. 31, 1894,		6 14
Number of loans which are of an amount not exceeding $3,000 each,	407	
Aggregate amount of the same,		347,900 00
Total number of loans upon real estate,	399	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		131,085 36
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, 1894,	2 per cent., $44,619 49 2 per cent., 44,501 41	89,120 90
Number of accounts opened during the year ending Oct. 31, 1894,	452	
Number of accounts closed during the year ending Oct. 31, 1894,	365	
Total number of open accounts Oct. 31, 1894,	6,429	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		4,785 85
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		244,436 00
Number of same,	3,199	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		287,912 52
Number of same,	4,249	
Date of examination by commissioner: September 11.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	2,336	$48,181 00	To the credit—		
Exceeding $50 and not more than $100,	435	35,671 00	Of women, both adult and minor,	1,660	$133,229 00
Exceeding $100 and not more than $200,	192	29,520 00	Of guardians,	7	411 00
Exceeding $200 and not more than $500,	164	60,280 00	Of religious and charitable associations,	48	17,313 00
Exceeding $500 and less than $1,000,	49	33,565 00	In trust,	16	2,916 00
Of $1,000 or more,	23	37,219 00			
Totals,	3,199	$244,436 00			

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QUINCY SAVINGS BANK — QUINCY.

Incorporated March 18, 1845. Present number of corporators, 44.

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 P.M.; 2 to 4 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$149,000 00	Deposits,	$1,849,774 31
Bank stock as per schedule,	134,912 99	Guaranty fund,	68,000 00
Loans on bank stock,	20,000 00	Interest account,	34,111 82
Railroad bonds as per schedule,	214,000 00	Profit and loss account,	1,012 43
Real estate (for banking purposes),	18,000 00		
Real estate by foreclosure,	18,076 52		
Loans on real estate,	935,891 60		
Loans on personal security,	395,200 00		
Loans to counties, cities or towns (notes),	3,571 00		
Deposit in bank, on interest,	53,327 68		
Expense account,	471 10		
Real Estate and Building Company stock,*	6,907 50		
Cash on hand,	3,540 17		
	$1,952,898 56		$1,952,898 56

* Taken to secure indebtedness.

Cash on Deposit in Bank: —

National Granite Bank, Quincy, ... $53,327 68

Loans on Bank Stock, amount on each: —

On 54 shares National Mt. Wollaston Bank, Quincy, ... $3,900 00
On 11 shares National Granite Bank, Quincy, ... 1,100 00
On 150 shares Mechanics' National Bank, Boston, ... 15,000 00

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Federal Reserve Bank of St. Louis

Quincy Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Needham, Mass., 4s,	$22,000	$22,660 00	$22,000 00
of Orange, Mass., 4s,	8,000	8,240 00	8,000 00
of Pawtucket, R. I., 5s,	5,000	5,200 00	5,000 00
of Randolph, Mass., 4s,	10,000	10,400 00	10,000 00
of Weymouth, Mass., 4s,	20,000	20,600 00	20,000 00
City of Providence, R. I., 5s,	5,000	5,300 00	5,000 00
of Waltham, Mass., 4s,	30,000	30,600 00	30,000 00
Town of Canton, Mass., 4s,	24,000	24,720 00	24,000 00
of Stoughton, Mass, 4s,	25,000	25,500 00	25,000 00
	$149,000	$153,220 00	$149,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
8	Washington Nat'l B'k, Boston,	$800	$872 00	$844 00
18	N'l Hide & Leather B'k, Boston,	1,800	1,935 00	1,839 00
17	Eliot National Bank, Boston,	1,700	2,227 00	1,706 20
20	Nat'l Exchange Bank, Boston,	2,000	2,535 00	2,475 33
13	Nat'l Webster Bank, Boston,	1,300	1,300 00	1,300 00
33	Boston Nat'l Bank, Boston,	3,300	3,432 00	3,338 08
62	Atlas National Bank, Boston,	6,200	7,254 00	6,909 25
25	Merchants' Nat'l Bank, Boston,	2,500	3,943 75	2,657 50
26	State National Bank, Boston,	2,600	3,016 00	2,800 00
30	North National Bank, Boston,	3,000	3,480 00	3,450 00
67	N'l B'k of No. America, Boston,	6,700	7,705 00	6,925 00
75	N'l B'k of the Republic, Boston,	7,500	11,925 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	1,710 00	1,991 75
19	National City Bank, Boston,	1,900	1,558 00	2,244 00
74	Tremont Nat'l Bank, Boston,	7,400	6,512 00	8,468 50
34	Shoe & Leather N'l B'k, Boston,	3,400	2,977 00	3,587 00
50	New England N'l B'k, Boston,	5,000	7,912 50	6,525 00
200	Nat'l Granite Bank, Quincy,	20,000	28,000 00	23,795 38
133	N'l Mt. Wollaston B'k, Quincy,	13,300	17,955 00	15,110 00
26	Nat'l Rockland Bank, Boston,	2,600	3,705 00	3,692 00
		$119,800	$144,954 25	$134,912 99

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Quincy Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R 4s,	$25,000	$25,250 00	$25,000 00
Boston & Maine R.R. 4s,	30,000	30,300 00	30,000 00
Fitchburg R.R. 4s,	44,000	43,560 00	44,000 00
Fitchburg R.R. 5s,	5,000	5,150 00	5,000 00
Old Colony R.R. 4s,	10,000	10,100 00	10,000 00
Vermont & Massachusetts R.R, 5s,	25,000	26,250 00	25,000 00
Boston & Albany R.R. 4s,	25,000	26,500 00	25,000 00
Conn. & Passumpsic Rivers R R. 4s,	25,000	25,500 00	25,000 00
Worcester, Nashua & Rochester R.R. 4s,	25,000	25,250 00	25,000 00
	$214,000	$217,860 00	$214,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$53,327 68	2 per cent.	$10,000 00	4¾ per cent.	$7,201 60	7 per cent.
215,000 00	4 "	481,825 00	5 "	1,000 00	7⅜ "
48,000 00	4⅜ "	50,725 00	5½ "	600 00	7½ "
192,571 00	4½ "	347,740 00	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
Net income received from same during year ending Oct. 31, 1894,		1,012 43
Value, by books, of other real estate held or owned by foreclosure or otherwise,		18,076 52
Assessed value of the same,		34,925 00
Net income received from same during year ending Oct. 31, 1894,		559 92
Number of loans which are of an amount not exceeding $3,000 each,	330	
Aggregate amount of the same,		427,462 00
Total number of loans upon real estate,	370	
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, 1894,		93,977 12
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, 1894,	2 per cent., $33,459 03 2 per cent., 34,310 06	67,769 09
Number of accounts opened during the year ending Oct. 31, 1894,	796	
Number of accounts closed during the year ending Oct. 31, 1894,	578	
Total number of open accounts Oct. 31, 1894,	7,117	

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Federal Reserve Bank of St. Louis

Quincy Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		$4,832 19
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		396,306 04
Number of same,	5,912	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		378,291 13
Number of same,	5,446	

Date of examination by commissioner: March 2.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	4,452	$102,694 27	To the credit —		
Exceeding $50 and not more than $100,	754	59,599 81	Of women, both adult and minor,	2,682	$167,880 72
Exceeding $100 and not more than $200,	356	54,651 48	Of guardians,	47	6,036 12
Exceeding $200 and not more than $500,	242	85,673 18	Of religious and charitable associations,	93	7,147 61
Exceeding $500 and less than $1,000,	73	52,112 30	In trust,	140	21,729 42
Of $1,000 or more,	35	41,575 00			
Totals,	5,912	$396,306 04			

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Federal Reserve Bank of St. Louis

RANDOLPH SAVINGS BANK — RANDOLPH.

Incorporated April 14, 1851. Present number of corporators, 43.

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,
HIRAM C. ALDEN, J. WINSOR PRATT,
JOHN J. CRAWFORD.

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

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$170,000 00	Deposits,	$1,126,009 31
Bank stock as per schedule,	197,000 00	Guaranty fund,	55,978 10
Railroad bonds as per schedule,	258,000 00	Interest account,	14,920 57
Loans on real estate,	273,455 40		
Loans on personal security,	201,640 00		
Loans to counties, cities or towns (notes),	50,450 00		
Deposits in banks, on interest,	36,785 29		
Real estate,	145 88		
Cash on hand,	9,431 41		
	$1,196,907 98		$1,196,907 98

Cash on Deposit in Banks, amount in each: —

National Exchange Bank, Boston,	$27,350 16
Home National Bank, Brockton,	9,435 13

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Federal Reserve Bank of St. Louis

Randolph Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Abington, Mass., 4s,	$7,000	$7,096 25	$7,000 00
of Fort Fairfield, Me., 6s,	10,000	10,000 00	10,000 00
of Randolph, Mass., 4s,	30,000	30,450 00	30,000 00
of Rockland, Mass., 4s,	12,000	12,360 00	12,000 00
of Rockingham, Vt, 4s,	1,000	1,000 00	1,000 00
of South Abington, Mass., 4s,	5,000	5,175 00	5,000 00
of Winchester, Mass., 4s,	5,000	5,075 00	5,000 00
City of Brockton, Mass., 5s,	25,000	25,875 00	25,000 00
of Cleveland, Ohio, 4s,	18,000	18,360 00	18,000 00
of Dayton, Ohio, 4s,	25,000	25,093 75	25,000 00*
of Lawrence, Mass., 6s,	7,000	7,000 00	7,000 00
of Pawtucket, R. I., 4s,	10,000	10,050 00	10,000 00
of Springfield, Mass., 7s,	15,000	18,600 00	15,000 00
	$170,000	$176,135 00	$170,000 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	$11,906 75	$9,700 00
50	Atlas National Bank, Boston,	5,000	5,850 00	5,000 00
64	Blackstone N'l Bank, Boston,	6,400	6,408 00	6,400 00
52	Central National Bank, Boston,	5,200	6,604 00	5,200 00
66	N'l B'k of Commerce, Boston,	6,600	7,590 00	6,600 00
50	Nat'l City Bank, Boston,	5,000	4,100 00	5,000 00
126	N'l B'k of the Commonwealth, Boston,	12,600	16,411 50	12,600 00
50	Boston National Bank, Boston,	5,000	5,200 00	5,000 00
50	Continental Nat'l B'k, Boston,	5,000	5,760 00	5,000 00
50	National Eagle Bank, Boston,	5,000	4,162 00	5,000 00
20	Eliot National Bank, Boston,	2,000	2,620 00	2,000 00
50	Everett Nat'l Bank, Boston,	5,000	4,162 00	5,000 00
27	Nat'l Exchange Bank, Boston,	2,700	3,422 25	2,700 00
25	Freeman's Nat'l Bank, Boston,	2,500	2,500 00	2,500 00
50	Hamilton Nat'l Bank, Boston,	5,000	5,525 00	5,000 00
100	N'l Hide & Leather B'k, Boston,	10,000	10,750 00	10,000 00
46	Howard Nat'l Bank, Boston,	4,600	4,450 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	4,250 00	5,000 00
150	Merchants' Nat'l Bank, Boston,	15,000	23,662 50	15,000 00
8	Metropolitan N'l B'k, Boston,	800	780 00	800 00
50	New England N'l B'k, Boston,	5,000	7,912 50	5,000 00
70	North National Bank, Boston,	7,000	8,120 00	7,000 00
50	N'l B'k of No. America, Boston,	5,000	5,750 00	5,000 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.
150	N'l B'k of Redemption, Boston,	$15,000	$18,862 50	$15,000 00
30	Shawmut Nat'l Bank, Boston,	3,000	3,487 50	3,000 00
37	Nat'l Revere Bank, Boston, .	3,700	3,524 25	3,700 00
46	State National Bank, Boston, .	4,600	4,756 00	4,600 00
25	Third National Bank, Boston,	2,500	2,233 75	2,500 00
25	Tremont Nat'l Bank, Boston, .	2,500	2,200 00	2,500 00
25	Nat'l Union Bank, Boston, .	2,500	3,356 25	2,500 00
6	Nat'l Webster Bank, Boston, .	600	600 00	600 00
14	Winthrop Nat'l Bank, Boston,	1,400	1,631 00	1,400 00
50	Home Nat'l Bank, Brockton, .	5,000	8,750 00	5,000 00
97	Central Nat'l Bank, Lynn, .	9,700	15,520 00	9,700 00
35	Nat'l City Bank, Lynn, . .	3,500	6,125 00	3,500 00
16	Blue Hill Nat'l Bank, Milton,	1,600	1,776 00	1,600 00
25	Taunton Nat'l Bank, Taunton,	2,500	3,625 00	2,500 00
13	Union Nat'l Bank, Weymouth,	1,300	1,326 00	1,300 00
		$197,000	$238,161 25	$197,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . .	$20,000	$20,400 00	$20,000 00
Boston & Maine R.R. 4s, . .	48,000	48,480 00	48,000 00
Concord & Montreal R.R. 4s, . .	25,000	25,625 00	25,000 00
Fitchburg R.R. 4s, ...	10,000	9,900 00	10,000 00
Maine Central R.R. 7s, . . .	10,000	13,600 00	10,000 00
Old Colony R.R. 4s, ...	20,000	20,800 00	20,000 00
Old Colony R.R. 6s, ...	60,000	62,400 00	60,000 00
Conn. & Passumpsic Rivers R.R. 4s,	15,000	15,300 00	15,000 00
Worcester, Nashua & Rochester R.R. 4s, ...	25,000	25,250 00	25,000 00
Sullivan County R.R. 4s, . .	25,000	25,500 00	25,000 00
	$258,000	$267,255 00	$258,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$36,785 29	2 per cent.	$124,744 40	4½ per cent.	$39,025 00	6 per cent.
10,000 00	3 "	180,826 00	5 "	2,000 00	6½ "
144,450 00	4 "	24,100 00	5½ "	400 00	7 "

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Federal Reserve Bank of St. Louis

Randolph Savings Bank — Concluded.

Number of loans which are of an amount not exceeding $3,000 each,	93	
Aggregate amount of the same,		$101,751 00
Total number of loans upon real estate,	114	
Amount of investments from which no income is received,		25,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		58,119 22
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, 1894,	2 per cent, $21,513 71 2 per cent., 21,902 54	43,416 25
Number of accounts opened during the year ending Oct. 31, 1894,	256	
Number of accounts closed during the year ending Oct. 31, 1894,	265	
Total number of open accounts Oct. 31, 1894,	2,829	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		6,842 29*
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		142,026 73
Number of same,	1,213	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		173,641 75
Number of same,	1,760	
Date of examination by commissioner: March 12.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	743	$17,365 48	To the credit —		
Exceeding $50 and not more than $100,	200	16,892 55	Of women, both adult and minor,	473	$52,780 86
Exceeding $100 and not more than $200,	97	15,900 17	Of guardians,	9	2,417 69
Exceeding $200 and not more than $500,	116	41,455 70	Of religious and charitable associations,	32	11,939 35
Exceeding $500 and less than $1,000,	35	26,093 92	In trust,	20	5,078 99
Of $1,000 or more,	22	24,318 91			
Totals,	1,213	$142,026 73			

* Including cost of vault, fixtures, etc., purchased during the year.

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ROCKLAND SAVINGS BANK — ROCKLAND.

Incorporated March 30, 1868. Present number of corporators, 40.

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, W. B. STUDLEY,
J. A. TORREY, S. M. HOWES,
CHAS. W. TORREY.

Open for business every business day, 9 A.M. to 12 M.; 1 to 4 P.M.; also Saturday, 6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$62,000 00	Deposits,	$828,489 41
Bank stock as per schedule,	48,100 00	Guaranty fund,	34,500 00
Loan on bank stock,	1,000 00	Interest account,	22,599 86
Railroad bonds as per schedule,	75,000 00	Suspense account,	51 53
Real estate (for banking purposes),	70,000 00		
Real estate by foreclosure,	1,600 00		
Loans on real estate,	473,951 00		
Loans on personal security,	113,117 00		
Loans to counties, cities or towns (notes),	22,000 00		
Loans on depositors' books,	950 00		
Deposits in banks, on interest,	15,889 42		
Expense account,	903 60		
Tax account,	81 91		
Cash on hand,	1,047 87		
	$885,640 80		$885,640 80

Cash on Deposit in Banks, amount in each: —

First National Bank, Rockland,	$8,539 93
Boston Safe Deposit and Trust Company, Boston,	7,349 49

Loan on Bank Stock: —

On 10 shares National Granite Bank, Quincy,	$1,000 00

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Federal Reserve Bank of St. Louis

Rockland Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	$7,000	$8,080 00	$7,000 00
of Chicago, Ill., 4s,	12,000	12,240 00	12,000 00*
of Chicago, Ill., 7s,	2,000	2,240 00	2,000 00*
of Cleveland, Ohio, 3.65s,	5,000	5,000 00	5,000 00
of Fall River, Mass., 6s,	4,000	4,800 00	4,000 00
of Middletown, Conn., 3.65s,	1,000	1,000 00	1,000 00
of Newburyport, Mass., 4s,	5,000	5,250 00	5,000 00
of New London, Conn., 4s,	4,000	4,200 00	4,000 00
of Springfield, Ohio, 4½s,	1,000	1,050 00	1,000 00
Town of Framingham, Mass., 4s,	5,000	5,150 00	5,000 00
of Orange, Mass., 4s,	4,000	4,120 00	4,000 00
of Rockland, Mass., 4s,	7,000	7,000 00	7,000 00
of Weymouth, Mass., 4s,	5,000	5,250 00	5,000 00
	$62,000	$65,380 00	$62,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
12	Abington N'l Bank, Abington,	$1,200	$1,680 00	$1,200 00
42	Continental N'l Bank, Boston,	4,200	4,830 00	4,200 00
10	Eliot National Bank, Boston,	1,000	1,310 00	1,000 00
15	Everett Nat'l Bank, Boston,	1,500	1,248 00	1,500 00
25	Freeman's Nat'l Bank, Boston,	2,500	2,250 00	2,500 00
45	N'l Hide & Leather B'k, Boston,	4,500	4,815 00	4,500 00
67	Howard Nat'l Bank, Boston,	6,700	6,448 00	6,700 00
35	Manufacturers' N'l B'k, Boston,	3,500	3,500 00	3,500 00
25	Metropolitan N'l B'k, Boston,	2,500	2,375 00	2,500 00
73	National Revere Bank, Boston,	7,300	6,935 00	7,300 00
13	Nat'l Webster Bank, Boston,	1,300	1,300 00	1,300 00
20	Winthrop Nat'l Bank, Boston,	2,000	2,320 00	2,000 00
21	Nat'l Granite Bank, Quincy,	2,100	2,646 00	2,100 00
63	First Nat'l Bank, Rockland,	6,300	6,615 00	6,300 00
15	Union Nat'l Bank, Weymouth,	1,500	1,530 00	1,500 00
		$48,100	$49,802 00	$48,100 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	$17,240 00	$17,000 00
Boston & Maine R.R. 4s,	10,000	10,200 00	10,000 00
Boston, Revere Beach & Lynn R.R. 6s,	18,000	18,900 00	18,000 00
Fitchburg R.R. 4s,	5,000	4,900 00	5,000 00
Fitchburg R.R. 5s,	5,000	5,200 00	5,000 00
Newport & Richford R.R. 5s,	5,000	5,250 00	5,000 00*
Upper Coos R.R. 4½s,	15,000	15,750 00	15,000 00
	$75,000	$77,440 00	$75,000 00

* A legal investment when made.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$15,889 42	2 per cent.	$123,525 00	5 per cent.	$416,843 00	6 per cent.
20,000 00	4 "	46,650 00	5½ "	2,000 00	6½ "
2,000 00	4½ "				

Amount invested in real estate for banking purposes,		$70,000 00
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, 1894,		3,894 68
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
Number of loans which are of an amount not exceeding $3,000 each,	682	
Aggregate amount of the same,		412,018 00
Total number of loans upon real estate,	628	
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, 1894,		46,025 47
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, 1894,	2 per cent., $15,667 67 2 per cent., 15,720 69	31,388 36
Number of accounts opened during the year ending Oct. 31, 1894,	516	
Number of accounts closed during the year ending Oct. 31, 1894,	435	
Total number of open accounts Oct. 31, 1894,	3,262	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		3,368 83

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Rockland Savings Bank — Concluded.

Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		$168,435 82
Number of same,	2,698	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		189,609 55
Number of same,	3,134	

Date of examination by commissioner: May 18.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	2,111	$40,517 67	To the credit —		
Exceeding $50 and not more than $100,	297	24,900 05	Of women, both adult and minor,	1,164	$62,978 21
Exceeding $100 and not more than $200,	124	20,206 14	Of guardians,	15	1,836 50
Exceeding $200 and not more than $500,	112	38,516 84	Of religious and charitable associations,	83	5,668 55
Exceeding $500 and less than $1,000,	33	22,175 37	In trust,	121	8,992 64
Of $1,000 or more,	21	22,119 75			
Totals,	2,698	$168,435 82			

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SALEM SAVINGS BANK — SALEM.

Incorporated Jan. 29, 1818. Present number of corporators, 157.

EDWARD D. ROPES, *President.* CHAS. S. REA, *Treasurer.*
CLARENCE A. EVANS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

EDWARD D. ROPES, GEORGE R. HARRIS,
DAVID PINGREE, DANIEL A. VARNEY,
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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$2,619,820 00	Deposits,	$7,277,691 81
Bank stock as per schedule,	558,950 00	Guaranty fund,	345,000 00
Loans on bank stock,	17,800 00	Profit and loss account,	33,952 81
Railroad bonds as per schedule,	951,000 00		
Loans on railroad bonds,	800 00		
Railroad notes,	50,000 00		
Real estate (for banking purposes),	60,000 00		
Loans on real estate,	1,348,470 00		
Loans on personal security,	1,470,500 00		
Loans to counties, cities or towns (notes),	437,033 33		
Deposits in banks, on interest,	131,697 62		
Cash on hand,	10,573 67		
	$7,656,644 62		$7,656,644 62

Cash on Deposit in Banks, amount in each: —

First National Bank, Boston,	$28,294 81
National Exchange Bank, Salem,	12,688 19
Asiatic National Bank, Salem,	80,714 62
Mercantile National Bank, Salem,	10,000 00

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Salem Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

On 25 shares Metacomet National Bank, Fall River, Mass.,	$5,000 00
On 25 shares Fall River National Bank, Fall River, Mass.,	
On 20 shares High Street Bank, Providence, R. I.,	
On 75 shares Metacomet National Bank, Fall River, Mass.,	5,000 00
On 14 shares Naumkeag National Bank, Salem, Mass.,	2,500 00
On 23 shares Merchants' National Bank, Salem, Mass.,	
On 6 shares Naumkeag National Bank, Salem, Mass.,	300 00
On 50 shares Third National Bank, Springfield, Mass.,	5,000 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	$28,320 00	$24,000 00
of Bath, Me., 6s,	1,000	1,110 00	1,000 00*
of Boston, Mass., 4s,	50,000	51,000 00	50,000 00
of Boston, Mass., 5s,	142,000	163,110 00	142,000 00
of Canton, Ohio, 5s,	20,000	21,600 00	20,000 00*
of Chicago, Ill., 6s,	10,000	10,200 00	10,000 00*
of Chicago, Ill., 7s,	69,000	71,870 00	69,000 00*
of Cleveland, Ohio, 3.65s,	34,000	34,000 00	34,000 00
of Cleveland, Ohio, 5s,	1,000	1,010 00	1,000 00
of Cleveland, Ohio, 6s,	8,000	8,230 00	8,000 00
of Cleveland, Ohio, 7s,	2,000	2,100 00	2,000 00
of Columbus, Ohio, 4s,	100,000	100,000 00	100,000 00*
of Dayton, Ohio, 4s,	100,000	100,000 00	100,000 00*
of Dayton, Ohio, 6s,	40,000	42,000 00	40,000 00*
of Des Moines, Iowa, 4½s,	100,000	100,000 00	100,000 00
of Detroit, Mich., 7s,	13,000	16,770 00	13,000 00
of East Saginaw, Mich., 4s,	14,000	14,000 00	14,000 00
of East Saginaw, Mich, 5s,	2,000	2,120 00	2,000 00
of Fall River, Mass., 4s,	21,000	21,000 00	21,000 00
of Fall River, Mass., 6s,	54,000	63,860 00	54,000 00
of Fitchburg, Mass., 4s,	158,000	161,240 00	158,000 00
of Grand Rapids, Mich., 4½s,	126,000	136,080 00	126,000 00
of Haverhill, Mass., 4s,	50,000	50,750 00	50,000 00
of Holyoke, Mass., 6s,	65,000	71,500 00	65,000 00
of Hyde Park, Ill., 7s,	22,000	22,040 00	22,000 00
of Indianapolis, Ind., 7 3/10s,	1,000	1,030 00	1,000 00
of Lawrence, Mass., 4s,	10,000	10,200 00	10,000 00
of Lawrence, Mass, 6s,	13,000	14,300 00	13,000 00
of Lowell, Mass, 3½s,	1,000	990 00	1,000 00
of Manchester, N. H., 6s,	100,000	108,000 00	100,000 00
of Middletown, Conn., 3.65s,	5,000	4,950 00	5,000 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 Middletown, Conn , 4s,	$25,000	$25,500 00	$25,000 00
of Milwaukee, Wis., 5s,	46,500	49,165 00	46,500 00
of Pawtucket, R. I., 4s,	46,000	46,000 00	46,000 00
of Pawtucket R. I., 5s,	10,000	10,300 00	10,000 00
of Pawtucket, R. I., 7s,	50,000	50,500 00	50,000 00
of Peoria, Ill., 7s,	5,000	5,400 00	5,000 00
of Portsmouth, N. H., 4s,	50,000	51,500 00	50,000 00
of Providence, R. I., 5s,	235,000	253,800 00	235,000 00
of Quincy, Mass., 4s,	20,420	20,565 00	20,420 00
of Salem, Mass., 4s,	135,000	136,620 00	135,000 00
of Salem, Mass., 5s,	15,000	16,500 00	15,000 00
of Saginaw, Mich., 4s,	10,000	10,100 00	10,000 00
of Saginaw, Mich., 5s,	30,000	30,600 00	30,000 00
of Somerville, Mass., 4s,	57,000	57,410 00	57,000 00
of Springfield, Ohio, 5s,	8,000	8,460 00	8,000 00
of Terre Haute, Ind., 4½s,	28,000	28,560 00	28,000 00
of Waterville, Me., 4s,	50,000	50,500 00	50,000 00
of Woburn, Mass., 4s,	16,200	16,200 00	16,200 00
of Worcester, Mass., 4s,	50,000	54,500 00	50,000 00
of Worcester, Mass., 4½s,	50,000	54,000 00	50,000 00
of Youngstown, Ohio, 6s,	21,200	22,896 00	21,200 00
Town of Beverly, Mass., 4s,	10,000	10,400 00	10,000 00
of Chatham, Mass., 4½s,	4,000	4,280 00	4,000 00
of Marblehead, Mass., 4s,	37,000	37,740 00	37,000 00
of Marblehead, Mass., 6s,	22,000	22,220 00	22,000 00
of Milford, Mass., 6s,	7,500	7,800 00	7,500 00
of Marlborough, Mass., 4s,	42,000	43,160 00	42,000 00
of Norwood, Mass , 4s,	15,000	15,100 00	15,000 00
of So. Norwalk, Conn., 4s,	52,000	53,040 00	52,000 00
of Weymouth, Mass., 4s,	10,000	10,400 00	10,000 00
of Wellesley, Mass., 4s,	6,000	6,180 00	6,000 00
of Winchester, Mass., 4s,	11,000	11,330 00	11,000 00
of Winchester, Mass., 6s,	35,000	35,000 00	35,000 00
of Melrose, Mass , 4s,	11,000	11,330 00	11,000 00
City of Newton, Mass., 4s,	20,000	20,200 00	20,000 00
of Waltham, Mass., 4s,	23,000	23,460 00	23,000 00
	$2,619,820	$2,744,096 00	$2,619,820 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Atlantic Nat'l Bank, Boston,	$10,000	$12,275 00	$10,000 00
10	Atlas National Bank, Boston,	1,000	1,170 00	1,000 00
48	Blackstone Nat'l Bank, Boston,	4,800	4,800 00	4,800 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.
25	Boylston Nat'l Bank, Boston, .	$2,500	$3,137 00	$2,500 00
205	National City Bank, Boston, .	20,500	16,810 00	20,500 00
280	Columbian Nat'l B'k, Boston,	28,000	28,980 00	28,000 00
502	N'l B'k of Commerce, Boston,	50,200	57,730 00	50,200 00
100	Nat'l Bank of the Commonwealth, Boston, . . .	10,000	13,025 00	10,000 00
114	Freeman's Nat'l Bank, Boston,	11,400	9,690 00	11,400 00
120	Hamilton Nat'l Bank, Boston,	12,000	13,260 00	12,000 00
78	N'l Hide & Leather B'k, Boston,	7,800	8,385 00	7,800 00
66	Lincoln Nat'l Bank, Boston, .	6,600	5,148 00	6,600 00
583	Merchants' Nat'l Bank, Boston,	58,300	91,968 00	58,300 00
300	North Nat'l Bank, Boston, .	30,000	34,800 00	30,000 00
125	N'l B'k of Redemption, Boston,	12,500	15,719 00	12,500 00
165	N'l B'k of the Republic, Boston,	16,500	26,235 00	16,500 00
500	National Revere Bank, Boston,	50,000	47,625 00	50,000 00
223	Second Nat'l Bank, Boston, .	22,300	41,255 00	22,300 00
75	Shawmut Nat'l Bank, Boston,	7,500	8,719 00	7,500 00
50	State National Bank, Boston, .	5,000	5,800 00	5,000 00
100	Suffolk National Bank, Boston,	10,000	10,000 00	10,000 00
200	Tremont Nat'l Bank, Boston, .	20,000	17,600 00	20,000 00
74	Winthrop N'l Bank, Boston, .	7,400	8,621 00	7,400 00
100	Home Nat'l Bank, Brockton, .	10,000	17,500 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	15,600 00	15,000 00
20	Marblehead N'l Bank, Marblehead, ...	2,000	2,000 00	2,000 00
45	Nat'l Grand B'k, Marblehead,	4,500	5,265 00	4,500 00
625	Asiatic Nat'l Bank, Salem, .	18,750	18,750 00	18,750 00
134	First National Bank, Salem, .	13,400	12,462 00	13,400 00
50	Mercantile Nat'l Bank, Salem,	5,000	5,400 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	13,000 00	10,000 00
100	Salem Nat'l Bank, Salem, .	10,000	12,500 00	10,000 00
85	Nat'l Exchange Bank, Salem,	8,500	8,245 00	8,500 00
80	National Union Bank, Boston,	8,000	10,740 00	8,000 00
		$558,950	$668,904 00	$558,950 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s, ...	$25,000	$28,000 00	$25,000 00
Boston & Maine R.R. 4s, . . .	50,000	50,500 00	50,000 00
Boston & Maine R.R. 4½s, . .	100,000	110,000 00	100,000 00

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Salem Savings Bank — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Providence R.R. 4s,	$50,000	$52,000 00	$50,000 00
Boston, Winthrop & Shore R.R. 5s,	30,000	31,800 00	30,000 00
Concord & Montreal R.R. 4s,	75,000	75,750 00	75,000 00
Fitchburg R.R. 4s,	25,000	24,500 00	25,000 00
Fitchburg R.R. 5s,	96,000	100,390 00	96,000 00
Maine Central R.R. 5s,	5,000	5,550 00	5,000 00
Maine Central R.R. 4s,	102,000	102,000 00	102,000 00
Old Colony R.R. 4s,	50,000	50,500 00	50,000 00
Old Colony R.R. 4½s,	20,000	21,000 00	20,000 00
Portland & Ogdensburg R.R. 6s,	67,000	73,030 00	67,000 00
Providence & Worcester R.R. 6s,	26,000	27,300 00	26,000 00
Worcester, Nashua & Roch. R.R. 4s,	95,000	95,950 00	95,000 00
Boston & Lowell R.R 4s,	75,000	75,750 00	75,000 00
Conn. & Passumpsic Rivers R.R. 4s,	50,000	50,500 00	50,000 00
Sullivan County R.R. 4s,	10,000	10,000 00	10,000 00
	$951,000	$984,520 00	$951,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$121,697 62	2 per cent.	$1,503,533 33	4 per cent.	$85,000 00	4¾ per cent.
10,000 00	3 "	5,000 00	4⅛ "	769,100 00	5 "
50,000 00	3⅜ "	172,000 00	4¼ "	44,950 00	5½ "
60,000 00	3½ "	469,000 00	4½ "	166,020 00	6 "

Amount invested in real estate for banking purposes,		$60,000 00
Estimated value of the same,		75,000 00
Assessed value of the same,		55,000 00
Net income received from same during year ending Oct. 31, 1894,		2,224 75
Number of loans which are of an amount not exceeding $3,000 each,	228	
Aggregate amount of the same,		297,570 00
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, 1894,		381,925 23
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, 1894,	2 per cent., $142,288 95 2 per cent., 140,018 42	282,307 37
Number of accounts opened during the year ending Oct. 31, 1894,	1,156	
Number of accounts closed during the year ending Oct. 31, 1894,	2,135	
Total number of open accounts Oct. 31, 1894,	16,362	

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Federal Reserve Bank of St. Louis

Salem Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		$16,506 19
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		700,222 68
Number of same,	7,888	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		1,379,728 52
Number of same,	12,431	
Date of examination by commissioners: September 7.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	5,532	$116,925 18	To the credit —		
Exceeding $50 and not more than $100,	1,070	87,791 81	Of women, both adult and minor,	4,394	$357,281 18
Exceeding $100 and not more than $200,	518	81,107 64	Of guardians,	38	9,196 95
Exceeding $200 and not more than $500,	475	172,351 92	Of religious and charitable associations,	106	18,542 57
Exceeding $500 and less than $1,000,	179	124,111 31	In trust,	382	61,452 59
Of $1,000 or more,	114	117,934 82			
Totals,	7,888	$700,222 68			

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SALEM FIVE CENTS SAVINGS BANK — SALEM.

Incorporated March 9, 1855. Present number of corporators, 171.

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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$866,400 00	Deposits,	$4,476,120 66
Loan on public funds,	7,400 00	Guaranty fund,	225,000 00
Bank stock as per schedule,	563,500 00	Profit and loss account,	90,980 25
Loans on bank stock,	44,350 00		
Railroad bonds as per schedule,	475,400 00		
Loans on railroad bonds,	5,700 00		
Loans on railroad stock,	5,200 00		
Real estate by foreclosure,	5,400 00		
Loans on real estate,	1,171,015 00		
Loans on personal security,	1,423,200 00		
Loans to counties, cities or towns (notes),	132,310 00		
Deposits in banks, on interest,	82,405 92		
Furniture and fixtures,	6,000 00		
Cash on hand,	3,819 99		
	$4,792,100 91		$4,792,100 91

Cash on Deposit in Banks, amount in each: —

Mercantile National Bank, Salem,	$47,405 92
Asiatic National Bank, Salem,	20,000 00
Salem National Bank, Salem,	15,000 00

Loans on Public Funds, amount on each: —

On $1,000 Cambridge, Mass., 4s,	$900 00
On $500 United States 4s,	500 00
On $6,000 Boston, Mass., 4s,	6,000 00

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Federal Reserve Bank of St. Louis

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,	
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,	5,500 00
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,	14,000 00
On 4 shares First National Bank, Lynn,	400 00
On 62 shares Prescott National Bank, Lowell,	6,000 00
On 40 shares City National Bank, Gloucester,	
On 9 shares Salem National Bank, Salem,	
On 9 shares Rockport National Bank, Rockport,	7,000 00
On 10 shares National Hide & Leather Bank, Boston,	
On 2 shares Mechanics' National Bank, Boston,	
On 6 shares Naumkeag National Bank, Salem,	600 00
On 5 shares Asiatic National Bank, Salem,	
On 15 shares Naumkeag National Bank, Salem,	850 00

Loans on Railroad Bonds, amount on each: —

On $1,000 Eastern R.R. 6s,	$700 00
On $5,000 Fitchburg R.R. bonds,	5,000 00
On $500 Maine Central R.R. bonds,	

Loans on Railroad Stock, amount on each: —

On 25 shares Boston & Albany R.R.,	$3,200 00
On 20 shares Boston & Albany R.R,	2,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Akron, Ohio, 5s,	$17,000	$17,540 00	$17,000 00
of Bangor, Me., 6s,	16,000	18,130 00	16,000 00
of Bay City, Mich., 8s,	1,000	1,300 00	1,000 00
of Brockton, Mass., 5s,	5,000	5,700 00	5,000 00
of Cambridge, Mass., 6s,	2,000	2,020 00	2,000 00
of Canton, Ohio, 5s,	25,000	27,000 00	25,000 00*
of Chelsea, Mass., 6s,	2,000	2,020 00	2,000 00
of Chicago, Ill, 7s,	22,000	23,360 00	22,000 00*
of Cleveland, Ohio, 4s,	90,000	90,000 00	90,000 00
of Cleveland, Ohio, 5s,	29,000	31,245 00	29,000 00
of Cleveland, Ohio, 6s,	9,000	9,510 00	9,000 00
of Dayton, Ohio, 4s,	10,000	10,000 00	10,000 00*
of Dayton, Ohio, 5s,	30,000	32,200 00	30,000 00*
of Dayton, Ohio, 6s,	37,000	39,125 00	37,000 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 Dover, N. H., 4s,	$20,000	$20,800 00	$20,000 00
of Fall River, Mass., 5s,	10,000	10,500 00	10,000 00
of Fall River, Mass, 6s,	22,000	25,100 00	22,000 00
of Gardiner, Me., 5s,	10,000	10,250 00	10,000 00
of Grand Rapids, Mich., 4½s,	50,000	53,700 00	50,000 00
of Holyoke, Mass., 4s,	75,000	75,750 00	75,000 00
of Indianapolis, Ind., 7 3/10s,	26,000	26,780 00	26,000 00
of Lewiston, Me., 5s,	14,000	14,690 00	14,000 00
of Lewiston, Me., 6s,	18,000	20,160 00	18,000 00
of Lewiston, Me., 4½s,	12,000	12,300 00	12,000 00
of Lynn, Mass., 6s,	23,000	23,690 00	23,000 00
of Lawrence, Mass., 6s,	2,000	2,240 00	2,000 00
of Malden, Mass., 4s,	10,800	10,908 00	10,800 00
of New York, N. Y., 6s,	2,100	2,562 00	2,100 00
of New York, N. Y., 7s,	5,000	5,900 00	5,000 00
of Pawtucket, R. I., 5s,	6,000	6,120 00	6,000 00
of Pawtucket, R. I, 6s,	6,000	6,030 00	6,000 00
of Salem, Mass., 4s,	30,000	30,150 00	30,000 00
of Salem, Mass, 6s,	3,000	3,210 00	3,000 00
of Somerville, Mass., 4s,	25,000	25,125 00	25,000 00
of Somerville, Mass., 5s,	10,000	10,100 00	10,000 00
of Springfield, Mass., 7s,	41,000	48,640 00	41,000 00
of Springfield, Mass., 6s,	2,000	2,400 00	2,000 00
of Springfield, Ohio, 5s,	20,000	21,025 00	20,000 00
of Waterbury, Conn., 7s,	20,000	21,600 00	20,000 00
of Woburn, Mass., 4s,	10,000	10,050 00	10,000 00
of Youngstown, Ohio, 5s,	5,000	5,300 00	5,000 00
Town of Brookline, Mass., 7s,	2,500	2,750 00	2,500 00
of Chicopee, Mass., 4½s,	6,000	6,180 00	6,000 00
City of Detroit, Mich, 7s,	3,000	3,820 00	3,000 00
of Fort Wayne, Ind., 6s,	10,000	10,840 00	10,000 00
Town of Lincoln, R. I., 4s,	19,000	19,135 00	19,000 00
City of Milwaukee, Wis., 7s,	3,000	3,135 00	3,000 00
of New Britain, Conn., 4s,	9,000	9,270 00	9,000 00
of Newton, Mass., 6s,	5,000	6,000 00	5,000 00
of Peoria, Ill., 7s,	4,000	4,390 00	4,000 00
of Peoria, Ill., 4½s,	5,000	5,175 00	5,000 00
Town of Rockland, Mass., 4s,	8,000	8,080 00	8,000 00
City of Saginaw, Mich., 5s,	3,000	3,090 00	3,000 00
of Scranton, Pa., 4½s,	15,000	16,200 00	15,000 00
Town of Winthrop, Mass., 5s,	1,000	1,100 00	1,000 00
	$866,400	$913,395 00	$866,400 00

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Federal Reserve Bank of St. Louis

Salem Five Cents 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	$12,200 00	$10,000 00
100	Atlas National Bank, Boston, .	10,000	11,700 00	10,000 00
100	Blackstone N'l Bank, Boston, .	10,000	10,000 00	10,000 00
80	Boston National Bank, Boston,	8,000	8,320 00	8,000 00
200	Boylston Nat'l Bank, Boston, .	20,000	24,600 00	20,000 00
83	National City Bank, Boston, .	8,300	6,806 00	8,300 00
150	Columbian Nat'l B'k, Boston,	15,000	15,450 00	15,000 00
165	N'l B'k of Commerce, Boston,	16,500	18,975 00	16,500 00
170	National Bank of the Commonwealth, Boston, . . .	17,000	22,100 00	17,000 00
114	Continental Nat'l B'k, Boston,	11,400	13,110 00	11,400 00
100	National Eagle Bank, Boston,	10,000	8,300 00	10,000 00
133	Eliot National Bank, Boston, .	13,300	17,423 00	13,300 00
73	Everett Nat'l Bank, Boston, .	7,300	6,059 00	7,300 00
50	Faneuil Hall Nat'l B'k, Boston,	5,000	6,500 00	5,000 00
25	First National Bank, Boston, .	2,500	5,875 00	2,500 00
91	Freeman's Nat'l B'k, Boston,	9,100	7,735 00	9,100 00
200	Globe National Bank, Boston,	20,000	18,000 00	20,000 00
70	Hamilton Nat'l Bank, Boston,	7,000	7,700 00	7,000 00
85	N'l Hide & Leather B'k, Boston,	8,500	9,095 00	8,500 00
97	Howard Nat'l Bank, Boston, .	9,700	9,312 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	1,870 00	2,200 00
135	Massachusetts N'l B'k, Boston,	13,500	13,095 00	13,500 00
333	Merchants' N'l Bank, Boston,	33,300	52,281 00	33,300 00
50	Mt. Vernon N'l Bank, Boston,	5,000	6,000 00	5,000 00
91	New England N'l B'k, Boston,	9,100	14,378 00	9,100 00
200	North National Bank, Boston,	20,000	23,200 00	20,000 00
117	N'l B'k of No. America, Boston,	11,700	13,455 00	11,700 00
64	Old Boston Nat'l B'k, Boston, .	6,400	6,656 00	6,400 00
20	N'l B'k of Redemption, Boston,	2,000	2,500 00	2,000 00
204	National Revere B'k, Boston, .	20,400	19,380 00	20,400 00
75	Second National Bank, Boston,	7,500	13,875 00	7,500 00
57	Shawmut Nat'l Bank, Boston,	5,700	6,612 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	5,800 00	5,000 00
75	Suffolk Nat'l Bank, Boston, .	7,500	7,500 00	7,500 00
300	Third National Bank, Boston, .	30,000	27,000 00	30,000 00
100	Tremont Nat'l Bank, Boston, .	10,000	8,800 00	10,000 00
69	National Union Bank, Boston,	6,900	9,246 00	6,900 00
33	Nat'l Webster Bank, Boston, .	3,300	3,300 00	3,300 00
36	Winthrop Nat'l Bank, Boston,	3,600	4,176 00	3,600 00
40	Lincoln National B'k, Boston,	4,000	3,120 00	4,000 00
60	First National Bank, Chelsea,	6,000	6,300 00	6,000 00
460	Asiatic National Bank, Salem,	13,800	13,800 00	13,800 00
100	National Exchange B'k, Salem,	10,000	9,700 00	10,000 00
25	First National Bank, Salem, .	2,500	2,325 00	2,500 00
200	Mercantile N'l Bank, Salem, .	20,000	21,600 00	20,000 00
300	Merchants' Nat'l Bank, Salem,	15,000	19,500 00	15,000 00
250	Naumkeag Nat'l Bank, Salem,	25,000	32,500 00	25,000 00
260	Salem National Bank, Salem,	26,000	32,500 00	26,000 00
		$563,500	$638,279 00	$563,500 00

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Salem Five Cents Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	$80,000	$80,800 00	$80,000 00
Concord & Montreal R.R. 4s,	10,000	10,200 00	10,000 00
Eastern R.R. 6s,	32,400	39,283 86	32,400 00
Fitchburg R.R. 4s,	25,000	24,750 00	25,000 00
Fitchburg R.R. 4½s,	100,000	101,000 00	100,000 00
Leeds & Farmington R.R. 6s,	25,000	25,750 00	25,000 00
Old Colony R.R. 4½s,	30,000	31,650 00	30,000 00
Old Colony R.R. 6s,	70,000	73,075 00	70,000 00
Providence & Worcester R.R. 6s,	54,000	56,700 00	54,000 00
Boston & Lowell R.R. 7s,	3,000	3,030 00	3,000 00
Boston & Lowell R.R. 5s,	1,000	1,040 00	1,000 00
Boston & Maine R.R. 4½s,	25,000	27,500 00	25,000 00
Boston, Winthrop & Shore R.R. 5s,	10,000	10,800 00	10,000 00
Danbury & Norwalk R.R. 5s,	10,000	11,500 00	10,000 00
	$475,400	$497,078 86	$475,400 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$67,405 92	2 per cent.	$875,850 00	4 per cent.	$134,100 00	5½ per cent.
15,000 00	2⅓ "	440,500 00	4¼ "	120,135 00	6 "
9,825 00	3 "	317,425 00	4½ "	20,100 00	6½ "
25,000 00	3¾ "	96,200 00	4⅔ "	12,400 00	7 "
50,000 00	3⅞ "	661,210 00	5 "	26,430 00	7 3/10 "

Value, by books, of real estate held or owned by foreclosure or otherwise,		$5,400 00
Assessed value of the same,		3,650 00
Net income received from same during year ending Oct. 31, 1894,		200 00
Number of loans which are of an amount not exceeding $3,000 each,	262	
Aggregate amount of the same,		365,415 00
Total number of loans upon real estate,	314	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		225,285 39
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, 1894,	2 per cent., $78,448 77 2 per cent., 82,189 98	160,638 75
Number of accounts opened during the year ending Oct. 31, 1894,	2,585	
Number of accounts closed during the year ending Oct. 31, 1894,	1,594	
Total number of open accounts Oct. 31, 1894,	13,044	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		10,504 61

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Salem Five Cents Savings Bank — Concluded.

Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		$993,656 83
Number of same,	12,778	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		781,554 50
Number of same,	9,185	

Date of examination by commissioner: July 16.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	9,650	$159,350 86	To the credit —		
Exceeding $50 and not more than $100,	1,359	111,372 13	Of women, both adult and minor,	5,877	$494,547 76
Exceeding $100 and not more than $200,	680	107,103 11	Of guardians,	43	6,836 88
Exceeding $200 and not more than $500,	653	232,929 06	Of religious and charitable associations,	144	32,008 50
Exceeding $500 and less than $1,000,	247	172,898 49	In trust,	149	38,572 26
Of $1,000 or more,	189	210,003 18			
Totals,	12,778	$993,656 83			

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SEAMEN'S SAVINGS BANK — PROVINCETOWN.

Incorporated April 14, 1851. Present number of corporators, 145.

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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$70,500 00	Deposits,	$463,677 28
Bank stock as per schedule,	93,040 84	Guaranty fund,	16,950 16
Loans on bank stock,	1,660 00	Profit and loss account,	6,565 38
Railroad bonds as per schedule,	25,787 50	Surplus account,	1,911 32
Real estate (for banking purposes),	11,300 00		
Real estate by foreclosure,	29,725 00		
Loans on real estate,	188,098 44		
Loans on personal security,	33,571 00		
Loans to counties, cities or towns (notes),	4,600 00		
Loans on depositor's books,	150 00		
Deposits in banks, on interest,	24,603 88		
Furniture and safes,	1,975 00		
Cash on hand,	4,092 48		
	$489,104 14		$489,104 14

Cash on Deposit in Banks, amount in each: —

National Revere Bank, Boston,	$12,656 64
First National Bank, Provincetown,	11,947 24

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Seamen's Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

On 5 shares Middleborough National Bank, Middleborough,	$400 00
On 8 shares First Ward National Bank, Boston,	800 00
On 5 shares First National Bank, Provincetown,	460 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Akron, Ohio, 5s,	$6,500	$6,742 00	$6,500 00
of Bangor, Me., 6s,	2,000	2,195 00	2,000 00
of Chicago, Ill., 7s,	1,000	1,140 00	1,000 00*
of Cleveland, Ohio, 4½s,	5,000	5,327 00	5,000 00
of Cleveland, Ohio, 5s,	5,000	5,462 00	5,000 00
of Dayton, Ohio, 5s,	3,000	3,240 00	3,000 00*
of Dubuque, Iowa, 5s,	3,000	3,369 00	3,000 00
of Fall River, Mass., 6s,	2,000	2,032 00	2,000 00
of Fort Wayne, Ind., 6s,	3,000	3,300 00	3,000 00
of Grand Rapids, Mich., 5s,	5,000	5,030 00	5,000 00
of Lewiston, Me., 5s,	1,000	1,038 00	1,000 00
of Lewiston, Me, 6s,	2,000	2,282 00	2,000 00
of Saginaw, Mich., 5s,	6,000	6,327 00	6,000 00
of Sioux City, Iowa, 4½s,	3,000	3,163 00	3,000 00
of Canton, Ohio, 5s,	3,000	3,220 00	3,000 00*
of Milwaukee, Wis, 5s,	5,000	5,721 00	5,000 00
of Chelsea, Mass., 4s,	10,000	10,412 00	10,000 00
of Burlington, Vt, 4s,	5,000	5,262 00	5,000 00
	$70,500	$75,262 00	$70,500 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Atlas National Bank, Boston,	$2,500	$2,925 00	$3,175 00
13	Blackstone Nat'l B'k, Boston,	1,300	1,300 00	1,300 00
76	Boston Nat'l Bank, Boston,	7,600	7,847 00	7,600 00
50	Central Nat'l Bank, Boston,	5,000	6,350 00	7,882 50
15	Continental N'l Bank, Boston,	1,500	1,721 25	1,878 75
50	Eliot National Bank, Boston,	5,000	6,550 00	6,000 00
50	Everett National Bank, Boston,	5,000	4,162 50	6,575 00
45	Freemans' Nat'l Bank, Boston,	4,500	4,050 00	4,500 00
25	Globe National Bank, Boston,	2,500	2,250 00	3,562 50
15	Howard Nat'l Bank, Boston,	1,500	1,440 00	1,500 00
50	Mt. Vernon N'l B'k, Boston,	5,000	6,000 00	6,250 00
25	Manufacturers' N'l B'k, Boston,	2,500	2,500 00	2,871 88

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Seamen's Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Market National Bank, Boston,	$1,000	$850 00	$1,190 00
50	N'l B'k of the Republic, Boston,	5,000	7,950 00	5,541 67
69	National Revere Bank, Boston,	6,900	6,572 00	7,592 62
20	Old Boston Nat'l Bank, Boston,	2,000	2,110 00	3,300 00
17	Second National Bank, Boston,	1,700	3,106 75	1,700 00
26	State National Bank, Boston, .	2,600	2,990 00	2,600 00
30	Suffolk National Bank, Boston,	3,000	3,000 00	4,187 50
45	Tremont Nat'l Bank, Boston, .	4,500	3,903 75	5,473 42
5	Home Nat'l Bank, Brockton, .	500	800 00	540 00
10	Blue Hill N'l Bank, Milton, .	1,000	1,000 00	1,000 00
54	First N'l Bank, Provincetown,	5,400	7,560 00	6,820 00
		$77,500	$86,938 25	$93,040 84

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Revere Beach & Lynn R R. 6s,	$1,000	$1,054 00	$1,000 00
Fitchburg R.R. 4s, ...	5,000	4,950 00	4,787 50
Fitchburg R.R. 5s, ...	10,000	10,450 00	10,000 00
Maine Central R.R. 4½s, ...	2,000	2,125 00	2,000 00
Maine Central R.R. 5s, ...	2,000	2,250 00	2,000 00
Vermont & Massachusetts R.R. 5s, .	6,000	6,420 00	6,000 00
	$26,000	$27,249 00	$25,787 50

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$12,656 64	2 per cent.	$69,000 00	5 per cent.	$113,349 44	6 per cent.
11,947 24	2½ "	4,000 00	5¼ "	5,530 00	6½ "
3,500 00	4½ "	32,700 00	5½ "		

Amount invested in real estate for banking purposes, ...	$11,300 00
Estimated value of the same, ...	11,300 00
Assessed value of the same, ...	8,450 00
Net income received from same during year ending Oct. 31, 1894, . .	361 07

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Federal Reserve Bank of St. Louis

Seamen's Savings Bank — Concluded.

Value, by books, of other real estate held or owned by foreclosure or otherwise,		$29,725 00
Assessed value of the same,		21,850 00
Net income received from same during year ending Oct. 31, 1894,		890 99
Number of loans which are of an amount not exceeding $3,000 each,	176	
Aggregate amount of the same,		129,864 00
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, 1894,		23,290 19
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, 1894,	2 per cent., $8,154 06 2 per cent., 8,379 64	16,533 70
Number of accounts opened during the year ending Oct. 31, 1894,	278	
Number of accounts closed during the year ending Oct. 31, 1894,	216	
Total number of open accounts Oct. 31, 1894,	1,971	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		2,391 38
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		97,199 08
Number of same,	1,204	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		82,799 61
Number of same,	1,350	

Date of examination by commissioner: August 3.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	833	$16,837 46	To the credit —		
Exceeding $50 and not more than $100,	177	14,842 73	Of women, both adult and minor,	398	$28,447 54
Exceeding $100 and not more than $200,	93	15,333 38	Of guardians,	5	633 22
Exceeding $200 and not more than $500,	69	23,802 08	Of religious and charitable associations,	38	2,312 37
Exceeding $500 and less than $1,000,	19	13,383 43	In trust,	89	13,583 59
Of $1,000 or more,	13	13,000 00			
Totals,	1,204	$97,199 08			

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SECURITY SAVINGS BANK — WEST BOYLSTON.

Incorporated March 6, 1888. Present number of corporators, 52.

GEO. F. HOWE, *President.* GEO. L. HYDE, *Treasurer.*
LOUIS CUTTING, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

GEO. F. HOWE, 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, 1894.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	$2,438 00	Deposits,	$29,283 43
Loans on real estate,	21,375 00	Guaranty fund,	250 01
Loans on personal security,	5,258 00	Profit and loss account,	657 57
Deposits in banks, on interest,	1,093 06		
Cash on hand,	26 95		
	$30,191 01		$30,191 01

Cash on Deposit in Banks, amount in each: —

Citizens' National Bank, Worcester,	$820 02
Safety Fund National Bank, Fitchburg,	273 04

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
5	State National Bank, Boston,	$500	$580 00	$627 50
5	N'l B'k of Commerce, Boston,	500	580 00	647 50
2	N'l B'k of Redemption, Boston,	200	251 00	260 50
10	National City Bank, Boston,	1,000	820 00	902 50
		$2,200	$2,231 00	$2,438 00

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Federal Reserve Bank of St. Louis

Security Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$273 04	2½ per cent.	$1,500 00	4 per cent.	$1,550 00	5½ per cent.
820 02	3 "	12,550 00	5 "	11,033 00	6 "

Number of loans which are of an amount not exceeding $3,000 each,	27	
Aggregate amount of the same,		$19,226 06
Total number of loans upon real estate,	16	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		1,419 11
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, 1894,	2 per cent., $540 65 2 per cent., 500 03	1,040 68
Number of accounts opened during the year ending Oct. 31, 1894,	46	
Number of accounts closed during the year ending Oct. 31, 1894,	40	
Total number of open accounts Oct. 31, 1894,	170	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		106 00
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		9,994 97
Number of same,	184	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		11,698 84
Number of same,	106	
Date of examination by commissioner: May 22.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	150	$2,807 67	To the credit —		
Exceeding $50 and not more than $100,	19	1,573 17	Of women, both adult and minor,	74	$3,257 34
Exceeding $100 and not more than $200,	6	897 21	Of guardians,	1	80 00
Exceeding $200 and not more than $500,	4	1,337 00	Of religious and charitable associations,	10	575 00
Exceeding $500 and less than $1,000,	4	2,379 92	In trust,	1	30 00
Of $1,000 or more,	1	1,000 00			
Totals,	184	$9,994 97			

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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, 1894.

Assets.		Liabilities.	
Public funds as per schedule,	$329,000 00	Deposits,	$917,980 89
Bank stock as per schedule,	33,400 00	Guaranty fund,	46,500 00
Loans on bank stock,	7,945 00	Profit and loss account,	20,161 21
Railroad bonds as per schedule,	145,000 00		
Loans on real estate,	360,050 00		
Loans on personal security,	79,445 00		
Deposits in banks, on interest,	29,583 58		
Cash on hand,	218 52		
	$984,642 10		$984,642 10

Cash on Deposit in Banks, amount in each: —

Pynchon National Bank, Springfield,	$5,000 00
City National Bank, Holyoke,	10,000 00
Park National Bank, Holyoke,	5,083 58
Mechanics' National Bank, Boston,	9,500 00

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Shelburne Falls Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

On 10 shares Shelburne Falls National Bank, Shelburne Falls,	$845 00
On 5 shares Shelburne Falls National Bank, Shelburne Falls,	500 00
On 4 shares Shelburne Falls National Bank, Shelburne Falls,	400 00
On 7 shares Shelburne Falls National Bank, Shelburne Falls,	700 00
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,	1,500 00
On 1 share South End National Bank, Boston,	
On 4 shares Ware National Bank, Ware,	
On 20 shares Shelburne Falls National Bank, Shelburne Falls,	2,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 5s,	$48,000	$55,200 00	$48,000 00
of Fall River, Mass., 6s,	10,000	11,900 00	10,000 00
of Fitchburg, Mass., 4s,	30,000	31,300 00	30,000 00
of Lynn, Mass., 4s,	10,000	10,300 00	10,000 00
of Lynn, Mass., 5s,	10,000	11,000 00	10,000 00
of Milwaukee, Wis., 7s,	10,000	10,575 00	10,000 00
of New Bedford, Mass., 4s,	15,000	15,425 00	15,000 00
of Pittsfield, Mass., 4s,	30,000	31,200 00	30,000 00
of Providence, R. I., 4s,	10,000	11,100 00	10,000 00
of Providence, R. I., 5s,	29,000	32,800 00	29,000 00
of Springfield, Ohio, 5s,	12,000	12,700 00	12,000 00
of Taunton, Mass., 4s,	20,000	20,800 00	20,000 00
of Woonsocket, R. I., 4s,	20,000	20,600 00	20,000 00
of Worcester, Mass., 4s,	20,000	22,200 00	20,000 00
of Youngstown, Ohio, 5s,	15,000	15,900 00	15,000 00
of Burlington, Vt., 4s,	40,000	41,800 00	40,000 00
	$329,000	$354,800 00	$329,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	South End N'l Bank, Boston,	$5,000	$3,900 00	$5,000 00
46	Conway Nat'l Bank, Conway,	4,600	5,150 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	5,600 00	5,000 00
138	Shelburne Falls Nat'l Bank, Shelburne Falls,	13,800	17,200 00	13,800 00
		$33,400	$37,850 00	33,400 00

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Federal Reserve Bank of St. Louis

Shelburne Falls Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	$20,000	$20,200 00	$20,000 00
Fitchburg R.R. 4s,	10,000	9,800 00	10,000 00
Fitchburg R.R. 5s,	40,000	41,800 00	40,000 00
Maine Central R.R. 7s,	15,000	20,250 00	15,000 00
N. Y. & N. E. R.R. (terminal) 4s,	10,000	10,000 00	10,000 00
Old Colony R.R. 4s,	10,000	10,500 00	10,000 00
Vermont & Massachusetts R.R. 5s,	20,000	21,600 00	20,000 00
Boston & Maine R.R. 4s,	20,000	20,200 00	20,000 00
	$145,000	$154,350 00	$145,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$19,500 00	3 per cent.	$22,000 00	4½ per cent.	$1,200 00	5½ per cent.
5,083 58	3½ "	409,240 00	5 "	15,000 00	6 "
5,000 00	4 "				

Number of loans which are of an amount not exceeding $3,000 each,	314	
Aggregate amount of the same,		$253,540 00
Total number of loans upon real estate,	287	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		44,307 29
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, 1894,	2 per cent., $17,192 27 2 per cent., 17,578 20	34,770 47
Number of accounts opened during the year ending Oct. 31, 1894,	389	
Number of accounts closed during the year ending Oct. 31, 1894,	306	
Total number of open accounts Oct. 31, 1894,	3,696	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		1,942 02
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		145,641 65
Number of same,	2,062	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		144,901 37
Number of same,	1,857	
Date of examination by commissioner: February 16.		

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Federal Reserve Bank of St. Louis

Shelburne Falls Savings Bank — Concluded.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	1,512	$27,274 18	To the credit —		
Exceeding $50 and not more than $100,	266	22,369 78	Of women, both adult and minor,	909	$58,269 39
Exceeding $100 and not more than $200,	137	20,914 10	Of guardians,	5	525 00
Exceeding $200 and not more than $500,	94	32,497 00	Of religious and charitable associations,	70	2,815 40
Exceeding $500 and less than $1,000,	35	24,586 59	In trust,	13	3,004 06
Of $1,000 or more,	18	18,000 00			
Totals,	2,062	$145,641 65			

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Federal Reserve Bank of St. Louis

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,
WILLIAM VEAZIE, J. WALTER SANBORN,
PHILIP EBERLE.

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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$69,000 00	Deposits,	$428,497 49
Loans on public funds,	15,000 00	Guaranty fund,	4,175 00
Bank stock as per schedule,	3,000 00	Interest account,	7,500 95
Loans on bank stock,	5,000 00	Profit and loss account,	374 97
Railroad bonds as per schedule,	18,992 50		
Loans on real estate,	298,780 00		
Loans on personal security,	6,800 00		
Deposits in banks, on interest,	17,709 58		
Expense account,	1,008 73		
Premiums,	4,808 64		
Furniture and fixtures,	300 00		
Cash on hand,	148 96		
	$440,548 41		$440,548 41

Cash on Deposit in Banks, amount in each: —

Market National Bank, Boston,	$6,781 42
National Security Bank, Boston,	5,619 90
Somerville National Bank, Somerville,	5,308 26

Loans on Public Funds, amount on each: —

On $2,000 United States 4s,	$5,000 00
On $3,000 City of Cambridge, Mass., 6s,	
On $10,000 Fall River, Mass., 4s,	10,000 00
On $500 Portsmouth, N. H., 4s,	

Loan on Bank Stock: —

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

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Somerville Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	$5,000	$5,600 00	$5,000 00
of Cambridge, Mass., 4s,	1,000	1,045 00	1,000 00
of Chicago, Ill., 7s,	1,000	1,020 00	1,000 00*
of Cleveland, Ohio, 6s,	1,000	1,075 00	1,000 00
of Dayton, Ohio, 5s,	3,000	3,270 00	3,000 00*
of Fall River, Mass., 6s,	1,000	1,200 00	1,000 00
of Newburyport, Mass., 4s,	2,000	2,110 00	2,000 00
of New London, Conn., 4s,	2,000	2,110 00	2,000 00
of Newton, Mass., 4s,	2,000	2,120 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	5,100 00	5,000 00
of Somerville, Mass., 5s,	3,000	3,085 00	3,000 00
Town of Bedford, Mass., 4s,	2,000	2,000 00	2,000 00
City of Everett, Mass, 4s,	2,000	2,110 00	2,000 00
Town of Mansfield, Mass., 4s,	1,000	1,040 00	1,000 00
of North Easton, Mass. (Village District), 4s,	2,000	2,050 00	2,000 00
of Wellesley, Mass., 4s,	1,000	1,030 00	1,000 00
County of Aroostook, Me., 4½s,	3,000	3,180 00	3,000 00
City of Akron, Ohio, 5s,	3,000	3,330 00	3,000 00
of Bridgeport, Conn., 4s,	2,000	2,080 00	2,000 00
of Buffalo, N. Y., 7s,	1,000	1,500 00	1,000 00
Town of Foxborough, Mass, 4s,	2,000	3,112 50	3,000 00
City of Grand Rapids, Mich., 4½s,	2,000	2,160 00	2,000 00
of Indianapolis, Ind., 4s,	3,000	3,075 00	3,000 00
of Meriden, Conn., 4s,	2,000	2,050 00	2,000 00
of Milwaukee, Wis., 5s,	2,000	2,250 00	2,000 00
Town of Pepperell, Mass, 4s,	3,000	3,045 00	3,000 00
of Provincetown, Mass., 4s,	2,000	2,080 00	2,000 00
of Rockport, Mass., 4s,	3,000	3,060 00	3,000 00
City of Waterbury, Conn., 4s,	1,000	1,040 00	1,000 00
	$69,000	$72,927 50	$69,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	Market National Bank, Boston,	$2,000	$1,700 00	$2,000 00
10	Merchants' Nat'l B'k, Boston,	1,000	1,570 00	1,000 00
		$3,000	$3,270 00	$3,000 00

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Somerville Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	$1,000	$1,130 00	$1,000 00
Concord & Montreal R.R. 4s,	1,000	1,025 00	1,000 00
Fitchburg R.R. 4s,	3,000	2,970 00	2,992 50
Maine Central R.R. 7s,	4,000	4,900 00	4,000 00
Vermont & Massachusetts R.R. 5s,	1,000	1,055 00	1,000 00
Boston & Maine R.R. 4½s,	3,000	3,315 00	3,000 00
Fitchburg R.R. 5s,	2,000	2,110 00	2,000 00
Old Colony R.R. 4s,	2,000	2,095 00	2,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	2,000	2,300 00	2,000 00
	$19,000	$20,900 00	$18,992 50

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$5,308 26	2 per cent.	$5,000 00	4½ per cent.	$35,970 00	5½ per cent.
12,401 32	2½ "	263,235 00	5 "	11,375 00	6 "
10,000 00	4¼ "				

Number of loans which are of an amount not exceeding $3,000 each, 128
Aggregate amount of the same, ... $205,680 00
Total number of loans upon real estate, ... 147
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894, ... 17,715 40
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, 1894, . . { 2 per cent., $6,214 28 / 2 per cent., 6,727 07 } 12,941 35
Number of accounts opened during the year ending Oct. 31, 1894, 842
Number of accounts closed during the year ending Oct. 31, 1894, 441
Total number of open accounts Oct. 31, 1894, ... 2,460
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes), ... 1,478 71
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894, ... 198,644 72
Number of same, ... 4,598
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894, ... 128,095 17
Number of same, ... 2,418
Date of examination by commissioner: January 24.

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Federal Reserve Bank of St. Louis

Somerville Savings Bank — Concluded.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less, . . .	3,814	$57,732 02	To the credit —		
Exceeding $50 and not more than $100, . .	445	36,288 72	Of women, both adult and minor, . .	2,890	$85,064 55
Exceeding $100 and not more than $200, . .	180	28,111 47	Of guardians, . .	16	1,521 07
Exceeding $200 and not more than $500, . .	116	40,889 68	Of religious and charitable associations, .	124	5,779 01
Exceeding $500 and less than $1,000, . . .	27	19,622 83	In trust, ...	144	6,275 49
Of $1,000 or more, . .	16	16,000 00			
Totals, . . .	4,598	$198,644 72			

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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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$178,500 00	Deposits,	$641,003 04
Bank stock as per schedule,	63,000 00	Guaranty fund,	34,500 00
Railroad bonds as per schedule,	115,000 00	Interest account,	5,057 17
Real estate by foreclosure,	2,750 00	Profit and loss account,	12,024 61
Loans on real estate,	242,120 00		
Loans on personal security,	47,125 00		
Loans to counties, cities or towns (notes),	18,300 00		
Deposits in banks, on interest,	7,813 95		
Deposits in banks, not on interest,	7,000 00		
Expense account,	630 56		
Taxes paid,	1,515 70		
Unpaid interest,	2,620 40		
Insurance account,	408 34		
Premium account,	3,190 00		
Cash on hand,	2,610 87		
	$692,584 82		$692,584 82

Cash on Deposit in Banks, amount in each: —

First National Bank, Adams,	$8,813 95
Third National Bank, Boston,	6,000 00

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Federal Reserve Bank of St. Louis

South Adams Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	$20,000	$22,900 00	$20,000 00
of Boston, Mass., 5s,	3,000	3,558 00	3,000 00
of Boston, Mass., 6s,	2,000	2,450 00	2,000 00
of Cambridge, Mass, 6s,	2,000	2,030 00	2,000 00
of Cleveland, Ohio, 4½s,	5,000	5,300 00	5,000 00
of Cleveland, Ohio, 5s,	3,000	3,220 00	3,000 00
of Cleveland, Ohio, 6s,	2,000	2,175 00	2,000 00
of Dayton, Ohio, 5s,	5,000	5,900 00	5,000 00*
of East Saginaw, Mich., 5s,	1,000	1,085 70	1,000 00
of Fall River, Mass., 5s,	4,000	4,300 00	4,000 00
of Fall River, Mass., 6s,	6,000	6,725 00	6,000 00
of Lewiston, Me., 5s,	2,000	2,070 00	2,000 00
of Pawtucket, R. I., 4s,	5,000	5,157 00	5,000 00
of Providence, R. I., 5s,	7,000	8,022 00	7,000 00
of Springfield, Mass., 6s,	1,000	1,220 00	1,000 00
of Springfield, Ohio, 4½s,	2,000	2,165 00	2,000 00
of Springfield, Ohio, 5s,	8,000	8,877 00	8,000 00
of Somerville, Mass., 5s,	5,000	5,130 00	5,000 00
of Salem, Mass., 5s,	1,000	1,114 50	1,000 00
of Taunton, Mass, 6s,	1,000	1,045 50	1,000 00
of Worcester, Mass, 4s,	2,000	2,165 00	2,000 00
of Worcester, Mass., 5s,	5,000	5,690 00	5,000 00
Town of Adams, Mass., 5s,	50,000	55,821 50	50,000 00
of Brookline, Mass., 7s,	500	555 00	500 00
District of Columbia 5s,	25,000	26,875 00	25,000 00
of Columbia 6s,	2,500	2,950 00	2,500 00
City of Manchester, N. H., 6s,	2,000	2,030 00	2,000 00
of Milwaukee, Wis., 5s,	1,500	1,687 50	1,500 00
Town of Marblehead, Mass., 5s,	5,000	5,500 00	5,000 00
	$178,500	$197,718 70	$178,500 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
187	First Nat'l Bank, Adams,	$18,700	$28,050 00	$18,700 00
83	Lincoln Nat'l Bank, Boston,	8,300	7,470 00	8,300 00
20	Conway Nat'l Bank, Conway,	2,000	2,400 00	2,000 00
50	First N'l B'k, Easthampton,	5,000	7,000 00	5,000 00
16	Franklin Co. N'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 N'l B'k, North Adams,	3,500	4,500 00	3,500 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.
13	First N'l Bank, Newburyport,	$1,300	$1,600 00	$1,300 00
75	Berkshire N'l B'k, No Adams,	7,500	7,725 00	7,500 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
16	First National Bank, Woburn,	1,600	2,080 00	1,600 00
50	Third National Bank, Boston,	5,000	4,650 00	5,000 00
5	Williamstown National Bank, Williamstown, . . .	500	560 00	500 00
		$63,000	$80,835 00	$63,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s, ...	$7,000	$7,910 00	$7,000 00
Boston & Lowell R.R. 4s, . .	8,000	8,101 50	8,000 00
Boston & Lowell R.R. 5s, . .	11,000	11,550 00	11,000 00
Boston & Lowell R.R. 6s, . .	1,000	1,040 00	1,000 00
Boston & Maine R.R. 4s, . . .	10,000	10,250 00	10,000 00
Fitchburg R.R. 4s, ...	5,000	5,000 00	5,000 00
Fitchburg R.R. 5s, ...	15,000	15,712 50	15,000 00
Leeds & Farmington R.R. 6s, . .	5,000	5,200 00	5,000 00
Maine Central R.R. 4½s, . . .	5,000	5,400 00	5,000 00
Maine Central R.R. 5s, . . .	2,000	2,280 00	2,000 00
Old Colony R.R. 4½s, . . .	1,000	1,062 50	1,000 00
Old Colony R.R. 6s, . . .	9,000	9,555 00	9,000 00
Penobscot Shore Line R.R. 4s, .	5,000	5,100 00	5,000 00
Portland & Kennebec R.R. 6s, .	6,000	6,120 00	6,000 00
Portsmouth, Great Falls & Conway R.R. 4½s, ...	5,000	5,500 00	5,000 00
Vermont & Massachusetts R.R. 5s, .	10,000	10,850 00	10,000 00
Worcester, Nashua & Rochester R.R. 4s, ...	10,000	10,200 00	10,000 00
	$115,000	$120,831 50	$115,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$7,813 95	3 per cent.	$91,100 00	5 per cent.	$209,795 00	6 per cent.
4,000 00	4 "	2,500 00	5½ "	150 00	7 "

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Federal Reserve Bank of St. Louis

South Adams Savings Bank — Concluded.

Value, by books, of real estate held or owned by foreclosure or otherwise,		$2,750 00
Assessed value of the same,		2,900 00
Net income received from same during year ending Oct. 31, 1894,		30 00
Number of loans which are of an amount not exceeding $3,000 each,	174	
Aggregate amount of the same,		176,895 00
Total number of loans upon real estate,	172	
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, 1894,		37,282 55
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, 1894,	2 per cent., $12,712 60 2 per cent., 12,751 85	25,464 45
Number of accounts opened during the year ending Oct. 31, 1894,	200	
Number of accounts closed during the year ending Oct. 31, 1894,	203	
Total number of open accounts Oct. 31, 1894,	1,964	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		2,375 13
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		82,983 36
Number of same,	1,395	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		120,874 61
Number of same,	1,307	
Date of examination by commissioner: May 18.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	1,066	$19,845 74	To the credit —		
Exceeding $50 and not more than $100,	182	13,746 47	Of women, both adult and minor,	545	$33,651 90
Exceeding $100 and not more than $200,	69	11,221 54	Of religious and charitable associations,	54	2,469 80
Exceeding $200 and not more than $500,	55	19,524 19	In trust,	41	5,161 82
Exceeding $500 and less than $1,000,	14	9,645 42			
Of $1,000 or more,	9	9,000 00			
Totals,	1,395	$82,983 36			

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Federal Reserve Bank of St. Louis

SOUTH BOSTON SAVINGS BANK — SOUTH BOSTON.

Incorporated March 3, 1863. Present number of corporators, 74.

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, CHAS. T. GALLAGHER,
WILLIAM S. CROSBY, JOSEPH C. STOREY,
SOLOMON A. WOODS, CHAS. H. COLE,
DUDLEY PRAY, HORACE MANSON,
GEORGE H. BOND.

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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$357,095 00	Deposits,	$2,897,576 08
Bank stock as per schedule,	116,400 00	Guaranty fund,	143,560 00
Railroad bonds as per schedule,	381,000 00	Profit and loss account,	75,744 93
Real estate (for banking purposes),	50,000 00		
Loans on real estate,	1,523,404 00		
Loans on personal security,	587,500 00		
Loans to counties, cities or towns (notes),	20,000 00		
Deposits in banks, on interest,	75,643 37		
Cash on hand,	5,838 64		
	$3,116,881 01		$3,116,881 01

Cash on Deposit in Banks, amount in each: —

Tremont National Bank, Boston,	$21,761 51
Howard National Bank, Boston,	18,064 99
Globe National Bank, Boston,	21,656 29
Mattapan Deposit and Trust Company, South Boston,	14,160 58

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Federal Reserve Bank of St. Louis

South Boston Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Cleveland, Ohio, 6s,	$10,000	$10,674 50	$10,000 00
of Cleveland, Ohio, 5s,	10,000	10,724 67	10,000 00
of Cleveland, Ohio, 7s,	1,000	1,061 27	1,000 00
of Dayton, Ohio, 5s,	16,000	18,330 67	16,000 00*
of Detroit, Mich., 6s,	9,000	11,376 90	9,000 00
of Fall River, Mass., 6s,	10,000	12,279 00	10,000 00
of Fort Wayne, Ind., 4½s,	10,000	10,885 00	10,000 00
of Lewiston, Me., 6s,	10,000	11,610 00	10,000 00
of New London, Conn., 7s,	10,000	11,833 33	10,000 00
of Norwich, Conn., 5s,	24,000	27,492 80	24,000 00
of Pawtucket, R. I., 6s,	8,000	8,148 80	8,000 00
of Portland, Me., 6s,	15,000	18,789 00	13,775 00
of Saginaw, Mich., 4½s,	45,000	48,690 00	45,000 00
of Springfield, Mass., 7s,	3,000	3,783 70	3,000 00
of Springfield, Ohio, 5s,	10,000	11,005 34	10,000 00
Town of Orange, Mass., 4s,	10,000	10,729 34	10,000 00
District of Columbia 5s,	4,000	4,282 27	4,000 00
of Columbia 6s,	3,000	3,552 90	3,000 00
of Columbia 7s,	7,000	8,419 83	7,000 00
County of Aroostook, Me., 4½s,	20,000	21,568 00	20,000 00
City of Boston, Mass., 4s,	45,000	50,456 67	45,000 00
of Bangor, Me., 6s,	8,000	8,822 40	7,320 00
of Bay City, Mich., 5s,	25,000	29,095 00	25,000 00
of Everett, Mass., 4s,	20,000	21,692 67	20,000 00
of Haverhill, Mass., 4s,	26,000	27,808 73	26,000 00
	$359,000	$403,112 79	$357,095 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	$12,987 00	$11,100 00
75	N'l B'k of Commerce, Boston,	7,500	8,625 00	7,500 00
60	Columbian N'l Bank, Boston,	6,000	6,210 00	6,000 00
100	Eliot National Bank, Boston,	10,000	13,100 00	10,000 00
100	Freeman's Nat'l Bank, Boston,	10,000	10,000 00	10,000 00
60	Globe National Bank, Boston,	6,000	5,400 00	6,000 00
45	Massachusetts N'l B'k, Boston,	4,500	4,398 75	4,500 00
45	N'l B'k of N. America, Boston,	4,500	5,175 00	4,500 00
25	N'l B'k of the Republic, Boston,	2,500	3,975 00	2,500 00
5	Shoe & Leather N'l B'k, Boston,	500	450 00	500 00
50	Suffolk Nat'l Bank, Boston,	5,000	5,006 25	5,000 00
200	Third National Bank, Boston,	20,000	17,950 00	20,000 00

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Federal Reserve Bank of St. Louis

South Boston Savings Bank — 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	$13,200 00	$15,000 00
89	Nat'l Webster Bank, Boston, .	8,900	8,900 00	8,900 00
14	Winthrop Nat'l Bank, Boston,	1,400	1,631 00	1,400 00
20	Howard Nat'l Bank, Boston, .	2,000	1,935 00	2,000 00
15	Old Boston Nat'l Bank, Boston,	1,500	1,567 50	1,500 00
		$116,400	$120,510 50	$116,400 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 6s, . .	$14,000	$14,813 40	$14,000 00
Danbury & Norwalk R.R. 5s, . .	20,000	23,529 34	20,000 00
Eastern R.R. 6s, ...	25,000	30,682 50	25,000 00
Fitchburg R.R. 4s, ...	10,000	9,952 67	10,000 00
Leeds & Farmington R.R. 6s, . .	3,000	3,165 00	3,000 00
Maine Central R.R. 6s, . . .	5,000	5,554 00	5,000 00
Maine Central R.R 7s, . . .	10,000	12,537 84	10,000 00
N. Y. & N. E. R.R. (terminal) 4s, .	25,000	27,148 33	25,000 00
Old Colony R.R. 4s, ...	25,000	26,665 84	25,000 00
Old Colony R.R. 4½s, . . .	25,000	26,683 75	25,000 00
Portland & Kennebec R.R. 6s, .	1,000	1,018 34	1,000 00
Portland & Ogdensburg R.R. 6s, .	12,000	13,461 60	12,000 00
Portsmouth, Great Falls & Conway R.R. 4½s, ...	45,000	50,250 00	45,000 00
Troy & Boston R.R. 7s, . . .	20,000	30,226 66	20,000 00
Maine Central R.R. 4½s, . . .	16,000	17,060 00	16,000 00
Boston & Albany R.R. 4s, . .	25,000	26,583 33	25,000 00
Concord & Montreal R.R. 4s, . .	23,000	24,133 13	23,000 00
Concord & Claremont R.R. 4½s, .	20,000	21,634 00	20,000 00
Leeds & Farmington R.R. 6s, . .	3,000	3,165 00	3,000 00
New Haven & Derby R.R. 6s, . .	25,000	27,875 00	25,000 00
Sullivan County R.R. 4s, . . .	12,000	12,130 00	12,000 00
Worcester, Nashua & Roch. R.R. 4s,	20,000	20,990 67	20,000 00
	$381,000	$426,095 40	$381,000 00

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Federal Reserve Bank of St. Louis

South Boston Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$75,643 37	2 per cent.	$50,000 00	4⅜ per cent.	$29,550 00	5½ per cent.
325,000 00	4 "	82,500 00	4½ "	69,500 00	6 "
120,000 00	4¼ "	1,453,154 00	5 "	1,200 00	6½ "

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, 1894,		4,002 58
Number of loans which are of an amount not exceeding $3,000 each,	675	
Aggregate amount of the same,		958,980 00
Total number of loans upon real estate,	774	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		153,236 38
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, 1894,	2 per cent., $51,478 27 2 per cent., 52,508 21	103,986 48
Number of accounts opened during the year ending Oct. 31, 1894,	1,869	
Number of accounts closed during the year ending Oct. 31, 1894,	1,629	
Total number of open accounts Oct. 31, 1894,	15,566	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		11,374 57
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		712,527 46
Number of same,	17,992	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		722,691 89
Number of same,	13,258	
Date of examination by commissioner: September 6.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	15,252	$249,065 55	To the credit —		
Exceeding $50 and not more than $100,	1,589	128,363 09	Of women, both adult and minor,	8,206	$330,689 83
Exceeding $100 and not more than $200,	631	100,813 34	Of guardians,	7	2,273 64
Exceeding $200 and not more than $500,	403	138,841 74	Of religious and charitable associations,	104	7,748 81
Exceeding $500 and less than $1,000,	87	65,443 74	In trust,	1,202	52,170 07
Of $1,000 or more,	30	30,000 00			
Totals,	17,992	$712,527 46			

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SOUTHBRIDGE SAVINGS BANK — SOUTHBRIDGE.

Incorporated April 20, 1848. Present number of corporators, 64.

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:

ROBERT 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.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$306,000 00	Deposits,	$1,682,628 14
Bank stock as per schedule,	62,959 88	Guaranty fund,	77,000 00
Loans on bank stock,	12,500 00	Interest account,	20,405 84
Railroad bonds as per schedule,	280,000 00	Profit and loss account,	10,773 16
Real estate (for banking purposes),	33,000 00		
Loans on real estate,	540,675 00		
Loans on personal security,	436,250 00		
Loans to counties, cities or towns (notes),	65,650 00		
Loans on depositors' books,	865 00		
Deposits in banks, on interest,	48,807 95		
Expense account,	1,799 79		
Cash on hand,	2,299 52		
	$1,790,807 14		$1,790,807 14

Cash on Deposit in Banks, amount in each:—

Southbridge National Bank, Southbridge,	$19,000 00
City National Bank, Worcester,	3,654 06
Pynchon National Bank, Springfield,	26,153 89

Loans on Bank Stock, amount on each:—

On 47 shares Southbridge National Bank, Southbridge,	$4,500 00
On 100 shares Broadway National Bank, Boston,	8,000 00

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Federal Reserve Bank of St. Louis

Southbridge Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bay City, Mich., 5s,	$10,000	$11,300 00	$10,000 00
of Cambridge, Mass., 6s,	15,000	15,375 00	15,000 00
of Chelsea, Mass., 6s,	10,000	10,225 00	10,000 00
of Cleveland, Ohio, 5s,	20,000	21,400 00	20,000 00
of Dayton, Ohio, 5s,	20,000	22,000 00	20,000 00*
of Fall River, Mass., 6s,	11,000	13,200 00	11,000 00
of Fall River, Mass., 4¼s,	15,000	16,200 00	15,000 00
of Holyoke, Mass., 6s,	20,000	22,100 00	20,000 00
of New Bedford, Mass, 5s,	10,000	11,000 00	10,000 00
of New Bedford, Mass., 6s,	5,000	6,300 00	5,000 00
of Newton, Mass, 6s,	5,000	6,025 00	5,000 00
of Pawtucket, R. I., 5s,	20,000	20,900 00	20,000 00
of Providence, R. I, 5s,	5,000	5,400 00	5,000 00
of Salem, Mass., 5s,	10,000	11,150 00	10,000 00
of Scranton, Pa., 4½s,	10,000	10,900 00	10,000 00
of Somerville, Mass., 4½s,	10,000	10,550 00	10,000 00
of Waterbury, Conn., 7s,	10,000	10,750 00	10,000 00
of Waterbury, Conn., 4s,	10,000	10,450 00	10,000 00
Town of Beverly, Mass., 4s,	10,000	10,350 00	10,000 00
of Brookline, Mass., 4s,	20,000	22,000 00	20,000 00
County of Aroostook, Me., 4½s,	10,000	10,600 00	10,000 00
City of Grand Rapids, Mich., 4½s,	10,000	10,800 00	10,000 00
Town of Methuen, Mass., 4s,	10,000	10,500 00	10,000 00
City of Milwaukee, Wis., 5s,	10,000	11,175 00	10,000 00
of New Britain, Conn., 4s,	10,000	10,450 00	10,000 00
of Portland, Me., 6s,	10,000	12,100 00	10,000 00
	$306,000	$333,200 00	$306,000 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
26	Blackstone N'l Bank, Boston,	2,600	2,600 00	2,600 00
18	Boylston Nat'l Bank, Boston,	1,800	2,205 00	1,800 00
10	Boston National Bank, Boston,	1,000	1,040 00	1,150 00
12	National City Bank, Boston,	1,200	984 00	1,200 00
5	Columbian Nat'l Bank, Boston,	500	515 00	500 00
10	N'l B'k of Commerce, Boston,	1,000	1,150 00	1,236 25
100	Freeman's Nat'l Bank, Boston,	10,000	9,000 00	13,400 00
22	New England N'l B'k, Boston,	2,200	3,432 00	2,200 00
25	National Revere Bank, Boston,	2,500	2,375 00	2,500 00
50	Suffolk National Bank, Boston,	5,000	5,000 00	6,050 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.
20	Washington N'l Bank, Boston,	$2,000	$2,160 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	6,300 00	6,960 00
18	City Nat'l Bank, Worcester,	1,800	2,628 00	2,016 00
20	Quinsigamond National Bank, Worcester,	2,000	2,600 00	2,380 00
		$55,500	$61,534 00	$62,959 88

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 7s,	$20,000	$20,200 00	$20,000 00
Boston & Maine R.R. 4½s,	50,000	55,250 00	50,000 00
Fitchburg R.R. 4s,	15,000	14,850 00	15,000 00
Fitchburg R.R. 5s,	50,000	53,500 00	50,000 00
Fitchburg R.R. 6s,	5,000	5,250 00	5,000 00
Maine Central R.R. 4½s,	40,000	42,400 00	40,000 00
Maine Central R.R. 7s,	10,000	13,600 00	10,000 00
Old Colony R.R. 4s,	25,000	26,187 50	25,000 00
Conn. & Passumpsic Rivers R.R. 4s,	20,000	20,500 00	20,000 00
St. Johnsbury & Lake Champ. R.R. 5s,	25,000	28,750 00	25,000 00
Upper Coos R.R. 4½s,	20,000	21,000 00	20,000 00
	$280,000	$301,487 50	$280,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$22,654 06	2 per cent.	$128,900 00	4½ per cent.	$41,250 00	5½ per cent.
90,603 89	4 "	1,200 00	4⅝ "	232,400 00	6 "
108,800 00	4¼ "	105,000 00	4¾ "		
193,100 00	4⅜ "	180,840 00	5 "		

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Federal Reserve Bank of St. Louis

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, 1894,		899 50
Number of loans which are of an amount not exceeding $3,000 each,	201	
Aggregate amount of the same,		198,640 00
Total number of loans upon real estate,	188	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		89,277 65
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, 1894,	2 per cent., $33,081 38 2 per cent., 32,531 21	65,612 59
Number of accounts opened during the year ending Oct. 31, 1894,	349	
Number of accounts closed during the year ending Oct. 31, 1894,	486	
Total number of open accounts Oct. 31, 1894,	4,232	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		5,323 40
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		190,993 60
Number of same,	2,234	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		309,746 41
Number of same,	2,955	
Date of examination by commissioner: April 24.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	1,565	$33,293 90	To the credit —		
Exceeding $50 and not more than $100,	315	26,606 50	Of women, both adult and minor,	438	$37,948 98
Exceeding $100 and not more than $200,	170	26,862 32	Of guardians,	2	345 00
Exceeding $200 and not more than $500,	120	41,224 84	Of religious and charitable associations,	50	19,267 40
Exceeding $500 and less than $1,000,	28	19,917 68	In trust,	67	12,329 36
Of $1,000 or more,	36	43,088 36			
Totals,	2,234	$190,993 60			

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SOUTH SCITUATE SAVINGS BANK—NORWELL.

Incorporated April 2, 1834. Present number of corporators, 34.

HENRY NORWELL, *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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$6,450 00	Deposits,	$479,617 42
Bank stock as per schedule,	53,505 00	Guaranty fund,	22,000 00
Loans on bank stock,	500 00	Interest account,	14,748 73
Railroad bonds as per schedule,	28,200 00	Suspense account,	410 27
Real estate by foreclosure,	12,700 00		
Loans on real estate,	330,012 88		
Loans on personal security,	51,527 48		
Loans to counties, cities or towns (notes),	15,500 00		
Deposits in banks, on interest,	15,405 48		
Cash on hand,	2,975 58		
	$516,776 42		$516,776 42

Cash on Deposit in Bank:—

Boston National Bank, Boston, ... $15,405 48

Loan on Bank Stock:—

On 25 shares Dedham National Bank, Dedham, ... $500 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Fall River, Mass., 6s,	$1,000	$1,010 00	$1,010 00
of Worcester, Mass., 4½s,	5,000	5,450 00	5,350 00
	$6,000	$6,460 00	$6,450 00

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South Scituate Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Atlantic Nat'l Bank, Boston, .	$1,000	$1,227 50	$1,300 00
18	Boston National Bank, Boston,	1,800	1,872 00	2,016 00
23	National City Bank, Boston, .	2,300	1,885 00	2,300 00
32	Columbian Nat'l B'k, Boston, .	3,200	3,413 00	4,000 00
8	Eliot National Bank, Boston, .	800	1,048 00	800 00
30	Nat'l B'k of Commerce, Boston,	3,000	3,450 00	4,000 00
23	National Eagle Bank, Boston,	2,300	2,014 00	2,300 00
26	Fourth Nat'l Bank, Boston, .	2,600	2,979 00	2,600 00
3	Globe National Bank, Boston,	300	270 00	300 00
14	Howard Nat'l Bank, Boston, .	1,400	1,354 50	1,400 00
15	Hamilton Nat'l Bank, Boston, .	1,500	1,657 50	1,500 00
15	Merchants' N'l Bank, Boston, .	1,500	2,362 50	1,500 00
5	Massachusetts N'l B'k, Boston,	500	485 00	500 00
10	New England N'l B'k, Boston,	1,000	1,582 50	1,000 00
45	North National Bank, Boston,	4,500	5,163 75	4,700 00
13	Shawmut Nat'l Bank, Boston, .	1,300	1,550 25	1,300 00
48	Nat'l Revere Bank, Boston, .	4,800	4,472 00	4,800 00
17	Second National Bank, Boston,	1,700	3,145 00	1,900 00
6	Winthrop Nat'l B'k, Boston, .	600	699 00	1,000 00
13	Nat'l Webster Bank, Boston, .	1,300	1,263 75	1,300 00
16	Washington Nat'l B'k, Boston,	1,600	1,744 00	1,600 00
10	Nat'l Union Bank, Boston, .	1,000	1,342 50	1,133 00
40	Hingham N'l Bank, Hingham,	2,800	2,840 00	3,556 00
13	Union Market National Bank, Watertown, ...	1,300	1,720 00	2,400 00
43	Union Nat'l Bank, Weymouth,	4,300	4,386 00	4,300 00
		$48,400	$53,926 75	$53,505 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . .	$10,000	$10,100 00	$10,000 00
Boston & Maine R.R. 4s, . . .	3,000	3,030 00	3,000 00
Fitchburg R.R. 5s, ...	15,000	15,776 00	15,200 00
	$28,000	$28,906 00	$28,200 00

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South Scituate Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$15,405 48	2 per cent.	$48,250 00	5 per cent.	$302,865 36	6 per cent.
15,500 00	4½ "	29,725 00	5½ "	1,200 00	7 "

Value, by books, of real estate held or owned by foreclosure or otherwise,	$12,700 00
Assessed value of the same,	10,900 00
Net income received from same during year ending Oct. 31, 1894,	385 58
Number of loans which are of an amount not exceeding $3,000 each,	371
Aggregate amount of the same,	289,731 36
Total number of loans upon real estate,	330
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, 1894,	27,200 38
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, 1894, { 2 per cent., $9,895 31 / 2 per cent., 9,674 87 }	19,570 18
Number of accounts opened during the year ending Oct. 31, 1894,	48
Number of accounts closed during the year ending Oct. 31, 1894,	72
Total number of open accounts Oct. 31, 1894,	1,180
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	1,653 26
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	24,070 89
Number of same,	160
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	57,300 74
Number of same,	551
Date of examination by commissioner: June 12.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	76	$1,380 19	To the credit —		
Exceeding $50 and not more than $100,	32	2,766 72	Of women, both adult and minor,	63	$5,260 04
Exceeding $100 and not more than $200,	22	3,195 04	Of religious and charitable associations,	7	2,541 67
Exceeding $200 and not more than $500,	21	8,170 96	In trust,	8	3,520 00
Exceeding $500 and less than $1,000,	8	7,307 98			
Of $1,000 or more,	1	1,250 00			
Totals,	160	$24,070 89			

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Federal Reserve Bank of St. Louis

SOUTH WEYMOUTH SAVINGS BANK—SOUTH WEYMOUTH.

Incorporated March 6, 1868. Present number of corporators, 40.

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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$135,000 00	Deposits,	$683,986 97
Bank stock as per schedule,	83,901 00	Guaranty fund,	31,500 00
Loan on bank stock,	132 50	Interest account,	11,293 84
Railroad bonds as per schedule,	74,000 00		
Real estate by foreclosure,	5,479 35		
Loans on real estate,	379,842 00		
Loans on personal security,	2,385 00		
Loans to counties, cities or towns (notes),	29,000 00		
Loans on depositors' books,	75 00		
Deposit in bank, on interest,	15,260 72		
Expense account,	742 51		
Furniture, etc.,	500 00		
Suspense,	30 35		
Taxes,	98 17		
Cash on hand,	334 21		
	$726,780 81		$726,780 81

Cash on Deposit in Bank:—

First National Bank, South Weymouth, ... $15,260 72

Loan on Bank Stock:—

On 3 shares First National Bank, South Weymouth, ... $132 50

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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	$10,200 00	$10,000 00*
of Fall River, Mass., 4s,	15,000	15,525 00	15,000 00
of Saginaw, Mich, 4s,	10,000	10,100 00	10,000 00
of Worcester, Mass., 4½s,	5,000	5,500 00	5,000 00
Town of Attleborough, Mass., 4s,	10,000	10,500 00	10,000 00
of Dalton, Mass., 4s,	5,000	5,200 00	5,000 00
of Needham, Mass., 4s,	5,000	5,250 00	5,000 00
of Orange, Mass., 4s,	5,000	5,250 00	5,000 00
of Weymouth, Mass., 4s,	45,000	47,250 00	45,000 00
of Winchester, Mass., 4s,	10,000	10,150 00	10,000 00
County of Hillsborough, N. H., 4s,	10,000	10,200 00	10,000 00
City of Waterbury, Conn., 4s,	5,000	5,200 00	5,000 00
	$135,000	$140,325 00	$135,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
30	Atlantic Nat'l Bank, Boston,	$3,000	$3,682 50	$3,300 00
40	Boston Nat'l Bank, Boston,	4,000	4,160 00	4,000 00
30	Columbian Nat'l B'k, Boston,	3,000	3,105 00	3,000 00
20	Continental Nat'l Bank, Boston,	2,000	2,300 00	2,000 00
30	N'l B'k of Commerce, Boston,	3,000	3,450 00	3,000 00
40	Eliot National Bank, Boston,	4,000	5,240 00	4,000 00
15	National Eagle Bank, Boston,	1,500	1,200 00	1,200 00
20	Globe Nat'l Bank, Boston,	2,000	1,760 00	1,700 00
45	Howard Nat'l Bank, Boston,	4,500	4,353 75	4,500 00
35	Merchants' Nat'l Bank, Boston,	3,500	5,521 25	4,500 00
30	Manufacturers' N'l B'k, Boston,	3,000	3,000 00	3,000 00
20	Market Nat'l Bank, Boston,	2,000	1,700 00	1,700 00
30	New England N'l B'k, Boston,	3,000	4,680 00	3,400 00
30	N'l B'k of No. America, Boston,	3,000	3,450 00	3,100 00
50	N'l B'k of Redemption, Boston,	5,000	6,125 00	6,000 00
35	National Revere Bank, Boston,	3,500	3,325 00	3,500 00
25	N'l B'k of the Republic, Boston,	2,500	3,975 00	2,700 00
30	Shawmut Nat'l Bank, Boston,	3,000	3,457 50	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	3,600 00	2,800 00
18	Suffolk Nat'l Bank, Boston,	1,800	1,800 00	1,800 00
27	Tremont National B'k, Boston,	2,700	2,376 00	2,600 00
24	Nat'l Webster Bank, Boston,	2,400	2,400 00	2,400 00
60	First N'l B'k, So. Weymouth,	6,000	7,200 00	7,200 00
10	First National Bank, Rockland,	1,000	1,100 00	1,000 00
60	Union Nat'l Bank, Weymouth,	6,000	6,120 00	6,001 00
		$79,900	$91,331 00	$83,901 00

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South Weymouth Savings Bank — Continued.

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	10,200 00	10,000 00
Boston & Lowell R.R. 7s,	5,000	5,050 00	5,000 00
Boston & Maine R R. 4s,	10,000	10,200 00	10,000 00
Concord & Montreal R.R 4s,	5,000	5,100 00	5,000 00
Fitchburg R.R. 4s,	3,000	2,955 00	3,000 00
Fitchburg R.R. 6s,	4,000	4,200 00	4,000 00
Old Colony R.R. 4s,	18,000	18,590 00	18,000 00
Old Colony R.R. 6s,	4,000	4,200 00	4,000 00
Vermont & Massachusetts R.R. 5s,	5,000	5,450 00	5,000 00
	$74,000	$76,095 00	$74,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$293,834 50	6 per cent.	$45,700 00	5 per cent.	$15,260 72	2 per cent.
42,900 00	5½ "	29,000 00	4 "		

Value, by books, of real estate held or owned by foreclosure or otherwise,		$5,479 35
Assessed value of the same,		5,450 00
Net income received from same during year ending Oct. 31, 1894,		358 00
Number of loans which are of an amount not exceeding $3,000 each,	266	
Aggregate amount of the same,		279,734 50
Total number of loans upon real estate,	267	
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, 1894,		36,380 40
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, 1894,	2¼ per cent., $14,467 19 2¼ per cent., 14,737 41	29,204 60
Number of accounts opened during the year ending Oct. 31, 1894,	142	
Number of accounts closed during the year ending Oct. 31, 1894,	104	
Total number of open accounts Oct. 31, 1894,	1,620	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		1,956 77
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		70,975 72
Number of same,	836	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		76,816 06
Number of same,	864	

Date of examination by commissioner: March 20.

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South Weymouth Savings Bank — Concluded.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less, . .	606	$12,167 34	To the credit —		
Exceeding $50 and not more than $100, . .	103	8,986 12	Of women, both adult and minor, . .	404	$29,833 68
Exceeding $100 and not more than $200, . .	52	8,156 50	Of guardians, . .	3	1,284 75
Exceeding $200 and not more than $500, . .	48	17,480 39	Of religious and charitable associations, .	11	512 00
Exceeding $500 and less than $1,000, . . .	17	12,068 50	In trust, ...	33	9,484 92
Of $1,000 or more, . .	10	12,116 87			
Totals, . . .	836	$70,975 72			

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Federal Reserve Bank of St. Louis

SPENCER SAVINGS BANK — SPENCER.

Incorporated April 7, 1871. Present number of corporators, 29.

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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$219,800 00	Deposits,	$724,573 27
Bank stock as per schedule,	57,150 00	Guaranty fund,	20,275 00
Loans on bank stock,	11,450 00	Interest account,	10,512 50
Railroad bonds as per schedule,	96,500 00	Profit and loss account,	3,375 48
Real estate by foreclosure,	4,160 83		
Loans on real estate,	253,152 96		
Loans on personal security,	38,450 00		
Loans to counties, cities or towns (notes),	67,571 17		
Deposit in bank, on interest,	527 47		
Expense account,	550 24		
Premiums,	9,423 58		
	$758,736 25		$758,736 25

Cash on Deposit in Bank: —

Spencer National Bank, Spencer,	$527 47

Loans on Bank Stock, amount on each: —

On 10 shares People's National Bank, Marlborough,	$500 00
On 40 shares Spencer National Bank, Spencer,	4,000 00
On 50 shares First National Bank, Grafton,	1,350 00
On 7 shares Mechanics' National Bank, Worcester,	600 00
On 50 shares Fourth National Bank, Boston,	5,000 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	$3,443 80	$3,000 00
of Boston, Mass., 4s,	2,000	2,059 00	2,000 00
of Cambridge, Mass., 4s,	3,000	3,176 70	3,000 00
of Cleveland, Ohio, 3.65s,	7,000	12,242 20	7,000 00
of Cleveland, Ohio, 4s,	5,000		5,000 00
of Columbus, Ohio, 4s,	12,000	12,000 00	12,000 00*
of Dayton, Ohio, 4s,	3,000	2,980 20	3,000 00*
of Fall River, Mass., 4s,	9,500	9,932 25	9,500 00
of Grand Rapids, Mich, 5s,	10,000	10,100 00	10,000 00
of Haverhill, Mass., 4s,	10,000	10,246 00	10,000 00
of Holyoke, Mass., 4s,	6,000	6,289 80	6,000 00
of Lynn, Mass., 4s,	5,000	16,299 50	5,000 00
of Lynn, Mass., 5s,	10,000		10,000 00
of Marlborough, Mass., 4s,	10,000	10,487 00	10,000 00
of Milwaukee, Wis, 5s,	4,000	4,088 00	4,000 00
of Northampton, Mass., 4s,	5,000	5,134 00	5,000 00
of Taunton, Mass., 4s,	5,000	5,266 50	5,000 00
Town of Beverly, Mass., 4s,	12,000	12,600 00	12,000 00
of Hopkinton, Mass., 4s,	5,000	5,000 00	5,000 00
of Leominster, Mass., 4s,	6,000	6,112 25	6,000 00
of Peabody, Mass., 4s,	10,000	10,440 00	10,000 00
of Spencer, Mass., 4s,	10,000	10,200 00	10,000 00
of Waltham, Mass., 4s,	15,000	15,559 50	15,000 00
of Winchester, Mass., 4s,	5,000	5,165 50	5,000 00
of Cranston, R. I., 4s,	5,000	5,287 50	5,000 00
City of Brockton, Mass., 4s,	3,000	3,046 20	3,000 00
of Burlington, Vt., 4s,	3,000	3,157 50	3,000 00
of Chelsea, Mass., 4s,	10,000	10,153 00	10,000 00
of Everett, Mass., 4s,	3,800	3,836 10	3,800 00
of Malden, Mass., 3½s,	1,000	1,000 00	1,000 00
of New Britain, Conn., 4s,	4,500	4,700 70	4,500 00
of Newton, Mass., 3½s,	5,000	5,000 00	5,000 00
of Oshkosh, Wis., 4½s,	5,000	5,178 50	5,000 00
Town of Randolph, Mass., 4s,	3,000	3,112 50	3,000 00
City of Somerville, Mass., 4s,	4,000	4,041 60	4,000 00
	$219,800	$227,335 80	$219,800 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	$6,274 00	$8,300 00
30	Manufacturers' N'l B'k, Boston,	3,000	3,000 00	3,000 00
20	North National Bank, Boston,	2,000	2,335 00	2,000 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.
112	Nat'l Bank of the Commonwealth, Boston,	$11,200	$14,448 00	$11,200 00
6	N'l B'k of Redemption, Boston,	600	754 50	600 00
3	N'l Hide & Leather B'k, Boston,	300	322 50	300 00
7	Nat'l Webster Bank, Boston,	700	700 00	700 00
15	State Nat'l Bank, Boston,	1,500	1,751 25	1,500 00
7	Leicester Nat'l B'k, Leicester,	700	1,050 00	700 00
35	Leominster Nat'l Bank, Leominster,	3,500	3,675 00	3,500 00
13½	First Nat'l Bank, Grafton,	1,350	1,350 00	1,350 00
14	Oxford Nat'l Bank, Oxford,	1,400	1,470 00	1,400 00
12	Palmer Nat'l Bank, Palmer,	1,200	1,800 00	1,200 00
85	Spencer Nat'l Bank, Spencer,	8,500	10,625 00	8,500 00
25	First Nat'l Bank, Webster,	2,500	2,750 00	2,500 00
5	First Nat'l B'k, Westborough,	500	500 00	500 00
57	City Nat'l Bank, Worcester,	5,700	8,265 00	5,700 00
5	Central N'l Bank, Worcester,	500	725 00	500 00
12	First Nat'l Bank, Worcester,	1,200	1,860 00	1,200 00
25	Mechanics' N'l B'k, Worcester,	2,500	2,500 00	2,500 00
		$57,150	$64,940 25	$57,150 00

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,	20,000	20,417 00	20,000 00
Boston & Maine R R. 4s,	4,000	4,060 00	4,000 00
Boston & Maine R.R. 4½s,	5,000	5,537 50	5,000 00
Fitchburg R.R. 4s,	8,000	8,000 00	8,000 00
Fitchburg R.R. 4½s,	8,000	8,320 00	8,000 00
Leeds & Farmington R.R. 6s,	4,000	4,240 00	4,000 00
Lowell & Lawrence R.R. 6s,	1,000	1,596 00	1,000 00
Maine Central R.R. 6s,	2,000	2,211 60	2,000 00
Maine Central R.R. 7s,	5,500	7,426 75	5,500 00
N. Y. & N. E. R R. (terminal) 4s,	20,000	21,652 00	20,000 00
Old Colony R.R. 4s,	10,000	10,650 00	10,000 00
Old Colony R.R. 6s,	3,000	3,060 00	3,000 00
	$96,500	$103,530 85	$96,500 00

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Spencer Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$1,350 00	0 per cent.	$1,400 00	3½ per cent.	$22,100 00	4½ per cent.
527 47	2 "	59,071 17	4 "	6,400 00	4¾ "
10,000 00	3 "	5,000 00	4¼ "	265,302 96	5 "

Value, by books, of real estate held or owned by foreclosure or otherwise,		$4,160 83
Assessed value of the same,		5,850 00
Net income received from same during year ending Oct. 31, 1894,		290 83
Number of loans which are of an amount not exceeding $3,000 each,	155	
Aggregate amount of the same,		95,125 00
Total number of loans upon real estate,	173	
Amount of investments from which no income is received,		1,350 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		34,770 99
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, 1894,	2 per cent., $14,140 51 2 per cent, 13,938 53	28,079 04
Number of accounts opened during the year ending Oct. 31, 1894,	220	
Number of accounts closed during the year ending Oct. 31, 1894,	312	
Total number of open accounts Oct. 31, 1894,	2,398	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		1,179 43
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		103,846 94
Number of same,	1,320	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		148,126 63
Number of same,	2,053	
Date of examination by commissioner: March 8.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Num. ber.	Amount.
Of $50 and less,	932	$21,715 35	To the credit —		
Exceeding $50 and not more than $100,	217	17,926 00	Of women, both adult and minor,	357	$22,080 00
Exceeding $100 and not more than $200,	71	11,593 61	Of guardians,	1	59 00
Exceeding $200 and not more than $500,	65	23,779 00	Of religious and charitable associations,	12	1,725 00
Exceeding $500 and less than $1,000,	24	17,732 00	In trust,	17	3,555 00
Of $1,000 or more,	11	11,100 98			
Totals,	1,320	$103,846 94			

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Federal Reserve Bank of St. Louis

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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$128,000 00	Deposits,	$3,937,048 92
Bank stock as per schedule,	125,000 00	Guaranty fund,	105,000 00
Loans on bank stock,	32,525 00	Interest account,	7,398 83
Railroad bonds as per schedule,	150,000 00	Profit and loss account,	27,863 40
Loans on railroad stock,	19,125 00	Real estate expense account,	7,993 92
Real estate (for banking purposes),	180,000 00		
Loans on real estate,	2,256,005 00		
Loans on personal security,	707,440 00		
Loans to counties, cities or towns (notes),	10,000 00		
Loans on depositors' books,	2,110 00		
Deposits in banks, on interest,	468,079 52		
Cash on hand,	7,020 55		
	$4,085,305 07		$4,085,305 07

Cash on Deposit in Banks, amount in each: —

Agawam National Bank, Springfield,	$53,000 00
Chapin National Bank, Springfield,	50,000 00
Chicopee National Bank, Springfield,	131,713 79
City National Bank, Springfield,	50,000 00
Pynchon National Bank, Springfield,	50,000 00
Springfield Safe Deposit and Trust Company, Springfield,	50,000 00
Hampshire County National Bank, Northampton,	20,000 00
Springfield National Bank, Springfield,	63,365 73

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Springfield Five Cents Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

On 30 shares Springfield National Bank, Springfield,	$3,000 00
On 40 shares Springfield National Bank, Springfield,	4,000 00
On 53 shares Third National Bank, Springfield,	5,000 00
On 3 shares First National Bank, Westfield,	100 00
On 1 share Springfield Safe Deposit and Trust Company, Springfield,	100 00
On 2 shares Springfield Safe Deposit and Trust Company, Springfield,	200 00
On 21 shares Mechanics' National Bank, Worcester,	1,000 00
On 3 shares National Revere Bank, Boston,	275 00
On 100 shares First National Bank, Springfield,	4,000 00
On 12 shares Agawam National Bank, Springfield,	1,200 00
On 5 shares First National Bank, Chicopee,	
On 5 shares City National Bank, Springfield,	500 00
On 10 shares City National Bank, Springfield,	1,000 00
On 10 shares Chapin National Bank, Springfield,	1,000 00
On 5 shares First National Bank, Springfield,	400 00
On 5 shares Second National Bank, Springfield,	500 00
On 15 shares Second National Bank, Springfield,	1,500 00
On 20 shares Springfield National Bank, Springfield,	1,950 00
On 15 shares First National Bank, Springfield,	600 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 11 shares Agawam National Bank, Springfield,	800 00

Loans on Railroad Stock, amount on each: —

On 10 shares New York, New Haven & Hartford R.R.,	$300 00
On 5 shares New York, New Haven & Hartford R.R.,	500 00
On 112 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 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	$46,000 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
of Cambridge, Mass., 4s,	50,000	54,570 00	50,000 00
of Chicopee, Mass., 4s,	5,000	5,350 00	5,000 00
	$128,000	$140,520 00	$128,000 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 National 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 Co. National Bank, Northampton, . . .	12,500	15,625 00	12,500 00
232	Agawam N'l Bk, Springfield,	23,200	23,200 00	23,200 00
120	Chapin N'l Bank, Springfield,	12,000	13,800 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	6,900 00	5,000 00
115	John Hancock National Bank, Springfield, ...	11,500	13,225 00	11,500 00
120	Pynchon N'l B'k, Springfield,	12,000	18,000 00	12,000 00
122	Second Nat'l Bank, Springfield,	12,200	17,080 00	12,200 00
60	Ware National Bank, Ware, .	6,000	6,900 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	7,800 00	6,000 00
		$125,000	$158,335 00	$125,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Providence R.R. 4s, . .	$50,000	$51,500 00	$50,000 00
Old Colony R.R 4s, ...	50,000	52,020 00	50,000 00
Boston & Albany R.R 4s, . .	50,000	54,060 00	50,000 00
	$150,000	$157,580 00	$150,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$3,017,205 00	5 per cent.	$291,713 79	4 per cent.	$186,365 73	3 per cent.

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Springfield Five Cents Savings Bank — Concluded.

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, 1894,		3,272 78
Number of loans which are of an amount not exceeding $3,000 each,	473	
Aggregate amount of the same,		743,205 00
Total number of loans upon real estate,	558	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		192,766 53
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, 1894,	2 per cent., $70,656 80 2 per cent., 72,951 90	143,608 70
Number of accounts opened during the year ending Oct. 31, 1894,	2,116	
Number of accounts closed during the year ending Oct. 31, 1894,	1,596	
Total number of open accounts Oct. 31, 1894,	11,456	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		9,034 00
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		864,693 40
Number of same,	11,438	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		715,605 29
Number of same,	8,410	
Date of examination by commissioner: April 20.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	8,850	$134,936 08	To the credit —		
Exceeding $50 and not more than $100,	1,112	90,958 08	Of women, both adult and minor,	4,815	$383,095 28
Exceeding $100 and not more than $200,	534	82,275 55	Of guardians,	16	8,111 69
Exceeding $200 and not more than $500,	535	195,815 90	Of religious and charitable associations,	97	19,373 40
Exceeding $500 and less than $1,000,	189	133,559 83	In trust,	166	44,501 59
Of $1,000 or more,	218	227,147 96			
Totals,	11,438	$864,693 40			

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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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$3,261,200 00	Deposits,	$12,048,942 61
Loans on public funds,	1,000 00	Guaranty fund,	435,000 00
Bank stock as per schedule,	989,800 00	Interest account,	80,750 60
Loans on bank stock,	123,850 00	Profit and loss account,	21,166 12
Railroad bonds as per schedule,	1,591,000 00		
Loans on railroad stock,	201,600 00		
Real estate (for banking purposes),	116,500 00		
Real estate by foreclosure,	1,550 00		
Loans on real estate,	4,143,900 00		
Loans on personal security,	1,694,450 00		
Loans to counties, cities or towns (notes),	283,100 00		
Loans on depositors' books,	9,650 00		
Deposits in banks, on interest,	10,000 00		
Deposits in banks, not on interest,	29,107 11		
Cash on hand,	129,152 22		
	$12,585,859 33		$12,585,859 33

Cash on Deposit in Banks, amount in each: —

Agawam National Bank, Springfield,	$1,205 24
Chicopee National Bank, Springfield,	3,884 78
Pynchon National Bank, Springfield,	3,089 29
First National Bank, Springfield,	1,418 48
Second National Bank, Springfield,	1,464 58
Third National Bank, Springfield,	1,963 23
City National Bank, Springfield,	4,451 43
Chapin National Bank, Springfield,	1,334 86

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Springfield Institution for Savings — Continued.

John Hancock National Bank, Springfield,	$1,552 52
Springfield National Bank, Springfield,	1,962 68
Blackstone National Bank, Boston,	1,780 02
Athol National Bank, Athol,	10,000 00
Springfield Safe Deposit and Trust Company, Springfield,	5,000 00

Loan on Public Funds: —

On $1,000 New Hampshire 6s,	$1,000 00

Loans on Bank Stock, amount on each: —

On 20 shares Agawam National Bank, Springfield,	$2,000 00
On 16 shares Chapin National Bank, Springfield,	1,600 00
On 20 shares Chicopee National Bank, Springfield,	600 00
On 12 shares Chicopee National Bank, Springfield,	1,200 00
On 10 shares Chicopee National Bank, Springfield,	1,000 00
On 50 shares Chicopee National Bank, Springfield,	4,200 00
On 29 shares Chicopee National Bank, Springfield,	2,500 00
On 2 shares Chicopee National Bank, Springfield,	200 00
On 7 shares Chicopee National Bank, Springfield,	700 00
On 90 shares City National Bank, Springfield,	9,000 00
On 10 shares City National Bank, Springfield,	1,000 00
On 50 shares City National Bank, Springfield,	5,000 00
On 40 shares City National Bank, Springfield,	4,000 00
On 23 shares First National Bank, Springfield,	1,400 00
On 50 shares First National Bank, Springfield,	5,000 00
On 14 shares First National Bank, Springfield,	1,400 00
On 10 shares First National Bank, Springfield,	900 00
On 20 shares First National Bank, Springfield,	1,900 00
On 9 shares First National Bank, Springfield,	500 00
On 5 shares First National Bank, Springfield,	350 00
On 12 shares John Hancock National Bank, Springfield,	1,000 00
On 9 shares Pynchon National Bank, Springfield,	900 00
On 3 shares Second National Bank, Springfield,	300 00
On 6 shares Second National Bank, Springfield,	300 00
On 6 shares Second National Bank, Springfield,	600 00
On 100 shares Second National Bank, Springfield,	2,000 00
On 8 shares Second National Bank, Springfield,	200 00
On 4 shares Second National Bank, Springfield,	400 00
On 22 shares Second National Bank, Springfield,	2,000 00
On 50 shares Springfield National Bank, Springfield,	5,000 00
On 10 shares Springfield National Bank, Springfield,	1,000 00
On 20 shares Springfield National Bank, Springfield,	2,000 00
On 20 shares Springfield National Bank, Springfield,	2,000 00
On 100 shares Springfield National Bank, Springfield,	10,000 00
On 7 shares Springfield National Bank, Springfield,	600 00
On 5 shares Springfield National Bank, Springfield,	300 00
On 4 shares Springfield National Bank, Springfield,	400 00
On 10 shares Springfield National Bank, Springfield,	600 00
On 5 shares Third National Bank, Springfield,	450 00
On 30 shares Third National Bank, Springfield,	3,000 00
On 10 shares Third National Bank, Springfield,	1,000 00
On 1 share First National Bank, Amherst,	100 00
On 8 shares Hadley Falls National Bank, Holyoke,	800 00

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Springfield Institution for Savings — Continued.

On 54 shares Hampshire County National Bank, Northampton,	$5,400 00
On 70 shares Home National Bank, Holyoke,	5,000 00
On 55 shares Home National Bank, Holyoke,	4,500 00
On 16 shares Lee National Bank, Lee,	1,600 00
On 13 shares Pittsfield National Bank, Pittsfield,	1,100 00
On 10 shares Palmer National Bank, Palmer,	800 00
On 30 shares Northampton National Bank, Northampton,	2,650 00
On 50 shares Ware National Bank, Ware,	4,100 00
On 12 shares Chicopee National Bank, Springfield,	2,650 00
On 15 shares City National Bank, Springfield,	
On 7 shares Chicopee National Bank, Springfield,	850 00
On 4 shares Chapin National Bank, Springfield,	
On 25 shares Chapin National Bank, Springfield,	1,550 00
On 10 shares Agawam National Bank, Springfield,	
On 12 shares John Hancock National Bank, Springfield,	
On 10 shares City National Bank, Springfield,	3,100 00
On 21 shares Chapin National Bank, Springfield,	
On 7 shares Chicopee National Bank, Springfield,	900 00
On 2 shares Second National Bank, Springfield,	
On 9 shares Pynchon National Bank, Springfield,	1,900 00
On 12 shares Chicopee National Bank, Springfield,	
On 4 shares First National Bank, Springfield,	850 00
On 5 shares Second National Bank, Springfield,	
On 50 shares Springfield National Bank, Springfield,	4,500 00
On 5 shares Metacomet National Bank, Fall River,	
On 10 shares Lee National Bank, Lee,	3,000 00
On 20 shares National Mahaiwe Bank, Great Barrington,	

Loans on Railroad Stock, amount on each: —

On 100 shares Boston & Albany R.R.,	$12,400 00
On 4 shares Boston & Albany R.R.,	600 00
On 37 shares Boston & Albany R.R.,	2,000 00
On 16 shares Boston & Albany R.R.,	250 00
On 2 shares Boston & Albany R.R.,	300 00
On 10 shares Boston & Albany R.R,	850 00
On 32 shares Boston & Albany R.R,	1,250 00
On 15 shares Boston & Albany R R.,	2,000 00
On 5 shares Boston & Albany R.R.,	400 00
On 2 shares Boston & Albany R.R.,	300 00
On 100 shares Boston & Albany R.R.,	8,000 00
On 1 share Boston & Albany R R.,	150 00
On 2 shares Boston & Albany R.R.,	300 00
On 1 share Boston & Albany R.R.,	100 00
On 2 shares Boston & Albany R.R.,	300 00
On 5 shares New York, New Haven & Hartford R.R.,	700 00
On 4 shares New York, New Haven & Hartford R.R.,	500 00
On 7 shares New York, New Haven & Hartford R.R.,	200 00
On 132 shares New York, New Haven & Hartford R.R.,	16,750 00
On 200 shares New York, New Haven & Hartford R.R.,	30,000 00
On 4 shares New York, New Haven & Hartford R.R.,	400 00
On 66 shares New York, New Haven & Hartford R.R.,	8,300 00
On 4 shares New York, New Haven & Hartford R.R.,	500 00
On 50 shares New York, New Haven & Hartford R.R.,	6,600 00

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Springfield Institution for Savings — Continued.

On 10 shares New York, New Haven & Hartford R.R.,	$250 00
On 2 shares New York, New Haven & Hartford R.R.,	200 00
On 113 shares New York, New Haven & Hartford R.R.,	11,000 00
On 30 shares New York, New Haven & Hartford R R.,	4,200 00
On 9 shares New York, New Haven & Hartford R.R ,	1,200 00
On 50 shares New York, New Haven & Hartford R.R.,	4,050 00
On 200 shares New York, New Haven & Hartford R.R.,	26,150 00
On 7 shares New York, New Haven & Hartford R.R.,	900 00
On 6 shares New York, New Haven & Hartford R.R.,	500 00
On 2 shares New York, New Haven & Hartford R R.,	200 00
On 13 shares New York, New Haven & Hartford R R.,	1,350 00
On 53 shares New York, New Haven & Hartford R R ,	7,000 00
On 18 shares New York, New Haven & Hartford R.R ,	1,100 00
On 28 shares New York, New Haven & Hartford R. R.,	2,800 00
On 6 shares New York, New Haven & Hartford R.R.,	600 00
On 9 shares New York, New Haven & Hartford R.R.,	900 00
On 8 shares New York, New Haven & Hartford R.R.,	1,000 00
On 3 shares New York, New Haven & Hartford R.R.,	350 00
On 11 shares New York, New Haven & Hartford R.R.,	150 00
On 5 shares Old Colony R R ,	} 3,000 00
On 20 shares New York, New Haven & Hartford R.R.,	
On 25 shares Boston & Albany R.R.,	} 19,000 00
On 118 shares New York, New Haven & Hartford R. R.	
On 30 shares Boston & Albany R.R.,	} 6,300 00
On 30 shares New York, New Haven & Hartford R.R.,	
On 30 shares Boston & Albany R.R.,	} 16,250 00
On 85 shares New York, New Haven & Hartford R.R.	

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,	3,000	3,060 00	3,000 00
State of New Hampshire 6s,	116,000	129,225 00	126,000 00
City of Bangor, Me., 6s,	12,000	13,710 00	12,000 00
of Boston, Mass., 4s,	250,000	258,250 00	255,000 00
of Boston, Mass., 6s,	25,000	29,500 00	25,000 00
of Boston, Mass., 5s,	29,000	33,060 00	29,000 00
of Burlington, Vt, 4s,	100,000	104,500 00	100,000 00
of Cambridge, Mass., 4s,	200,000	207,865 00	205,000 00
of Cleveland, Ohio, 6s,	29,000	31,030 00	29,000 00
of Detroit, Mich., 4s,	50,000	53,500 00	50,000 00
of Fall River, Mass., 4s,	30,000	30,180 00	30,000 00
of Hartford, Conn., 6s,	70,000	74,900 00	71,000 00
of Holyoke, Mass , 6s,	54,000	59,400 00	54,000 00
of Haverhill, Mass., 4s,	50,000	51,500 00	50,000 00
of Lawrence, Mass., 4s,	10,000	10,200 00	10,000 00
of Meriden, Conn., 4s,	20,000	20,400 00	20,000 00
of Middletown, Conn., 6s,	2,000	2,200 00	2,000 00
of New Bedford, Mass., 4s,	30,000	30,600 00	30,000 00

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Springfield Institution for Savings — Continued.

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of New Bedford, Mass., 6s,	$6,000	$6,600 00	$6,000 00
of New Bedford, Mass., 7s,	50,000	65,000 00	55,000 00
of New Haven, Conn., 4s,	50,000	52,500 00	50,000 00
of New Haven, Conn., 6s,	1,200	1,320 00	1,200 00
of New Haven, Conn., 7s,	20,000	24,000 00	22,000 00
of Newton, Mass., 4s,	50,000	52,000 00	50,000 00
of Newton, Mass , 5s,	10,000	11,200 00	10,000 00
of Newton, Mass , 6s,	55,000	65,450 00	56,000 00
of Northampton, Mass., 4s,	130,000	131,300 00	130,000 00
of Norwich, Conn , 5s,	29,000	32,190 00	29,000 00
of Norwich, Conn., 7s,	34,000	42,500 00	37,000 00
of Pittsfield, Mass., 4s,	30,000	30,600 00	30,000 00
of Pittsfield, Mass., 4½s,	5,000	5,000 00	5,000 00
of Providence, R. I., 5s,	109,000	117,720 00	113,000 00
of Providence, R. I., 6s,	48,000	54,000 00	53,000 00
of Salem, Mass., 4s,	6,000	6,120 00	6,000 00
of Springfield, Mass., 4s,	83,000	86,860 00	83,000 00
of Springfield, Mass., 6s,	27,000	32,400 00	27,000 00
of Springfield, Mass., 7s,	295,000	353,320 00	325,000 00
of Taunton, Mass., 4s,	50,000	53,000 00	50,000 00
of Waterbury, Conn., 4s,	6,000	6,000 00	6,000 00
of Waterbury, Conn., 7s,	14,000	14,980 00	14,000 00
of Worcester, Mass., 4s,	110,000	114,400 00	110,000 00
of Worcester, Mass., 5s,	80,000	84,000 00	80,000 00
Town of Brookline, Mass., 5s,	50,000	51,000 00	50,000 00
of Brookline, Mass., 6s,	5,000	5,000 00	5,000 00
of Brookline, Mass., 7s,	19,000	20,520 00	20,000 00
of Danvers, Mass , 5s,	21,000	23,100 00	21,000 00
of Leominster, Mass , 4s,	10,000	10,000 00	10,000 00
of Meriden, Conn., 4s,	30,000	30,600 00	30,000 00
of Westfield, Mass., 4s,	15,000	15,000 00	15,000 00
of Chicopee, Mass., 4s,	100,000	102,000 00	100,000 00
United States 5s,	150,000	178,500 00	173,000 00
City of Fitchburg, Mass , 4s,	25,000	25,625 00	25,000 00
Town of Everett, Mass., 4s,	20,000	20,800 00	20,000 00
City of Providence, R. I., 4s,	85,000	93,200 00	90,000 00
of Hartford, Conn., 4s,	125,000	132,500 00	125,000 00
of Middletown, Conn., 4s,	20,000	20,400 00	20,000 00
Town of Meriden, Conn., 6s,	14,000	15,120 00	14,000 00
	$3,167,200	$3,423,905 00	$3,261,200 00

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Springfield Institution for Savings — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
45	First National Bank, Adams, .	$4,500	$2,025 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 Nat'l 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
100	Blackstone N'l Bank, Boston, .	10,000	10,000 00	10,000 00
100	Columbian Nat'l Bank, Boston,	10,000	10,300 00	10,000 00
30	Eliot National Bank, Boston, .	3,000	3,900 00	3,000 00
50	Faneuil Hall N'l B'k, Boston,	5,000	6,500 00	6,000 00
200	Freeman's Nat'l Bank, Boston,	20,000	17,000 00	19,000 00
150	Hamilton Nat'l Bank, Boston,	15,000	16,500 00	15,000 00
133	Howard Nat'l Bank, Boston, .	13,300	12,635 00	13,300 00
150	Merchants' N'l Bank, Boston,	15,000	23,550 00	19,000 00
25	Mt. Vernon N'l Bank, Boston,	2,500	3,000 00	2,500 00
50	N'l B'k of Commerce, Boston,	5,000	5,750 00	5,000 00
100	National Bank of the Commonwealth, Boston, . . .	10,000	13,000 00	12,000 00
175	N'l B'k of No. America, Boston,	17,500	20,125 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	12,000 00	13,500 00
50	N'l Eagle Bank, Boston, . .	5,000	4,150 00	5,000 00
20	Nat'l Exchange Bank, Boston,	2,000	2,500 00	2,000 00
50	N'l Hide & Leather B'k, Boston,	5,000	5,350 00	5,000 00
150	Nat'l Revere Bank, Boston, .	15,000	14,250 00	15,000 00
43	Nat'l Union Bank, Boston, .	4,300	5,762 00	4,300 00
200	North Nat'l Bank, Boston, .	20,000	23,000 00	23,000 00
70	Old Boston Nat'l Bank, Boston,	7,000	7,280 00	7,000 00
100	Shawmut N'l Bank, Boston, .	10,000	11,500 00	10,000 00
75	State Nat'l Bank, Boston, .	7,500	8,625 00	7,500 00
50	Suffolk Nat'l Bank, Boston, .	5,000	5,000 00	5,000 00
150	Tremont Nat'l Bank, Boston, .	15,000	12,750 00	15,000 00
30	Washington N'l Bank, Boston,	3,000	3,210 00	3,000 00
50	Nat'l Webster Bank, Boston, .	5,000	5,000 00	4,500 00
200	First National Bank, Chicopee,	20,000	30,000 00	28,000 00
15	First N'l Bank, Easthampton,	1,500	1,875 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
200	City Nat'l Bank, Holyoke, .	20,000	22,000 00	21,500 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, . .	5,000	3,750 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	6,000 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	12,500 00	12,000 00

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Federal Reserve Bank of St. Louis

Springfield Institution for Savings — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount invested.
74	Pittsfield N'l Bank, Pittsfield, .	$7,400	$8,880 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	7,000 00	7,000 00
25	Hampden N'l B'k, Westfield,	2,500	3,500 00	2,500 00
400	Agawam N'l B'k, Springfield, .	40,000	44,000 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	75,000 00	70,500 00
300	City Nat'l Bank, Springfield, .	30,000	43,500 00	35,000 00
450	First Nat'l Bank, Springfield, .	45,000	54,000 00	60,000 00
216	John Hancock National Bank, Springfield, ...	21,600	27,000 00	22,500 00
410	Pynchon N'l B'k, Springfield,	41,000	61,500 00	63,000 00
361	Second N'l Bank, Springfield,	36,100	48,735 00	54,100 00
402	Third Nat'l Bank, Springfield,	40,200	80,400 00	66,000 00
163	Springfield Safe Deposit and Trust Company, Springfield,	16,300	22,820 00	18,500 00
10	Nat'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 N'l B'k Springfield,	10,000	12,500 00	12,500 00
		$833,400	$1,085,492 00	$989,800 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 5s, . .	$320,000	$345,600 00	$320,000 00
Boston, Clinton & Fitchburg R.R 5s,	21,000	23,520 00	21,000 00
Boston & Lowell R.R. 6s, . .	20,000	20,600 00	20,000 00
Boston & Providence R.R. 4s, . .	90,000	94,500 00	90,000 00
Fitchburg R.R. 5s, ...	100,000	103,000 00	100,000 00
Leeds & Farmington R.R 6s, . .	10,000	10,200 00	10,000 00
New Haven & Northampton R.R. 5s,	46,000	50,600 00	47,000 00
New Haven & Northampton R.R. 7s,	68,000	74,800 00	72,000 00
N. Y., N. H & Hartford R.R. 4s, .	50,000	52,000 00	50,000 00
N. Y., Providence & Boston R R. 7s,	70,000	77,700 00	76,000 00
Old Colony R.R. 4½s, . . .	45,000	47,250 00	45,000 00
Old Colony R.R. 6s, ...	17,000	17,510 00	17,000 00
Providence & Worcester R.R. 6s, .	13,000	13,585 00	13,000 00
Vermont Valley R.R. 5s, . .	10,000	11,000 00	10,000 00
Boston & Albany R.R. 4s, . .	100,000	105,000 00	100,000 00
Boston & Lowell R R. 4s, . .	100,000	101,000 00	100,000 00

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Springfield Institution for Savings — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4½s,	$200,000	$220,000 00	$200,000 00
Connecticut River R.R. 4s,	100,000	104,000 00	100,000 00
Danbury & Norwalk R.R. 5s,	50,000	57,000 00	50,000 00
Old Colony R.R. 4s,	100,000	104,000 00	100,000 00
Sullivan County R.R. 4s,	50,000	50,500 00	50,000 00
	$1,580,000	$1,683,365 00	$1,591,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$59,500 00	3½ per cent.	$107,950 00	4 per cent.	$5,824,700 00	5 per cent.
10,000 00	3 6/10 "	330,400 00	4½ "	90,000 00	7 "
45,000 00	3¾ "				

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,		1,550 00
Assessed value of the same,		1,400 00
Number of loans which are of an amount not exceeding $3,000 each,	1,282	
Aggregate amount of the same,		1,679,600 00
Total number of loans upon real estate,	1,382	
Amount of investments from which no income is received,		1,550 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		594,026 73
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, 1894,	2 per cent, $224,709 99 2 per cent., 229,412 65	454,122 64
Number of accounts opened during the year ending Oct. 31, 1894,	4,382	
Number of accounts closed during the year ending Oct. 31, 1894,	3,653	
Total number of open accounts Oct. 31, 1894,	29,604	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		23,683 60
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		2,142,050 16
Number of same,	27,162	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		2,137,293 05
Number of same,	25,551	
Date of examination by commissioner: October 24.		

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Federal Reserve Bank of St. Louis

Springfield Institution for Savings — Concluded.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less, . .	20,433	$400,872 14	To the credit —		
Exceeding $50 and not more than $100, . .	3,265	264,933 42	Of women, both adult and minor, . .	12,722	$960,174 07
Exceeding $100 and not more than $200, . .	1,379	214,829 11	Of guardians, . .	83	22,640 03
Exceeding $200 and not more than $500, . .	1,136	397,549 77	Of religious and charitable associations, .	465	58,791 83
Exceeding $500 and less than $1,000, . . .	458	324,149 18	In trust, ...	788	187,049 92
Of $1,000 or more, . .	491	539,716 54			
Totals, . . .	27,162	$2,142,050 16			

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STONEHAM FIVE CENTS SAVINGS BANK — STONEHAM.

Incorporated March 28, 1855. Present number of corporators, 29.

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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$296,000 00	Deposits,	$678,384 73
Bank stock as per schedule,	5,000 00	Guaranty fund,	22,467 55
Loans on bank stock,	5,000 00	Interest account,	17,057 41
Railroad bonds as per schedule,	126,000 00	Profit and loss account,	5,579 56
Real estate by foreclosure,	759 58		
Loans on real estate,	220,969 73		
Loans on personal security,	2,150 00		
Loans to counties, cities or towns (notes),	53,800 00		
Loans on depositors' books,	50 00		
Deposits in banks, on interest,	10,127 53		
Deposits in banks, not on interest,	111 14		
Expense account,	1,970 89		
Cash on hand,	1,550 38		
	$723,489 25		$723,489 25

Cash on Deposit in Banks, amount in each: —

Stoneham National Bank, Stoneham,	$10,127 53
Blackstone National Bank, Boston,	111 14

Loan on Bank Stock: —

On 50 shares National Bank of So. Reading, Wakefield,	$5,000 00

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Federal Reserve Bank of St. Louis

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	$46,025 00	$45,000 00
of Chicago, Ill., 4s,	10,000	10,200 00	10,000 00*
of Cleveland, Ohio, 4s,	6,000	6,060 00	6,000 00
of Columbus, Ohio, 4s,	26,000	26,000 00	26,000 00*
of Dayton, Ohio, 4s,	10,000	10,100 00	10,000 00*
of Dayton, Ohio, 5s,	11,000	11,440 00	11,000 00*
of Fort Wayne, Ind., 4½s,	10,000	10,800 00	10,000 00
of Grand Rapids, Mich., 4½s,	22,000	23,760 00	22,000 00
of Middletown, Conn., 4s,	10,000	10,200 00	10,000 00
of Rockland, Mass., 4s,	10,000	10,400 00	10,000 00
of Rockingham, Vt., 4s,	13,000	13,130 00	13,000 00
of Spencer, Mass., 4s,	15,000	15,675 00	15,000 00
Town of Beverly, Mass., 4s,	10,000	10,400 00	10,000 00
of Leominster, Mass., 4s,	20,000	20,400 00	20,000 00
of Maynard, Mass., 4s,	10,000	10,400 00	10,000 00
of Montague, Mass., 4s,	28,000	28,560 00	28,000 00
City of Milwaukee, Wis., 5s,	15,000	15,900 00	15,000 00
Town of Webster, Mass., 4s,	15,000	15,600 00	15,000 00
County of Aroostook, Me., 4½s,	10,000	10,550 00	10,000 00
	$296,000	$305,600 00	$296,000 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	$30,300 00	$30,000 00
Boston & Maine R.R. 4s,	10,000	10,200 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	20,400 00	20,000 00
Fitchburg R.R. 4s,	15,000	14,775 00	15,000 00
Fitchburg R.R. 5s,	5,000	5,300 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	21,100 00	20,000 00
Vermont & Massachusetts R.R. 5s,	10,000	10,900 00	10,000 00
Troy & Boston R.R. 7s,	5,000	7,000 00	5,000 00
	$126,000	$131,025 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.
$10,127 53	2½ per cent.	$5,000 00	4½ per cent.	$139,445 11	6 per cent.
43,800 00	4 "	54,400 00	5 "	7,424 62	7 "
10,000 00	4¼ "	21,900 00	5½ "		

Value, by books, of real estate held or owned by foreclosure or otherwise,		$759 58
Assessed value of the same,		3,100 00
Net income received from same during year ending Oct. 31, 1894,		86 22
Number of loans which are of an amount not exceeding $3,000 each,	179	
Aggregate amount of the same,		146,069 73
Total number of loans upon real estate,	188	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		31,813 83
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, 1894,	2 per cent., $12,625 97 2 per cent., 12,591 39	25,217 36
Number of accounts opened during the year ending Oct. 31, 1894,	313	
Number of accounts closed during the year ending Oct. 31, 1894,	282	
Total number of open accounts Oct. 31, 1894,	2,995	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		1,716 00
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		147,003 66
Number of same,	2,597	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		151,824 92
Number of same,	2,322	
Date of examination by commissioner: June 29.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	2,086	$37,557 61	To the credit—		
Exceeding $50 and not more than $100,	256	20,812 48	Of women, both adult and minor,	1,199	$61,284 61
Exceeding $100 and not more than $200,	128	20,609 12	Of guardians,	9	3,019 86
Exceeding $200 and not more than $500,	86	30,669 32	Of religious and charitable associations,	38	2,922 40
Exceeding $500 and less than $1,000,	20	15,196 98	In trust,	143	12,001 51
Of $1,000 or more,	21	22,158 15			
Totals,	2,597	$147,003 66			

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SUFFOLK SAVINGS BANK FOR SEAMEN AND OTHERS— BOSTON.

Incorporated March 7, 1833. Present number of corporators, 179.

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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$4,204,978 42	Deposits,	$28,019,929 52
Loans on public funds,	110,000 00	Guaranty fund,	850,724 40
Bank stock as per schedule,	599,625 00	Profit and loss account,	131,078 87
Loans on bank stock,	24,000 00	Suspense,	6,213 71
Railroad bonds as per schedule,	6,079,757 56		
Loan on railroad bonds,	100,000 00		
Loan on railroad stock,	10,000 00		
Railroad notes,	200,000 00		
Real estate (for banking purposes),	180,000 00		
Real estate by foreclosure,	5,610 28		
Loans on real estate,	9,133,300 53		
Loans on personal security,	5,348,000 00		
Loans to counties, cities or towns (notes),	1,200,000 00		
Deposits in banks, on interest,	1,456,148 67		
Deposits in banks, not on interest,	8,630 87		
Expense account,	3,311 12		
Bank building account,	1,579 22		
Cash on hand,	343,004 83		
	$29,007,946 50		$29,007,946 50

Cash on Deposit in Banks, amount in each:—

New England National Bank, Boston,	$384,981 26
Merchants' National Bank, Boston,	272,997 65
Eagle National Bank, Boston,	51,899 21
Atlantic National Bank, Boston,	169,646 03
National Revere Bank, Boston,	205,608 95
Market National Bank, Boston,	131,088 40
Columbian National Bank, Boston,	248,558 04

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Suffolk Savings Bank for Seamen and Others, Boston — Continued.

Loans on Public Funds, amount on each: —

On $100,000 City of Malden 4s,	$100,000 00
On $5,000 City of Marlborough 4s,	
On $10,000 City of Providence 6s,	10,000 00

Loans on Bank Stock, amount on each: —

On 154 shares Market National Bank, Boston,	$10,000 00
On 200 shares Tremont National Bank, Boston,	14,000 00

Loan on Railroad Bonds: —

On $105,000 Old Colony R.R. 4s,	$100,000 00

Loan on Railroad Stock: —

On 100 shares New York, New Haven & Hartford R.R.,	$10,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	$1,695,000 00	$1,816,837 50	$1,695,000 00
of Boston, Mass., 5s,	947,562 50	1,067,110 31	976,662 50
of Chicago, Ill., 4s,	350,000 00	357,000 00	350,000 00*
of New Bedford, Mass., 3½s,	30,000 00	30,000 00	30,000 00
of New Bedford, Mass., 6s,	10,000 00	10,600 00	10,000 00
of New York, N. Y., 6s,	100,000 00	114,000 00	113,220 00
of Providence, R. I., 4s,	100,000 00	113,000 00	100,000 00
of Providence, R. I., 5s,	144,761 35	146,932 77	145,095 92
of Springfield, Mass., 4s,	50,000 00	51,875 00	50,000 00
of Waltham, Mass., 4s,	75,000 00	75,937 50	75,000 00
of Worcester, Mass., 4s,	100,000 00	105,000 00	100,000 00
Town of Ayer, Mass., 4s,	60,000 00	61,800 00	60,000 00
City of Hartford, Ct., 4s,	200,000 00	210,500 00	200,000 00
of New Bedford, Mass., 4s,	100,000 00	103,000 00	100,000 00
of Quincy, Mass, 4s,	200,000 00	203,500 00	200,000 00
	$4,162,323 85	$4,467,093 08	$4,204,978 42

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
85	Atlantic Nat'l Bank, Boston,	$8,500	$10,370 00	$8,500 00
654	Atlas National Bank, Boston,	65,400	76,518 00	65,400 00
30	Boylston Nat'l Bank, Boston,	3,000	3,660 00	3,000 00
211	National City Bank, Boston,	21,100	17,302 00	21,100 00
492	Columbian N'l Bank, Boston,	49,200	50,184 00	49,200 00

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Federal Reserve Bank of St. Louis

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.
169	N'l B'k of Commerce, Boston,	$16,900	$19,435 00	$16,900 00
138	Continental N'l Bank, Boston,	13,800	15,732 00	13,800 00
461	National Eagle Bank, Boston,	46,100	37,802 00	46,100 00
48	Freeman's Nat'l Bank, Boston,	4,800	4,080 00	4,800 00
150	Hamilton Nat'l Bank, Boston,	15,000	16,500 00	15,000 00
211	N'l Hide & Leather B'k, Boston,	21,100	26,028 00	21,100 00
150	Howard Nat'l Bank, Boston, .	15,000	14,400 00	15,000 00
150	Market Nat'l Bank, Boston, .	15,000	12,750 00	15,000 00
658	Merchants' Nat'l Bank, Boston,	65,800	103,306 00	65,800 00
50	Massachusetts N'l B'k, Boston,	5,000	4,900 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	5,250 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	15,900 00	10,000 00
400	National Revere Bank, Boston,	40,000	38,400 00	40,000 00
244	Shawmut Nat'l Bank, Boston, .	24,400	28,304 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	15,428 00	13,300 00
136	Suffolk National Bank, Boston,	13,600	13,600 00	13,600 00
187	Tremont Nat'l Bank, Boston, .	18,700	16,456 00	18,700 00
100	National Union Bank, Boston,	10,000	13,400 00	10,000 00
411	Nat'l Webster Bank, Boston, .	41,100	40,278 00	41,100 00
150	Washington N'l B'k, Boston, .	15,000	15,000 00	15,000 00
175	Bay State N'l B'k, Lawrence, .	13,125	22,750 00	13,125 00
25	Railroad Nat'l Bank, Lowell, .	2,500	2,975 00	2,500 00
		$599,625	$671,336 00	$599,625 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s, . .	$100,000 00	$113,000 00	$100,000 00
Boston & Lowell R.R. 4s, .	650,000 00	656,500 00	650,000 00
Boston & Providence R R. 4s,	200,000 00	208,000 00	200,000 00
Eastern R.R. 6s, . . .	438,200 20	534,368 24	512,517 56
Conn. & Passumpsic Rivers R.R. 4s, ...	400,000 00	410,000 00	400,000 00
Fitchburg R.R. 5s, . . .	300,000 00	309,000 00	313,500 00
Holyoke & Westfield R R. 4s,	100,000 00	103,000 00	100,000 00
N. Y. & N. E. R.R., (terminal) 4s,	500,000 00	500,000 00	500,000 00
Old Colony R.R. 4s, . .	1,400,000 00	1,447,750 00	1,409,500 00
Old Colony R R. 6s, . .	200,000 00	208,000 00	200,000 00

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Federal Reserve Bank of St. Louis

Suffolk Savings Bank for Seamen and Others, Boston — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Portland & Ogdensburg R.R. 6s,	$139,000 00	$152,900 00	$161,240 00
Providence & Worcester R.R. 6s,	250,000 00	265,937 50	250,000 00
Boston & Albany R.R. 6s, .	173,000 00	176,460 00	173,000 00
Boston & Maine R.R. 4½s, .	750,000 00	828,750 00	750,000 00
Connecticut River R.R. 4s, .	300,000 00	307,500 00	300,000 00
Worcester & Nashua R.R. 5s, .	60,000 00	61,050 00	60,000 00
	$5,960,200 20	$6,282,215 74	$6,079,757 56

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$500,000 00	1⅞ per cent.	$40,000 00	3⅝ per cent.	$20,000 00	4¾ per cent.
1,825,060 27	2 "	695,000 00	3¾ "	989,300 00	5 "
181,088 40	2½ "	9,108,800 53	4 "	24,300 00	5½ "
130,000 00	2⅝ "	1,321,000 00	4¼ "	64,130 00	6 "
20,000 00	2⅞ "	1,610,770 00	4½ "	7,000 00	7 "
1,045,000 00	3½ "				

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, 1894,		2,090 31
Value, by books, of other real estate held or owned by foreclosure or otherwise,		5,610 28
Assessed value of the same,		10,400 00
Net income received from same during year ending Oct. 31, 1894,		429 38
Number of loans which are of an amount not exceeding $3,000 each,	56	
Aggregate amount of the same,		114,850 00
Total number of loans upon real estate,	320	
Amount of investments from which no income is received,		24,950 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		1,217,834 09
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, 1894,	2 per cent., $511,500 38 2 per cent., 524,884 29	1,036,384 67
Number of accounts opened during the year ending Oct. 31, 1894,	7,982	
Number of accounts closed during the year ending Oct. 31, 1894,	6,231	
Total number of open accounts Oct. 31, 1894,	62,490	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		38,725 38

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Suffolk Savings Bank for Seamen and Others, Boston — Concluded.

Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		4,975,710 00
Number of same,	51,031	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		4,775,551 74
Number of same,	48,422	

Date of examination by commissioner: December 19.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	33,014	$742,855 00	To the credit —		
Exceeding $50 and not more than $100,	8,593	709,433 00	Of women, both adult and minor,	25,414	$2,496,738 00
Exceeding $100 and not more than $200,	4,132	647,297 00	Of guardians,	297	60,787 00
Exceeding $200 and not more than $500,	3,288	1,182,611 00	Of religious and charitable associations,	195	25,140 00
Exceeding $500 and less than $1,000,	1,171	860,514 00	In trust,	5,968	458,087 00
Of $1,000 or more,	833	833,000 00			
Totals,	51,031	$4,975,710 00			

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Federal Reserve Bank of St. Louis

TAUNTON SAVINGS BANK — TAUNTON.

Incorporated Feb. 9, 1869. Present number of corporators, 93.

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,
GEORGE 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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$303,711 25	Deposits,	$1,681,417 68
Bank stock as per schedule,	108,514 76	Guaranty fund,	60,714 20
Loans on bank stock,	2,900 00	Interest account,	22,254 73
Railroad bonds as per schedule,	371,350 00	Surplus account,	27,798 91
Real estate by foreclosure,	12,262 69		
Loans on real estate,	502,639 44		
Loans on personal security,	462,650 00		
Deposits in banks, on interest,	19,472 80		
Deposits in banks, not on interest,	5,378 13		
Expense account,	1,662 86		
Profit and loss,	08		
Cash on hand,	1,643 51		
	$1,792,185 52		$1,792,185 52

Cash on Deposit in Banks, amount in each: —

National Bank of the Republic, Boston,	$19,472 80
Taunton National Bank, Taunton,	5,378 13

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, Taunton,	400 00

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Federal Reserve Bank of St. Louis

Taunton Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Canton, Ohio, 5s,	$15,000	$16,461 50	$15,000 00*
of Dayton, Ohio, 5s,	10,000	11,390 00	10,000 00*
of Des Moines, Iowa, 4½s,	15,000	15,219 00	15,000 00
of New Bedford, Mass., 4s,	10,000	10,558 00	9,975 00
of Taunton, Mass., 4s,	97,200	103,096 14	98,955 00
of Taunton, Mass., 6s,	2,000	2,016 20	2,000 00
Town of Peabody, Mass., 4s,	25,000	26,185 00	25,000 00
County of Aroostook, Me., 4s,	20,000	20,000 00	20,000 00
State of New Hampshire 6s,	1,000	1,194 00	1,000 00
City of Cambridge, Mass., 4s,	45,000	49,117 50	47,250 00
of Detroit, Mich., 4s,	30,000	32,532 00	30,000 00
United States 5s,	25,000	29,750 00	29,531 25
	$295,200	$317,519 34	$303,711 25

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
55	Atlas Nat'l Bank, Boston,	$5,500	$6,380 00	$6,100 00
10	Atlantic Nat'l Bank, Boston,	1,000	1,220 00	1,200 00
7	Blackstone N'l Bank, Boston,	700	700 00	700 00
12	Boylston Nat'l Bank, Boston,	1,200	1,464 00	1,400 00
100	National City Bank, Boston,	10,000	8,200 00	8,200 00
5	N'l B'k of Commerce, Boston,	500	570 00	500 00
8	Columbian N'l Bank, Boston,	800	824 00	800 00
10	Continental Nat'l B'k, Boston,	1,000	1,140 00	1,000 00
11	National Eagle Bank, Boston,	1,100	902 00	902 00
20	National Exchange B'k, Boston,	2,000	2,520 00	2,200 00
17	Freeman's Nat'l Bank, Boston,	1,700	1,683 00	1,695 75
44	Hamilton Nat'l Bank, Boston,	4,400	4,840 00	4,840 00
3	Howard Nat'l Bank, Boston,	300	288 00	300 00
6	Merchants' Nat'l Bank, Boston,	600	942 00	700 00
33	Mt. Vernon N'l Bank, Boston,	3,300	3,894 00	3,894 00
11	North National Bank, Boston,	1,100	1,265 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	2,162 00	2,162 00
25	N'l B'k of the Republic, Boston,	2,500	3,950 00	3,200 00
25	N'l B'k of Redemption, Boston,	2,500	3,125 00	2,900 00
20	Second National Bank, Boston,	2,000	3,600 00	2,900 00
12	Shawmut Nat'l Bank, Boston,	1,200	1,380 00	1,300 00
11	Tremont Nat'l Bank, Boston,	1,100	935 00	935 00
7	Nat'l Webster Bank, Boston,	700	686 00	700 00
17	First Nat'l B'k, New Bedford,	1,700	2,448 00	2,211 01

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Taunton Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
102	National Bank of Commerce, New Bedford,	$10,200	$8,160 00	$8,160 00
200	Merchants' Nat'l Bank, New Bedford,	20,000	39,000 00	27,200 00
34	Bristol County National Bank, Taunton,	3,400	4,522 00	4,405 00
9	Machinists' N'l B'k, Taunton,	900	1,512 00	1,260 00
109	Taunton Nat'l Bank, Taunton,	10,900	16,350 00	14,250 00
		$95,600	$126,232 00	$108,514 76

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	$2,000	$2,257 20	$2,000 00
Boston & Lowell R.R. 4s,	20,000	20,374 00	20,000 00
Boston & Maine R.R. 4s,	50,000	51,270 00	50,000 00
Concord & Montreal R.R. 4s,	50,000	51,630 00	50,000 00
Fitchburg R.R. 5s,	25,000	26,510 50	25,000 00
Maine Central R.R. 4½s,	20,000	21,250 00	20,000 00
Old Colony R.R. 4s,	75,000	78,290 00	75,000 00
Old Colony R.R. 6s,	35,000	37,156 00	35,000 00
Worcester, Nashua & Rochester R.R. 4s,	30,000	30,894 00	30,000 00
Boston & Maine R.R. 4½s,	45,000	49,837 50	48,750 00
Boston & Providence R.R. 4s,	15,000	16,047 00	15,000 00
	$367,000	$385,516 20	$371,350 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$19,472 80	2 per cent.	$89,000 00	4½ per cent.	$50,600 00	5½ per cent.
363,500 00	4 "	18,000 00	4¾ "	211,794 08	6 "
45,000 00	4¼ "	190,295 36	5 "		

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Taunton Savings Bank — Concluded.

Value, by books, of real estate held or owned by foreclosure or otherwise,		$12,262 69
Assessed value of the same,		12,200 00
Net income received from same during year ending Oct. 31, 1894,		578 47
Number of loans which are of an amount not exceeding $3,000 each,	315	
Aggregate amount of the same,		302,386 73
Total number of loans upon real estate,	317	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		85,061 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, 1894,	2 per cent., $31,908 70 2 per cent., 31,950 30	63,859 00
Number of accounts opened during the year ending Oct. 31, 1894,	477	
Number of accounts closed during the year ending Oct. 31, 1894,	428	
Total number of open accounts Oct. 31, 1894,	4,262	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		5,109 29
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		252,008 97
Number of same,	2,072	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		264,758 97
Number of same,	2,851	
Date of examination by commissioner: October 29.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	1,291	$25,007 56	To the credit —		
Exceeding $50 and not more than $100,	292	24,897 27	Of women, both adult and minor,	863	$107,586 42
Exceeding $100 and not more than $200,	188	29,603 32	Of guardians,	8	2,272 00
Exceeding $200 and not more than $500,	170	61,625 05	Of religious and charitable associations,	41	5,761 23
Exceeding $500 and less than $1,000,	72	48,330 24	In trust,	226	23,928 14
Of $1,000 or more,	59	62,545 53			
Totals,	2,072	$252,008 97			

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Federal Reserve Bank of St. Louis

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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$36,000 00	Deposits,	$270,791 70
Bank stock as per schedule,	16,000 00	Guaranty fund,	13,588 32
Loans on bank stock,	1,300 00	Profit and loss account,	4,748 91
Railroad bonds as per schedule,	18,000 00		
Real estate (for banking purposes),	8,500 00		
Real estate by foreclosure,	2,608 80		
Loans on real estate,	138,684 00		
Loans on personal security,	14,855 00		
Loans to counties, cities or towns (notes),	32,582 67		
Deposits in banks, on interest,	19,459 29		
Expense account,	758 74		
Due from T. P. Beals, receiver,	252 02		
Cash on hand,	128 41		
	$289,128 93		$289,128 93

Cash on Deposit in Banks, amount in each: —

Orange National Bank, Orange,	$7,916 02
Miller's River National Bank, Athol,	11,543 27

Loans on Bank Stock, amount on each: —

On 10 shares First National Bank, Winchendon,	$1,000 00
On 5 shares Rollstone National Bank, Fitchburg,	300 00

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Federal Reserve Bank of St. Louis

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	$5,350 00	$5,000 00
of Cleveland, Ohio, 5s,	5,000	5,175 00	5,000 00
of Dayton, Ohio, 5s,	1,000	1,060 00	1,000 00*
of Grand Rapids, Mich., 5s,	5,000	5,100 00	5,000 00
of Peoria, Ill., 4½s,	2,000	2,140 00	2,000 00
of Peoria, Ill., 7s,	2,000	2,160 00	2,000 00
of Saginaw, Mich., 5s,	1,000	1,090 00	1,000 00
of Sioux City, Iowa, 4½s,	5,000	5,200 00	5,000 00
of Springfield, Ohio, 5s,	5,000	5,350 00	5,000 00
of Rockford, Ill., 4½s,	5,000	5,400 00	5,000 00
	$36,000	$38,025 00	$36,000 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 Bank, Athol,	$200	$350 00	$200 00
10	National City Bank, Boston,	1,000	820 00	1,000 00
10	Columbian N'l Bank, Boston,	1,000	1,035 00	1,000 00
10	N'l B'k of Commerce, Boston,	1,000	1,150 00	1,000 00
10	Continental N'l Bank, Boston,	1,000	1,150 00	1,000 00
10	National Eagle Bank, Boston,	1,000	800 00	1,000 00
10	N'l Hide & Leather B'k, Boston,	1,000	1,075 00	1,000 00
10	National Revere Bank, Boston,	1,000	950 00	1,000 00
10	Nat'l Rockland Bank, Boston,	1,000	1,450 00	1,000 00
10	Tremont Nat'l Bank, Boston,	1,000	880 00	1,000 00
6	Nat'l Webster Bank, Boston,	600	600 00	600 00
10	Fitchburg N'l B'k, Fitchburg,	1,000	1,400 00	1,000 00
12	First National Bank, Gardner,	1,200	1,500 00	1,200 00
30	Orange National Bank, Orange,	3,000	4,800 00	3,000 00
10	First Nat'l Bank, Winchendon,	1,000	1,600 00	1,000 00
		$16,000	$19,560 00	$16,000 00

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Federal Reserve Bank of St. Louis

Templeton Savings Bank, Baldwinville — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s,	$5,000	$5,100 00	$5,000 00
Fitchburg R.R. 4½s,	5,000	5,050 00	5,000 00
Old Colony R.R. 6s,	6,000	6,300 00	6,000 00
Vermont & Massachusetts R.R. 5s,	2,000	2,180 00	2,000 00
	$18,000	$18,630 00	$18,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$11,543 27	2 per cent.	$32,582 67	4 per cent.	$2,525 00	5½ per cent.
7,916 02	2½ "	4,900 00	5 "	147,414 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, 1894,		284 16
Value, by books, of other real estate held or owned by foreclosure or otherwise,		2,608 80
Assessed value of the same,		2,500 00
Number of loans which are of an amount not exceeding $3,000 each,	154	
Aggregate amount of the same,		153,539 00
Total number of loans upon real estate,	142	
Amount of investments from which no income is received,		2,608 80
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		14,282 88
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, 1894,	2 per cent., $5,114 93 2 per cent., 5,192 88	10,307 81
Number of accounts opened during the year ending Oct. 31, 1894,	83	
Number of accounts closed during the year ending Oct. 31, 1894,	56	
Total number of open accounts Oct. 31, 1894,	897	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		758 74
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		24,544 12
Number of same,	349	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		25,134 84
Number of same,	409	

Date of examination by commissioner: February 6.

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Templeton Savings Bank, Baldwinville — Concluded.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less, . .	253	$5,071 01	To the credit—		
Exceeding $50 and not more than $100, . .	46	3,801 42	Of women, both adult and minor, . .	163	$9,532 37
Exceeding $100 and not more than $200, . .	22	3,704 66	Of guardians, . .	6	877 91
Exceeding $200 and not more than $500, . .	21	7,292 45	Of religious and charitable associations, .	6	1,072 72
Exceeding $500 and less than $1,000, . . .	7	4,674 58	In trust, ...	19	776 25
Totals, ...	349	$24,544 12			

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UNION SAVINGS BANK — FALL RIVER.

Incorporated April 24, 1869. Present number of corporators, 45.

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,
CHAS. M. HORTON.

Open for business every business day, 9 A.M. to 2 P.M.; also Saturday, 6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$5,000 00	Deposits,	$891,040 11
Bank stock as per schedule,	43,855 00	Guaranty fund,	8,700 00
Railroad bonds as per schedule,	15,000 00	Interest account,	10,525 29
Real estate (for banking purposes),	25,000 00	Profit and loss account,	32,511 11
Real estate by foreclosure,	1,271 53	Insurance account,	1,195 00
Loans on real estate,	621,008 12	Unfinished loans,	2,368 25
Loans on personal security,	226,000 00		
Deposit in bank, on interest,	8,100 00		
Furniture and fixtures,	933 40		
Cash on hand,	171 71		
	$946,339 76		$946,339 76

Cash on Deposit in Bank: —

National Union Bank, Fall River, ... $8,100 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Fall River, Mass., 6s,	$5,000	$5,790 00	$5,000 00

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Union Savings Bank — 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	$2,310 00	$2,100 00
167	Metacomet N'l B'k, Fall River,	16,700	20,875 00	20,040 00
11	Massasoit N'l B'k, Fall River,	1,100	1,650 00	1,540 00
158	Nat'l Union B'k, Fall River, .	15,800	15,800 00	15,800 00
35	Pocasset Nat'l B'k, Fall River,	3,500	4,900 00	4,375 00
		$39,200	$45,535 00	$43,855 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s, ...	$15,000	$16,125 00	$15,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$8,100 00	2 per cent.	$58,400 00	4½ per cent.	$621,433 12	5½ per cent.
35,000 00	3½ "	3,000 00	4¾ "	4,865 00	6 "
57,000 00	4 "	67,310 00	5 "		

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, 1894, . .		1,264 51
Value, by books, of other real estate held or owned by foreclosure or otherwise, ...		1,271 53
Assessed value of the same, ...		1,200 00
Number of loans which are of an amount not exceeding $3,000 each,	303	
Aggregate amount of the same, ...		398,653 12
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, 1894, ...		48,600 77
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, 1894, . . .	2½ per cent., $20,614 72 2¼ per cent., 18,695 81	39,310 53
Number of accounts opened during the year ending Oct. 31, 1894,	464	
Number of accounts closed during the year ending Oct. 31, 1894, .	369	
Total number of open accounts Oct. 31, 1894, ...	1,853	

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Union Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		$2,923 48
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		196,477 11
Number of same,	2,179	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		194,970 02
Number of same,	2,041	
Date of examination by commissioner: July 31.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	1,633	$29,145 45	To the credit —		
Exceeding $50 and not more than $100,	215	18,257 02	Of women, both adult and minor,	758	$80,634 79
Exceeding $100 and not more than $200,	110	17,729 69	Of guardians,	10	4,815 00
Exceeding $200 and not more than $500,	128	47,123 14	Of religious and charitable associations,	28	1,647 71
Exceeding $500 and less than $1,000,	40	27,452 37	In trust,	94	15,163 92
Of $1,000 or more,	53	56,769 44			
Totals,	2,179	$196,477 11			

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UNION INSTITUTION FOR SAVINGS IN THE CITY OF BOSTON — BOSTON.

Incorporated Feb. 11, 1865. Present number of corporators, 38.

HUGH O'BRIEN, *President.* WILLIAM S. PELLETIER, *Treasurer.*
THOMAS J. KELLY, *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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$536,000 00	Deposits,	$4,671,298 04
Bank stock as per schedule,	181,500 00	Guaranty fund,	156,450 00
Loans on bank stock,	41,700 00	Interest account,	122,140 29
Railroad bonds as per schedule,	223,300 00	Profit and loss account,	62,597 30
Real estate (for banking purposes),	175,000 00	Mortgage and interest suspense,	1,069 94
Real estate by foreclosure,	12,211 56	Suspense account,	133 00
Loans on real estate,	2,427,735 00		
Loans on personal security,	1,109,600 14		
Deposits in banks on interest,	296,445 98		
Deposits in banks, not on interest,	1,374 78		
Cash on hand,	8,821 11		
	$5,013,688 57		$5,013,688 57

Cash on Deposit in Banks, amount in each: —

Boylston National Bank, Boston,	$71,371 95
Market National Bank, Boston,	81,885 03
Mechanics' National Bank, Boston,	83,979 63
Manufacturers' National Bank, Boston,	59,209 37
South End National Bank, Boston,	1,374 78

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Union Institution for Savings in the City of Boston — Continued.

Loans on Bank Stock, amount on each: —

On 180 shares Mechanics' National Bank, Boston,	$18,000 00
On 230 shares Traders' National Bank, Boston,	15,000 00
On 113 shares Traders' National Bank, Boston,	8,000 00
On 20 shares Home National Bank, Holyoke,	700 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	$304,000	$326,720 00	$304,000 00
of Chelsea, Mass., 6s,	5,000	5,050 00	5,000 00
of Newton, Mass., 4s,	4,000	4,300 00	4,000 00
of Springfield, Mass, 7s,	2,000	2,480 00	2,000 00
of Cambridge, Mass, 4s,	100,000	108,000 00	100,000 00
of New Bedford, Mass., 4s,	121,000	124,825 00	121,000 00
	$536,000	$571,375 00	$536,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
54	Blackstone N'l Bank, Boston,	$5,400	$5,406 75	$5,400 00
77	Boston Nat'l Bank, Boston,	7,700	8,008 00	7,700 00
13	Boylston Nat'l Bank, Boston,	1,300	1,631 50	1,300 00
8	Continental N'l Bank, Boston,	800	920 00	800 00
38	Eliot National Bank, Boston,	3,800	4,978 00	3,800 00
10	Everett Nat'l Bank, Boston,	1,000	832 50	1,000 00
70	Howard Nat'l Bank, Boston,	7,000	6,772 50	7,000 00
60	Mechanics' N'l Bank, Boston,	6,000	7,140 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	3,000 00	2,500 00
100	N'l B'k of No America, Boston,	10,000	11,500 00	10,000 00
59	N'l B'k of Commerce, Boston,	5,900	6,785 00	5,900 00
25	N'l B'k of Redemption, Boston,	2,500	3,143 75	2,500 00
92	Nat'l Exchange Bank, Boston,	9,200	11,661 00	9,200 00
66	N'l Hide & Leather B'k, Boston,	6,600	7,095 00	6,600 00
5	Nat'l Market Bank, Brighton,	500	446 25	500 00
9	Nat'l Revere Bank, Boston,	900	857 25	900 00
8	Shoe & Leather N'l B'k, Boston,	800	721 00	800 00
51	North Nat'l Bank, Boston,	5,100	5,916 00	5,100 00
27	Shawmut Nat'l Bank, Boston,	2,700	3,138 75	2,700 00
100	South End Nat'l Bank, Boston,	10,000	7,800 00	10,000 00
84	State Nat'l Bank, Boston,	8,400	9,744 00	8,400 00
97	Third National Bank, Boston,	9,700	8,705 75	9,700 00
100	Tremont Nat'l Bank, Boston,	10,000	8,800 00	10,000 00
20	Washington Nat'l B'k, Boston,	2,000	2,180 00	2,000 00

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Federal Reserve Bank of St. Louis

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.
38	Nat'l Webster Bank, Boston, .	$3,800	$3,800 00	$3,800 00
80	Columbian N'l Bank, Boston,	8,000	8,280 00	8,000 00
20	Faneuil Hall N'l B'k, Boston, .	2,000	2,615 00	2,000 00
75	Fourth National Bank, Boston,	7,500	8,887 50	7,500 00
10	Globe Nat'l Bank, Boston, .	1,000	900 00	1,000 00
100	Lincoln Nat'l Bank, Boston, .	10,000	7,800 00	10,000 00
92	Market National Bank, Boston,	9,200	7,820 00	9,200 00
5	Old Boston Nat'l Bank, Boston,	500	522 50	500 00
100	Suffolk National Bank, Boston,	10,000	10,012 50	10,000 00
5	National Union Bank, Boston,	500	671 25	500 00
		$181,500	$187,461 75	$181,500 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s, ...	$35,000	$34,475 00	$33,300 00
Fitchburg R.R. 5s, ...	185,000	191,425 00	185,000 00
Old Colony R.R. 4s, ...	5,000	5,275 00	5,000 00
	$225,000	$231,175 00	$223,300 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$130,581 32	2 per cent.	$88,000 00	4½ per cent.	$51,590 00	5½ per cent.
81,885 03	2½ "	752,600 14	4⅔ "	233,360 00	6 "
83,979 63	3 "	2,350,760 00	5 "	2,725 00	7 "
100,000 00	4 "				

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
Net income received from same during year ending Oct. 31, 1894, . .	5,779 90
Value, by books, of other real estate held or owned by foreclosure or otherwise, ...	12,211 56
Assessed value of the same, ...	16,500 00
Net income received from same during year ending Oct. 31, 1894, . .	927 78
Number of loans which are of an amount not exceeding $3,000 each,	354
Aggregate amount of the same, ...	533,690 00
Total number of loans upon real estate, ...	523

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Union Institution for Savings in the City of Boston — Concluded.

Amount of investments from which no income is received,		$21,374 78
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		228,507 38
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, 1894,	2 per cent., $84,918 80 2 per cent., 85,296 29	170,215 09
Number of accounts opened during the year ending Oct. 31, 1894,	1,689	
Number of accounts closed during the year ending Oct. 31, 1894,	1,109	
Total number of open accounts Oct. 31, 1894,	11,447	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		14,080 67
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		1,069,595 15
Number of same,	10,768	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		1,027,324 77
Number of same,	10,397	
Date of examination by commissioner: June 21.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	7,411	$138,971 97	To the credit —		
Exceeding $50 and not more than $100,	1,410	116,383 25	Of women, both adult and minor,	3,575	$322,689 91
Exceeding $100 and not more than $200,	816	127,844 94	Of guardians,	18	7,017 13
Exceeding $200 and not more than $500,	684	242,580 53	Of religious and charitable associations,	306	135,923 73
Exceeding $500 and less than $1,000,	216	156,663 61	In trust,	1,156	158,543 84
Of $1,000 or more,	231	287,150 85			
Totals,	10,768	$1,069,595 15			

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UXBRIDGE SAVINGS BANK—UXBRIDGE.

Incorporated June 3, 1870. Present number of corporators, 36.

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, A. R. TAFT,
C. E. SEAGRAVE, CHAS. W. SCOTT,
A. C. SLATER, WM. E. HAYWARD.

Open for business every business day, except Saturday, 8.30 A.M. to 12 M.; 1.30 to 4 P.M.; Saturday, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	$98,342 25	Deposits,	$404,349 48
Loans on bank stock,	400 00	Guaranty fund,	15,737 00
Railroad bonds as per schedule,	29,230 00	Interest account,	7,545 36
Real estate by foreclosure,	11,725 04	Surplus account,	2,835 48
Loans on real estate,	249,188 04	Suspense account,	159 04
Loans on personal security,	14,454 34		
Deposits in banks, not on interest,	8,304 59		
Expense account,	354 79		
Premium account,	18,627 31		
	$430,626 36		$430,626 36

Cash on Deposit in Bank: —

Blackstone National Bank, Uxbridge, ... $8,304 59

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	$9,800 00	$8,000 00
61	Suffolk National Bank, Boston,	6,100	6,100 00	6,100 00
85	N'l Hide & Leather B'k, Boston,	8,500	9,137 50	8,500 00
80	National Revere Bank, Boston,	8,000	7,600 00	8,000 00
92	Howard Nat'l Bank, Boston, .	9,200	8,901 00	9,200 00
60	North National Bank, Boston,	6,000	6,960 00	6,000 00
58	Tremont Nat'l Bank, Boston, .	5,800	5,104 00	5,800 00
85	Eliot National Bank, Boston, .	8,500	11,135 00	8,500 00
46	Nat'l Webster Bank, Boston, .	4,600	4,600 00	4,600 00
48	State National Bank, Boston,	4,800	5,568 00	4,800 00
30	National Eagle Bank, Boston,	3,000	2,400 00	3,000 00
40	Central Nat'l Bank, Boston, .	4,000	5,080 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	2,300 00	2,000 00
20	First Nat'l Bank, Clinton, .	2,000	2,500 00	2,000 00
5	Grafton Nat'l Bank, Grafton, .	500	500 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
		$98,400	$105,275 50	$98,342 25

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4½s, ...	$20,000	$20,200 00	$20,000 00
Maine Central R.R. 7s, . . .	2,000	2,700 00	2,780 00
Maine Shore Line R.R. 6s, . .	5,000	6,350 00	6,450 00
	$27,000	$29,250 00	$29,230 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$5,000 00	4 per cent.	$7,750 00	5½ per cent.	$948 21	7 per cent.
198,059 52	5 "	52,284 65	6 "		

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Federal Reserve Bank of St. Louis

Uxbridge Savings Bank — Concluded.

Value, by books, of real estate held or owned by foreclosure or otherwise,		$11,725 04
Assessed value of the same,		9,700 00
Net income received from same during year ending Oct. 31, 1894,		281 51
Number of loans which are of an amount not exceeding $3,000 each,	117	
Aggregate amount of the same,		120,647 38
Total number of loans upon real estate,	122	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		19,557 62
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, 1894,	2 per cent, $7,779 50 2 per cent, 7,639 03	15,418 53
Number of accounts opened during the year ending Oct. 31, 1894,	105	
Number of accounts closed during the year ending Oct. 31, 1894,	114	
Total number of open accounts Oct. 31, 1894,	1,248	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		1,871 37
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		49,864 27
Number of same,	570	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		62,156 51
Number of same,	785	
Date of examination by commissioner: February 8.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	397	$7,549 87	To the credit —		
Exceeding $50 and not more than $100,	79	6,385 89	Of women, both adult and minor,	275	$23,786 12
Exceeding $100 and not more than $200,	36	5,866 88	Of guardians,	4	1,326 21
Exceeding $200 and not more than $500,	39	14,501 60	Of religious and charitable associations,	12	1,501 31
Exceeding $500 and less than $1,000,	12	8,560 03	In trust,	7	942 00
Of $1,000 or more,	7	7,000 00			
Totals,	570	$49,864 27			

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WAKEFIELD SAVINGS BANK — WAKEFIELD.

Incorporated May 26, 1869. Present number of corporators, 78.

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, GEORGE 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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$91,000 00	Deposits,	$421,165 96
Bank stock as per schedule,	18,300 00	Guaranty fund,	7,551 01
Railroad bonds as per schedule,	63,000 00	Interest account,	9,179 12
Real estate by foreclosure,	1,703 47		
Loans on real estate,	180,425 00		
Loans on personal security,	32,160 00		
Loans to counties, cities or towns (notes),	22,337 50		
Deposits in banks, on interest,	17,961 45		
Expense account,	318 12		
Bank fixtures,	250 00		
Premium account,	9,242 30		
Cash on hand,	1,198 25		
	$437,896 09		$437,896 09

Cash on Deposit in Banks, amount in each:—

National Bank of South Reading, Wakefield,	$10,972 73
Winthrop National Bank, Boston,	6,988 72

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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	$6,180 00	$6,000 00
of Fall River, Mass., 5s,	8,000	9,200 00	8,000 00
of Lynn, Mass., 4s,	6,000	6,240 00	6,000 00
of Peoria, Ill., 4½s,	1,000	1,070 00	1,000 00
of Waltham, Mass., 4s,	10,000	10,050 00	10,000 00
Town of Reading, Mass., 4s,	20,000	20,400 00	20,000 00
of Wakefield, Mass., 4s,	40,000	40,200 00	40,000 00
	$91,000	$93,340 00	$91,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
27	Boston National B'k, Boston,	$2,700	$2,808 00	$2,700 00
4	Blackstone Nat'l Bank, Boston,	400	400 00	400 00
50	N'l B'k of the Commonwealth, Boston,	5,000	6,512 50	5,000 00
17	New England N'l B'k, Boston,	1,700	2,652 00	1,700 00
10	North Nat'l Bank, Boston,	1,000	1,160 00	1,000 00
16	Second Nat'l Bank, Boston,	1,600	2,808 00	1,600 00
59	National Bank of South Reading, Wakefield,	5,900	6,785 00	5,900 00
		$18,300	$23,125 50	$18,300 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	$20,000	$20,550 00	$20,000 00
Fitchburg R.R. 4½s,	20,000	20,500 00	20,000 00
Fitchburg R.R. 5s,	2,000	2,080 00	2,000 00
Old Colony R.R. 6s,	1,000	1,035 00	1,000 00
Boston & Maine R.R. 4½s,	20,000	22,000 00	20,000 00
	$63,000	$66,165 00	$63,000 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.
$17,961 45	2½ per cent.	$77,700 00	5 per cent.	$110,485 00	6 per cent.
22,337 50	4 "	14,000 00	5½ "	400 00	7 "
10,000 00	4½ "				

Value, by books, of real estate held or owned by foreclosure or otherwise,		$1,703 47
Assessed value of the same,		3,050 00
Net income received from same during year ending Oct. 31, 1894,		27
Number of loans which are of an amount not exceeding $3,000 each,	129	
Aggregate amount of the same,		143,222 50
Total number of loans upon real estate,	117	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		19,148 30
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, 1894,	2 per cent., $7,127 91 2 per cent., 7,406 71	14,534 62
Number of accounts opened during the year ending Oct. 31, 1894,	374	
Number of accounts closed during the year ending Oct. 31, 1894,	280	
Total number of open accounts Oct. 31, 1894,	2,185	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		1,317 20
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		134,743 59
Number of same,	2,664	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		109,368 65
Number of same,	2,239	
Date of examination by commissioner: March 19.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	2,141	$33,376 17	To the credit—		
Exceeding $50 and not more than $100,	274	21,930 07	Of women, both adult and minor,	1,192	$60,187 19
Exceeding $100 and not more than $200,	123	19,291 06	Of guardians,	6	1,435 00
Exceeding $200 and not more than $500,	88	29,270 54	Of religious and charitable associations,	58	6,693 76
Exceeding $500 and less than $1,000,	27	19,685 40			
Of $1,000 or more,	11	11,190 35			
Totals,	2,664	$134,743 59			

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Federal Reserve Bank of St. Louis

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:

GEORGE 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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$500 00	Deposits,	$26,498 68
Bank stock as per schedule,	8,076 25	Guaranty fund,	1,133 00
Loans on real estate,	14,408 61	Interest account,	81 79
Loans on personal security,	2,813 25	Profit and loss account,	738 81
Deposits in banks, on interest,	1,896 11		
Deposit in bank, not on interest,	16 30		
Cash on hand,	741 76		
	$28,452 28		$28,452 28

Cash on Deposit in Banks, amount in each: —

Springfield Safe Deposit and Trust Company, Springfield,	$45 98
City National Bank, Springfield,	1,850 13
Palmer National Bank, Palmer,	16 30

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Bellows Falls, Vt., 5s,	$500	$525 00	$500 00

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Federal Reserve Bank of St. Louis

Wales Savings Bank — Continued.

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 Bank, Boston,	800	936 00	800 00
3	Nat'l Webster Bank, Boston, .	300	300 00	300 00
5	Suffolk Nat'l Bank, Boston, .	500	475 00	500 00
2	Blackstone Nat'l B'k, Boston, .	200	200 00	200 00
5	Market Nat'l Bank, Boston, .	500	475 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 Nat'l B'k, Springfield,	500	725 00	725 00
5	City Nat'l Bank, Springfield, .	500	751 25	751 25
		$7,600	$8,557 25	$8,076 25

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$1,896 11	2 per cent.	$17,221 86	6 per cent.	-	-

Number of loans which are of an amount not exceeding $3,000 each,	50	
Aggregate amount of the same, ...		$17,221 86
Total number of loans upon real estate, ...	34	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894, ...		1,382 71
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, 1894, . . .	2 per cent., $521 39 2 per cent., 524 87	1,046 26
Number of accounts opened during the year ending Oct. 31, 1894,	8	
Number of accounts closed during the year ending Oct. 31, 1894,	12	
Total number of open accounts Oct. 31, 1894, ...	140	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes), ...		91 00
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894, ...		2,639 37
Number of same, ...	37	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894, ...		4,037 14
Number of same, ...	55	
Date of examination by commissioner: September 20.		

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Wales Savings Bank — Concluded.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less, . .	21	$398 46	To the credit —		
Exceeding $50 and not more than $100, . .	6	356 59	Of women, both adult and minor, . .	14	$759 54
Exceeding $100 and not more than $200, . .	6	884 32	Of guardians, . .	2	500 00
Exceeding $200 and not more than $500, . .	4	1,000	Of religious and charitable associations, .	1	24 18
Totals, . . .	37	$2,639 37			

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Federal Reserve Bank of St. Louis

WALTHAM SAVINGS BANK — WALTHAM.

Incorporated March 18, 1853. Present number of corporators, 26.

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 Saturday, 8.30 A.M. to 2.30 P.M.; Saturday 8.30 A.M. to 1 P.M.; Wednesdays, for deposits only, 7 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$514,000 00	Deposits,	$2,629,679 34
Bank stock as per schedule,	25,500 00	Guaranty fund,	123,000 00
Loans on bank stock,	2,950 00	Interest account,	16,432 02
Railroad bonds as per schedule,	482,000 00	Profit and loss account,	1,572 35
Real estate by foreclosure,	5,500 00		
Loans on real estate,	1,466,005 00		
Loans on personal security,	78,100 00		
Deposits in banks, on interest,	195,133 62		
Expense account,	748 83		
Cash on hand,	746 26		
	$2,770,683 71		$2,770,683 71

Cash on Deposit in Banks, amount in each: —

Boston Safe Deposit and Trust Company, Boston,	$150,133 62*
Waltham National Bank, Waltham,	45,000 00

Loans on Bank Stock, amount on each: —

On 5 shares Waltham National Bank, Waltham,	$350 00
On 13 shares Waltham National Bank, Waltham,	900 00
On 17 shares Waltham National Bank, Waltham,	1,700 00

* Since reduced within the legal limit.

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Waltham Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Cleveland, Ohio, 4s,	$50,000	$51,500 00	$50,000 00
of Des Moines, Iowa, 4½s,	56,000	58,800 00	56,000 00
of Dover, N. H., 4s,	25,000	26,000 00	25,000 00
of Grand Rapids, Mich., 5s,	30,000	33,300 00	30,000 00
of Laconia, N. H., 4s,	24,000	24,720 00	24,000 00
of Malden, Mass., 4s,	10,000	10,450 00	10,000 00
of Nashua, N. H., 4s,	25,000	26,125 00	25,000 00
of Rockford, Ill., 4½s,	7,000	7,420 00	7,000 00
of Waltham, Mass., 4s,	38,000	39,810 00	38,000 00
of Portsmouth, N. H., 4s,	50,000	51,500 00	50,000 00
Town of Great Barrington, Mass., 4s,	11,000	11,550 00	11,000 00
County of Aroostook, Me., 4½s,	25,000	26,375 00	25,000 00
City of Des Moines, Iowa, 4s,	13,000	13,000 00	13,000 00
United States 5s,	150,000	178,500 00	150,000 00
	$514,000	$559,050 00	$514,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
340	Waltham Nat'l B'k, Waltham,	$25,500	$35,700 00	$25,500 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	$50,000	$51,000 00	$50,000 00
Concord & Montreal R.R. 4s,	50,000	51,000 00	50,000 00
Fitchburg R.R. 4s,	10,000	9,850 00	10,000 00
Fitchburg R.R. 4½s,	25,000	25,250 00	25,000 00
Newport & Richford R.R. 5s,	2,000	2,120 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	105,500 00	100,000 00
Vermont & Massachusetts R.R. 5s,	30,000	32,700 00	30,000 00
Vermont Valley R.R. 5s,	50,000	56,250 00	50,000 00
Boston & Maine R.R. 4s,	50,000	51,000 00	50,000 00
Portland & Kennebec R.R. 6s,	5,000	5,100 00	5,000 00
Fitchburg R.R. 5s,	10,000	10,500 00	10,000 00
	$482,000	$500,270 00	$482,000 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.
$195,133 62	2 per cent.	$46,700 00	4½ per cent.	$40,250 00	5½ per cent.
25,000 00	4 "	1,428,555 00	5 "	6,550 00	6 "

Value, by books, of real estate held or owned by foreclosure or otherwise,		$5,500 00
Assessed value of the same,		6,500 00
Number of loans which are of an amount not exceeding $3,000 each,	373	
Aggregate amount of the same,		542,545 00
Total number of loans upon real estate,	497	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		118,910 12
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, 1894,	2 per cent., $47,618 68 2 per cent., 48,626 86	96,245 54
Number of accounts opened during the year ending Oct. 31, 1894,	1,321	
Number of accounts closed during the year ending Oct. 31, 1894,	1,062	
Total number of open accounts Oct. 31, 1894,	9,644	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		8,272 49
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		602,084 49
Number of same,	9,207	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		574,877 02
Number of same,	9,416	
Date of examination by commissioner: May 15.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	7,044	$133,728 33	To the credit —		
Exceeding $50 and not more than $100,	1,077	87,301 02	Of women, both adult and minor,	5,047	$322,435 44
Exceeding $100 and not more than $200,	472	73,803 14	Of guardians,	30	8,752 00
Exceeding $200 and not more than $500,	406	139,592 00	Of religious and charitable associations,	129	8,570 00
Exceeding $500 and less than $1,000,	136	95,512 00	In trust,	252	31,380 00
Of $1,000 or more,	72	72,148 00			
Totals,	9,207	$602,084 49			

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WARE INSTITUTION FOR SAVINGS — WARE.

Incorporated March 5, 1850. Present number of corporators, 50.

LEWIS N. GILBERT, *President.* FREDERICK D. GILMORE, *Treasurer.*
GEORGE W. DUNHAM, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

CALVIN HITCHCOCK, WILLIAM C. EATON,
DAVID P. BILLINGS, FREDERICK D. GILMORE,
WILLIAM S. HYDE.

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

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$557,500 00	Deposits,	$3,452,136 15
Bank stock as per schedule,	519,684 88	Guaranty fund,	100,396 49
Loans on bank stock,	4,000 00	Interest account,	22,879 87
Railroad bonds as per schedule,	415,000 00	Profit and loss account,	7,698 77
Real estate (for banking purposes),	6,400 00	Suspense account,	1,366 57
Loans on real estate,	1,722,443 36		
Loans on personal security,	242,905 60		
Loans to counties, cities or towns (notes),	82,300 00		
Loans on depositors' books,	430 00		
Deposits in banks, on interest,	10,096 36		
Deposits in banks, not on interest,	3,374 12		
Expense account,	2,828 17		
Premium account,	16,165 25		
Cash on hand,	1,350 11		
	$3,584,477 85		$3,584,477 85

Cash on Deposit in Banks, amount in each: —

Ware National Bank, Ware,	$3,374 12
National Exchange Bank, Boston,	10,096 36

Loans on Bank Stock, amount on each: —

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
On 36 shares Globe National Bank, Boston,	1,500 00

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Ware Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass , 6s,	$1,000	$1,180 00	$1,000 00
of Pawtucket, R. I., 5s,	20,000	20,900 00	20,000 00
of Brockton, Mass., 5s,	30,000	34,500 00	30,000 00
of Providence, R. I., 6s,	1,000	1,140 00	1,000 00
of Boston, Mass., 5s,	1,000	1,170 00	1,000 00
of Cleveland, Ohio, 6s,	3,000	3,300 00	3,000 00
of Cleveland, Ohio, 7s,	1,000	1,025 00	1,000 00
of Cleveland, Ohio, 5s,	23,000	24,175 00	23,000 00
of Detroit, Mich., 7s,	21,000	26,600 00	21,000 00
of Detroit, Mich., 6s,	1,000	1,230 00	1,000 00
District of Columbia 6s,	500	575 00	500 00
District of Columbia 7s,	75,000	88,875 00	75,000 00
District of Columbia 5s,	25,000	26,375 00	25,000 00
City of Dayton, Ohio, 5s,	15,000	16,350 00	15,000 00*
of Dayton, Ohio, 6s,	71,000	76,680 00	71,000 00*
of East Saginaw, Mich., 5s,	15,000	15,450 00	15,000 00
of Fort Wayne, Ind , 5½s,	3,000	3,030 00	3,000 00
of Fort Wayne, Ind., 6s,	18,000	19,620 00	18,000 00
of Fall River, Mass., 6s,	10,000	11,200 00	10,000 00
of Grand Rapids, Mich., 5s,	30,000	33,000 00	30,000 00
of Grand Rapids, Mich., 4½s,	26,000	28,340 00	26,000 00
of Hyde Park, Ill., 7s,	1,000	1,000 00	1,000 00
of Lynn, Mass., 4s,	55,000	58,000 00	55,000 00
of Milwaukee, Wis., 5s,	6,000	6,142 00	6,000 00
of New Bedford, Mass., 6s,	3,000	3,360 00	3,000 00
of Rockford, Ill., 4½s,	12,000	12,840 00	12,000 00
of Saginaw, Mich., 5s,	18,000	18,450 00	18,000 00
of Springfield, Ohio, 6s,	11,000	13,200 00	11,000 00
of Somerville, Mass., 4½s,	25,000	26,500 00	25,000 00
of Ware, Mass., 4s,	36,000	36,360 00	36,000 00
	$557,500	$610,567 00	$557,500 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
5	Greylock Nat'l Bank, Adams,	$500	$775 00	$775 00
40	Miller's River N'l Bank, Athol,	4,000	8,400 00	7,400 00
81	N'l B'k of Commerce, Boston,	8,100	9,315 00	9,259 50
141	Continental N'l Bank, Boston,	14,100	16,179 00	14,977 00
60	Eliot National Bank, Boston,	6,000	7,860 00	6,960 00
175	First National Bank, Boston,	17,500	42,000 00	38,426 00
50	Globe National Bank, Boston,	5,000	4,500 00	4,812 00

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Federal Reserve Bank of St. Louis

Ware Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
117	Merchants' N'l Bank, Boston, .	$11,700	$18,427 00	$15,588 00
136	N'l B'k of No. America, Boston,	13,600	15,504 00	14,280 00
100	North Nat'l Bank, Boston, .	10,000	11,500 00	11,900 00
15	People's Nat'l Bank, Boston, .	1,500	2,400 00	2,400 00
156	N'l B'k of the Republic, Boston,	15,600	24,804 00	20,674 00
167	Nat'l Revere Bank, Boston, .	16,700	15,906 00	20,262 50
110	N'l B'k of Redemption, Boston,	11,000	13,833 00	12,602 50
182	Second National Bank, Boston,	18,200	33,670 00	28,053 50
250	State National Bank, Boston, .	25,000	29,000 00	30,383 50
129	Suffolk Nat'l Bank, Boston, .	12,900	12,900 00	15,567 00
91	Tremont N'l Bank, Boston, .	9,100	8,008 00	9,486 00
34	National Union Bank, Boston,	3,400	4,565 00	4,688 00
133	Nat'l Webster Bank, Boston, .	13,300	13,300 00	13,575 00
30	Washington N'l Bank, Boston,	3,000	3,027 00	3,900 00
118	Shawmut N'l Bank, Boston, .	11,800	13,688 00	15 340 00
100	Atlas National Bank, Boston, .	10,000	11,700 00	11,500 00
68	Atlantic Nat'l Bank, Boston, .	6,800	8,364 00	9,618 50
215	Boston Nat'l Bank, Boston, .	21,500	22,360 00	24,109 50
33	Blackstone Nat'l B'k, Boston, .	3,300	3,340 00	3,933 50
42	Nat'l Exchange Bank, Boston,	4,200	5,345 00	4,757 50
73	National Bank of the Commonwealth, Boston, . .	7,300	9,508 00	10,303 38
150	First N'l Bank, Easthampton,	15,000	22,500 00	19,500 00
123	City Nat'l Bank, Holyoke, .	12,300	14,145 00	13,246 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
37	City Nat'l Bank, Springfield, .	3,700	5,610 00	5,610 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
546	Ware National Bank, Ware, .	54,600	63,290 00	67,166 00
50	City N'l Bank, Worcester, .	5,000	7,500 00	5,500 00
		$405,200	$527,583 00	$519,684 88

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony R.R. 6s, ...	$30,000	$30,985 00	$30,000 00
Boston & Lowell R.R. 4½s, . .	3,000	3,150 00	3,000 00
Fitchburg R.R. 4s, ...	70,000	68,950 00	70,000 00

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Ware Savings Bank — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Portland & Kennebec R.R. 6s,	$27,000	$27,540 00	$27,000 00
Leeds & Farmington R.R. 6s,	30,000	30,900 00	30,000 00
Boston & Lowell R.R. 5s,	5,000	5,250 00	5,000 00
Maine Central R.R. 7s,	50,000	67,500 00	50,000 00
Troy & Boston R.R. 7s,	20,000	28,000 00	20,000 00
Boston & Maine R.R. 4½s,	100,000	110,000 00	100,000 00
St. Johnsbury & L. Champ'n R.R. 5s,	80,000	92,000 00	80,000 00
	$415,000	$464,275 00	$415,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$10,096 36	1½ per cent.	$40,300 00	4 per cent.	$2,745 00	5½ per cent.
42,000 00	3½ "	1,187,012 50	5 "	780,021 46	5½ "

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,	682	
Aggregate amount of the same,		623,113 64
Total number of loans upon real estate,	819	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		176,683 00
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, 1894,	2½ per cent., $74,054 45 2¼ per cent, 74,852 53	148,906 98
Number of accounts opened during the year ending Oct. 31, 1894,	864	
Number of accounts closed during the year ending Oct. 31, 1894,	758	
Total number of open accounts Oct. 31, 1894,	7,229	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		7,160 17
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		438,758 11
Number of same,	3,981	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		489,095 45
Number of same,	4,693	
Date of examination by commissioner: March 1.		

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Federal Reserve Bank of St. Louis

Ware Savings Bank — Concluded.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less, . .	2,578	$55,001 76	To the credit —		
Exceeding $50 and not more than $100, . .	588	48,450 51	Of women, both adult and minor, . .	2,154	$223,773 50
Exceeding $100 and not more than $200, . .	340	53,518 70	Of guardians, . .	12	2,108 50
Exceeding $200 and not more than $500, . .	274	97,830 95	Of religious and charitable associations, .	68	12,160 28
Exceeding $500 and less than $1,000, . . .	109	77,237 24	In trust, ...	80	45,246 42
Of $1,000 or more, . .	92	106,718 95			
Totals, . . .	3,981	$438,758 11			

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Federal Reserve Bank of St. Louis

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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$37,015 00	Deposits,	$650,995 74
Bank stock as per schedule,	161,793 84	Guaranty fund,	25,600 00
Loan on bank stock,	3,500 00	Interest account,	17,683 06
Railroad bonds as per schedule,	112,525 00	Profit and loss account,	2,366 90
Real estate by foreclosure,	114,096 21	Rent account,	1,782 27
Loans on real estate,	123,635 44	Suspense account,	771 08
Loans on personal security,	110,480 70		
Loans to counties, cities or towns (notes),	24,996 46		
Deposits in banks, not on interest,	8,267 06		
Expense account,	443 25		
Taxes paid,	2,446 09		
	$699,199 05		$699,199 05

Cash on Deposit in Bank: —

National Bank of Wareham, Wareham, ... $8,267 06

Loan on Bank Stock: —

On 48 shares Shoe and Leather National Bank, Boston, ... $3,500 00

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Federal Reserve Bank of St. Louis

Wareham Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Cleveland, Ohio, 6s,	$4,000	$4,060 00	$4,015 00
of Quincy, Mass., 6s,	6,000	6,480 00	6,000 00
Town of Everett, Mass., 4s,	5,000	5,200 00	5,000 00
City of Canton, Ohio, 5s,	6,000	6,720 00	6,000 00*
of Akron, Ohio, 5s,	3,000	3,030 00	3,000 00
of Quincy, Mass., 4s,	1,000	1,000 00	1,000 00
of Portsmouth, N. H., 4s,	2,000	2,025 00	2,000 00
County of Middlesex, Mass, 4s,	10,000	10,000 00	10,000 00
	$37,000	$38,515 00	$37,015 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
5	Andover Nat'l Bank, Andover,	$500	$500 00	$522 50
100	Atlas National Bank, Boston,	10,000	11,700 00	11,838 01
41	Atlantic Nat'l Bank, Boston,	4,100	5,032 75	4,679 26
66	Blackstone N'l Bank, Boston,	6,600	6,600 00	10,174 80
131	Boylston Nat'l Bank, Boston,	13,100	15,982 00	11,737 70
20	First National Bank, Boston,	2,000	4,700 00	2,090 00
100	Merchants' N'l Bank, Boston,	10,000	15,775 00	10,949 84
74	Second Nat'l Bank, Boston,	7,400	12,320 00	7,572 32
100	Shawmut Nat'l Bank, Boston,	10,000	11,525 00	10,450 00
100	Suffolk Nat'l Bank, Boston,	10,000	10,000 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	4,100 00	5,225 00
100	National Eagle Bank, Boston,	10,000	8,000 00	11,068 14
7	Nat'l Exchange Bank, Boston,	700	887 25	731 50
45	National Revere Bank, Boston,	4,500	4,275 00	5,196 78
66	Nat'l Webster Bank, Boston,	6,600	6,600 00	7,615 59
50	N'l B'k of Commerce, Boston,	5,000	5 750 00	7,053 50
75	N'l B'k of No America, Boston,	7,500	8,625 00	6,993 68
30	N'l B'k of the Republic, Boston,	3,000	4,770 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	4,875 00	2,612 50
179	N'l B'k of Wareham, Wareham,	17,900	23,270 00	17,674 98
		$148,000	$176,227 00	$161,793 84

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Federal Reserve Bank of St. Louis

Wareham Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	$5,000	$5,050 00	$4,975 00
Concord & Montreal R.R. 4s,	10,000	10,200 00	10,000 00
Fitchburg R.R. 5s,	10,000	10,325 00	10,050 00
Maine Central R.R. 7s,	11,000	14,850 00	11,000 00
Old Colony R.R. 4s,	15,000	15,750 00	15,000 00
Boston & Lowell R.R. 7s,	10,000	10,100 00	10,000 00
Boston & Maine R.R. 4s,	10,000	10,200 00	10,000 00
Maine Central, European & North American R.R. 4s,	10,000	10,100 00	9,500 00
Portland & Kennebec R R. 6s,	10,000	10,200 00	10,000 00
Connecticut River R.R. 4s,	5,000	5,100 00	5,000 00
Leeds & Farmington R.R 6s,	1,000	1,030 00	1,000 00
Worcester, Nashua & Roch. R.R. 4s,	10,000	10,150 00	10,000 00
Fall River R.R. 5s,	6,000	6,090 00	6,000 00*
	$113,000	$119,145 00	$112,525 00

* This illegal investment has since been eliminated from the assets of the bank.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$50,135 70	4 per cent.	$52,900 00	5 per cent.	$1,900 00	7 per cent.
2,700 00	4¼ "	4,150 00	5½ "	280 00	7⅞ "
76,296 46	4⅓ "	69,240 00	6 "	1,510 44	8 "
3,500 00	4¾ "				

Value, by books, of real estate held or owned by foreclosure or otherwise,		$114,096 21
Assessed value of the same,		127,950 00
Net income received from same during year ending Oct. 31, 1894,		3,501 35
Number of loans which are of an amount not exceeding $3,000 each,	91	
Aggregate amount of the same,		91,216 14
Total number of loans upon real estate,	78	
Amount of investments from which no income is received,		6,515 81
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		35,127 43
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, 1894,	2 per cent., $12,713 31 2 per cent., 12,723 05	25,436 36
Number of accounts opened during the year ending Oct. 31, 1894,	179	
Number of accounts closed during the year ending Oct. 31, 1894,	201	
Total number of open accounts Oct. 31, 1894,	1,947	

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Federal Reserve Bank of St. Louis

Wareham Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	$1,484 30
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	73,937 01
Number of same,	788
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	102,104 47
Number of same,	916
Date of examination by commissioner: August 30.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	519	$10,961 71	To the credit —		
Exceeding $50 and not more than $100,	111	9,146 97	Of women, both adult and minor,	347	$27,859 40
Exceeding $100 and not more than $200,	73	11,023 26	Of guardians,	5	1,498 00
Exceeding $200 and not more than $500,	59	20,744 16	Of religious and charitable associations,	12	542 98
Exceeding $500 and less than $1,000,	17	12,175 90	In trust,	23	5,642 92
Of $1,000 or more,	9	9,885 01			
Totals,	788	$73,937 01			

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WARREN SAVINGS BANK — WARREN.

Incorporated Feb. 24, 1882. Present number of corporators, 36.

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,
MARCUS BURROUGH, EDWARD FAIRBANKS,
FREDERICK W. KIMBALL.

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

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	$41,339 50	Deposits,	$324,476 63
Loans on bank stock,	5,200 00	Guaranty fund,	5,567 17
Railroad bonds as per schedule,	15,500 00	Profit and loss account,	2,979 91
Loans on railroad stock,	400 00		
Loans on real estate,	203,630 87		
Loans on personal security,	31,445 00		
Loans to counties, cities or towns (notes),	19,260 00		
Deposits in banks, on interest,	10,029 03		
Expense account,	86 00		
Premium account,	3,700 00		
Office fixtures,	668 52		
Unpaid interest,	1 69		
Cash on hand,	1,763 10		
	$333,023 71		$333,023 71

Cash on Deposit in Banks, amount in each: —

City National Bank, Springfield,	$131 66
Third National Bank, Springfield,	22 02
Springfield Safe Deposit and Trust Company,	9,620 21
First National Bank, Worcester,	255 14

Loans on Bank Stock, amount on each: —

On 13 shares State National Bank, Boston,	$200 00
On 20 shares Greylock National Bank, Adams,	5,000 00
On 30 shares Springfield Safe Deposit and Trust Company, Springfield,	

Loans on Railroad Stock, amount on each: —

On 1 share Boston & Albany R.R.,	$100 00
On 4 shares Boston & Albany R.R.,	300 00

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Warren Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
12	Tremont Nat'l Bank, Boston, .	$1,200	$1,056 00	$1,272 60
3	N'l B'k of Commerce, Boston,	300	345 00	343 50
15	North National Bank, Boston,	1,500	1,740 00	2,085 00
5	Nat'l Webster Bank, Boston, .	500	500 00	598 00
6	Conway N'l Bank, Conway, .	600	750 00	750 00
10	City National Bank, Holyoke, .	1,000	1,150 00	1,125 00
10	Hadley Falls N'l B'k, Holyoke,	1,000	1,550 00	1,030 00
10	Home Nat'l Bank, Holyoke, .	1,000	1,180 00	1,600 00
25	Pittsfield Nat'l Bank, Pittsfield,	2,500	3,250 00	4,125 00
16	Agawam N'l Bank, Springfield,	1,600	1,600 00	1,920 00
30	City N'l Bank, Springfield, .	3,000	4,350 00	4,100 00
39	First Nat'l Bank, Springfield,	3,900	4,680 00	5,607 00
14	Second Nat'l B'k, Springfield,	1,400	1,890 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	2,320 00	2,303 00
40	First Nat'l Bank, Worcester, .	4,000	6,200 00	8,000 00
24	Quinsigamond National Bank, Worcester, ...	2,400	3,120 00	2,991 00
		$28,500	$36,981 00	$41,339 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	1,050 00	1,000 00
Maine Central R.R. 6s, . . .	500	550 00	500 00
Salem & Lowell R.R. 6s, . . .	2,000	2,150 00	2,000 00
	$15,500	$15,930 00	$15,500 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$255 14	2 per cent.	$28,880 21	4 per cent.	$52,850 25	5½ per cent.
153 68	3 "	167,235 62	5 "	20,590 00	6 "

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Warren Savings Bank — Concluded.

Number of loans which are of an amount not exceeding $3,000 each,	142	
Aggregate amount of the same,		$159,140 25
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, 1894,		15,343 01
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, 1894,	2 per cent, $5,619 00 2 per cent., 5,903 16	11,522 16
Number of accounts opened during the year ending Oct. 31, 1894,	288	
Number of accounts closed during the year ending Oct. 31, 1894,	196	
Total number of open accounts Oct. 31, 1894,	1,437	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		1,174 75
Amount of deposits, not including dividends, received during the year ending Oct 31, 1894,		107,150 62
Number of same,	1,594	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		94,614 02
Number of same,	1,297	
Date of examination by commissioner: September 21.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	1,206	$22,422 06	To the credit —		
Exceeding $50 and not more than $100,	191	15,667 14	Of women, both adult and minor,	640	$37,699 36
Exceeding $100 and not more than $200,	99	14,943 19	Of guardians,	5	3,273 33
Exceeding $200 and not more than $500,	52	17,953 02	Of religious and charitable associations,	55	4,953 68
Exceeding $500 and less than $1,000,	31	20,504 22	In trust,	52	4,557 75
Of $1,000 or more,	15	15,660 99			
Totals,	1,594	$107,150 62			

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Federal Reserve Bank of St. Louis

WARREN FIVE CENTS SAVINGS BANK—PEABODY.

Incorporated April 28, 1854. Present number of corporators, 51.

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,
ALBERT A. MESSER, LEVERETT POOR,
FRANK W. STANLEY.

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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$421,366 25	Deposits,	$2,255,860 38
Loan on public funds,	4,000 00	Guaranty fund,	113,000 00
Bank stock as per schedule,	269,172 62	Profit and loss account,	76,289 41
Loans on bank stock,	38,700 00		
Railroad bonds as per schedule,	384,250 00		
Real estate by foreclosure,	17,545 40		
Loans on real estate,	730,950 00		
Loans on personal security,	509,373 57		
Loans to counties, cities or towns (notes),	16,700 00		
Deposit in bank, on interest,	38,926 63		
Taxes and insurance paid,	871 13		
Furniture and fixtures,	10,200 00		
Cash on hand,	3,094 19		
	$2,445,149 79		$2,445,149 79

Cash on Deposit in Bank:—

Warren National Bank, Peabody, ... $38,926,63

Loan on Public Funds:—

On $2,000 United States 4s, ... } $4,000 00
On $2,000 City of Springfield, Mass., 6s, ... }

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Warren Five Cents Savings Bank, Peabody — Continued.

Loans on Bank Stock, amount on each: —

On 175 shares Fourth National Bank, Boston, Mass.,	$17,500 00
On 400 shares National Eagle Bank, Bristol, R. I.,	10,000 00
On 18 shares Warren National Bank, Peabody, Mass.,	2,000 00
On 5 shares Continental National Bank, Boston, Mass.,	
On 10 shares Continental National Bank, Boston, Mass.,	2,200 00
On 15 shares Tremont National Bank, Boston, Mass.,	
On 2 shares South Danvers National Bank, Peabody, Mass.,	
On 16 shares Merchants' National Bank, Salem, Mass.,	500 00
On 40 shares Northfield National Bank, Northfield, Vt.,	6,500 00
On 25 shares Welden National Bank, St. Albans, Vt.,	
On 10 shares Somerville National Bank, Somerville, Mass.,	

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Canton, Ohio, 5s,	$24,500	$26,845 00	$24,500 00*
of Cleveland, Ohio, 6s,	12,000	12,360 00	12,000 00
of Dayton, Ohio, 5s,	32,000	35,992 50	32,000 00*
of Dayton, Ohio, 6s,	10,000	10,925 00	10,000 00*
of Detroit, Mich., 7s,	1,000	1,160 00	1,000 00
of East Saginaw, Mich., 4½s,	24,000	25,640 00	24,000 00
of East Saginaw, Mich., 5s,	24,000	26,280 00	24,000 00
of Fall River, Mass., 6s,	9,000	9,900 00	8,853 75
of Grand Rapids, Mich., 4½s,	26,000	27,990 00	26,000 00
of Grand Rapids, Mich., 8s,	8,000	8,240 00	8,000 00
of Holyoke, Mass., 6s,	15,000	16,675 00	15,000 00
of Lawrence, Mass., 6s,	20,000	22,300 00	20,000 00
of Lewiston, Me., 6s,	10,000	11,200 00	10,000 00
of Milwaukee, Wis., 5s,	48,000	54,179 37	48,000 00
of Newton, Mass., 6s,	3,000	3,615 00	3,000 00
of Peoria, Ill., 4½s,	10,500	11,235 00	10,500 00
of Portland, Me., 6s,	10,000	12,100 00	9,512 50
of Providence, R. I., 5s,	30,000	34,640 00	30,000 00
of Providence, R. I., 6s,	5,000	5,675 00	5,000 00
of Scranton, Pa., 4½s,	30,000	32,880 00	30,000 00
of Springfield, Ohio, 5s,	10,000	11,212 50	10,000 00
Town of Brookline, Mass., 7s,	5,000	5,500 00	5,000 00
of Dalton, Mass, 4s,	15,000	15,525 00	15,000 00
of Danvers, Mass, 5s,	10,000	10,300 00	10,000 00
City of Waterbury, Conn, 4s,	15,000	15,600 00	15,000 00
of Fort Wayne, Ind., 4½s,	15,000	16,200 00	15,000 00
	$422,000	$464,169 37	$421,366 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	$13,134 25	$10,700 00
165	Atlas National Bank, Boston, .	16,500	19,305 00	16,500 00
67	Blackstone N'l Bank, Boston, .	6,700	6,700 00	6,700 00
65	Boston National Bank, Boston.	6,500	6,760 00	6,500 00
60	National City Bank, Boston, .	6,000	4,920 00	6,000 00
37	Continental Nat'l B'k, Boston,	3,700	4,255 00	3,700 00
61	Columbian N'l Bank, Boston, .	6,100	6,328 75	6,100 00
50	National Bank of the Commonwealth, Boston, . .	5,000	6,512 50	4,996 25
80	Nat'l Exchange Bank, Boston,	8,000	10,200 00	8,000 00
100	Eliot National Bank, Boston, .	10,000	13,100 00	10,000 00
50	Everett National Bank, Boston,	5,000	4,162 50	5,000 00
100	Faneuil Hall N'l Bank, Boston,	10,000	13,075 00	10,000 00
50	Freeman's Nat'l Bank, Boston,	5,000	4,250 00	5,000 00
25	Globe National Bank, Boston,	2,500	2,250 00	2,500 00
71	Howard Nat'l Bank, Boston, .	7,100	6,869 25	7,089 00
100	N'l Hide & Leather B'k, Boston,	10,000	10,725 00	9,950 00
25	Hamilton Nat'l Bank, Boston,	2,500	2,762 50	2,500 00
126	Lincoln Nat'l Bank, Boston, .	12,600	9,828 00	12,600 00
100	Manufacturers' N'l B'k, Boston,	10,000	10,000 00	9,909 37
107	Market National Bank, Boston,	10,700	9,095 00	10,700 00
22	Mt. Vernon N'l Bank, Boston,	2,200	2,684 00	2,200 00
120	Massachusetts N'l B'k, Boston,	12,000	11,640 00	12,000 00
50	Merchants' N'l Bank, Boston,	5,000	7,875 00	5,000 00
72	N'l B'k of No. America, Boston,	7,200	8,199 00	7,200 00
35	New England N'l B'k, Boston,	3,500	5,538 75	3,500 00
6	North National Bank, Boston,	600	688 50	600 00
98	Nat'l Revere Bank, Boston, .	9,800	9,334 50	9,800 00
50	N'l B'k of the Republic, Boston,	5,000	7,950 00	5,000 00
48	N'l B'k of Redemption, Boston,	4,800	6,036 00	4,800 00
40	Suffolk National Bank, Boston,	4,000	4,000 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	9,765 00	8,400 00
101	Tremont Nat'l Bank, Boston, .	10,100	8,888 00	10,100 00
94	Nat'l Webster Bank, Boston, .	9,400	9,141 50	9,400 00
5	Washington Nat'l B'k, Boston,	500	545 00	500 00
27	Winthrop N'l Bank, Boston, .	2,700	3,145 50	2,700 00
48	Nat'l Grand B'k, Marblehead,	4,800	5,772 00	4,595 00
28	South Danvers National 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	3,025 00	3,000 00
11	Merchants' Nat'l Bank, Salem,	550	753 50	550 00
9	Nat'l Exchange Bank, Salem,	900	855 00	900 00
		$269,550	$292,404 00	$269,172 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	$26,125 00	$25,000 00
Boston, Revere Beach & Lynn R.R. 6s,	5,000	5,250 00	5,000 00
Cheshire R R. 6s,	18,000	19,260 00	18,000 00
Concord & Montreal R.R. 4s,	30,000	30,750 00	30,000 00
Eastern R.R. 6s,	5,000	6,100 00	4,750 00
Fitchburg R.R. 5s,	47,000	50,210 00	47,000 00
Leeds & Farmington R.R. 6s,	16,500	16,995 00	16,500 00
Maine Central R.R 4½s,	23,000	24,380 00	23,000 00
Maine Central R.R. 6s,	2,000	2,200 00	2,000 00
Maine Central R.R. 7s,	15,000	20,400 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	27,180 00	26,000 00
Ports., Gt. Falls & Conway R.R. 4½s,	25,000	27,625 00	25,000 00
Vermont & Massachusetts R.R. 5s,	12,000	12,660 00	12,000 00
Upper Coos R.R. 4½s,	10,000	10,500 00	10,000 00
Boston & Maine R.R. 4½s,	30,000	33,150 00	30,000 00
Conn. & Passumpsic Rivers R.R. 4s,	20,000	20,400 00	20,000 00
Portland & Ogdensburg R.R. 6s,	20,000	22,000 00	20,000 00
Worcester, Nashua & Rochester R.R. 4s,	20,000	20,200 00	20,000 00
	$384,500	$410,385 00	$384,250 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$7,100 00	0 per cent.	$305,623 57	4 per cent.	$382,605 00	5 per cent.
38,926 63	2½ "	80,000 00	4¼ "	236,915 00	5½ "
25,000 00	3⅜ "	20,000 00	4⅜ "	127,230 00	6 "
25,000 00	3¾ "	78,200 00	4½ "	12,050 00	6½ "

Value, by books, of real estate held or owned by foreclosure or otherwise,	$17,545 40
Assessed value of the same,	14,500 00
Net income received from same during year ending Oct. 31, 1894,	67 30
Number of loans which are of an amount not exceeding $3,000 each,	253
Aggregate amount of the same,	289,613 57
Total number of loans upon real estate,	293
Amount of investments from which no income is received,	7,630 03
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	113,817 37

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

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Federal Reserve Bank of St. Louis

Warren Five Cents Savings Bank, Peabody — Concluded.

Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1894,	2 per cent., $42,227 85 2 per cent., 42,283 85	$84,511 70
Number of accounts opened during the year ending Oct. 31, 1894,	. 677	
Number of accounts closed during the year ending Oct. 31, 1894,	. 466	
Total number of open accounts Oct. 31, 1894,	5,374	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		6,075 90
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		310,084 65
Number of same,	3,339	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		294,177 22
Number of same,	3,331	

Date of examination by commissioner: February 9.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	2,355	$43,422 48	To the credit —		
Exceeding $50 and not more than $100,	415	34,044 31	Of women, both adult and minor,	1,742	$161,288 26
Exceeding $100 and not more than $200,	206	33,230 93	Of guardians,	19	6,443 44
Exceeding $200 and not more than $500,	227	82,323 39	Of religious and charitable associations,	36	5,171 88
Exceeding $500 and less than $1,000,	68	49,063 54	In trust,	57	11,705 44
Of $1,000 or more,	68	68,000 00			
Totals,	3,339	$310,084 65			

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WARREN INSTITUTION FOR SAVINGS (CHARLESTOWN DISTRICT) — BOSTON.

Incorporated Feb. 21, 1829. Present number of corporators, 98.

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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$1,397,660 00	Deposits,	$7,837,557 11
Bank stock as per schedule,	201,400 00	Guaranty fund,	390,000 00
Loans on bank stock,	300 00	Profit and loss account,	149,861 58
Railroad bonds as per schedule,	600,000 00		
Real estate (for banking purposes),	50,000 00		
Real estate by foreclosure,	9,000 00		
Loans on real estate,	4,213,200 00		
Loans on personal security,	1,494,000 00		
Loans to counties, cities or towns (notes),	35,100 00		
Deposits in banks, on interest,	351,603 57		
Expense account,	11,205 66		
Cash on hand,	13,949 46		
	$8,377,418 69		$8,377,418 69

Cash on Deposit in Banks, amount in each: —

Bunker Hill National Bank, Boston,	$278,022 47*
Second National Bank, Boston,	73,581 10

Loan on Bank Stock: —

On 7 shares Bunker Hill National Bank, Boston,	$300 00

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

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Federal Reserve Bank of St. Louis

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	$5,112 50	$5,000 00
of Boston, Mass., 4s,	200,000	219,625 00	200,000 00
of Brockton, Mass., 4s,	50,000	52,375 00	50,000 00
of Chelsea, Mass., 4s,	34,000	35,275 00	34,000 00
of Dayton, Ohio, 4s,	50,000	50,000 00	50,000 00*
of Hartford, Conn., 4s,	50,000	53,125 00	50,000 00
of Haverhill, Mass., 4s,	50,000	53,125 00	50,000 00
of Lynn, Mass., 4s,	86,000	89,655 00	86,000 00
of Malden, Mass., 4s,	35,000	35,700 00	35,000 00
or New York, N. Y., 6s,	100,000	118,000 00	100,000 00
of Northampton, Mass., 4s,	50,000	50,875 00	50,000 00
of Somerville, Mass , 4s,	23,000	23,690 00	23,000 00
of Youngstown, Ohio, 6s,	12,660	13,672 80	12,660 00
Town of Braintree, Mass., 4s,	50,000	52,375 00	50,000 00
of Canton, Mass., 4s,	48,000	49,200 00	48,000 00
of Cranston, R. I., 4s,	50,000	51,250 00	50,000 00
of Everett, Mass., 4s,	30,000	31,725 00	30,000 00
of Southbridge, Mass., 4s,	25,000	25,250 00	25,000 00
of Reading, Mass., 4s,	80,000	82,400 00	80,000 00
of Wellesley, Mass., 4s,	5,000	5,200 00	5,000 00
of Weymouth, Mass., 4s,	100,000	104,250 00	100,000 00
United States 4s,	250,000	288,750 00	250,000 00
City of New Bedford, Mass., 4s,	14,000	14,420 00	14,000 00
	$1,397,660	$1,505,050 30	$1,397,660 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	$10,530 00	$9,000 00
200	Bunker Hill N'l Bank, Boston,	20,000	40,000 00	20,000 00
20	National City Bank, Boston,	2,000	1,640 00	2,000 00
75	National Eagle Bank, Boston,	7,500	6,243 75	7,500 00
158	Eliot Nat'l Bank, Boston,	15,800	20,698 00	15,800 00
60	Everett Nat'l Bank, Boston,	6,000	4,995 00	6,000 00
150	N'l Hide & Leather B'k, Boston,	15,000	16,125 00	15,000 00
100	Howard Nat'l Bank, Boston,	10,000	9,600 00	10,000 00
55	Massachusetts N'l B'k, Boston,	5,500	5,376 25	5,500 00
116	New England N'l B'k, Boston,	11,600	18,357 00	11,600 00
43	Second Nat'l Bank, Boston,	4,300	7,955 00	4,300 00
50	Shoe & Leather N'l B'k, Boston,	5,000	4,512 50	5,000 00
118	State National Bank, Boston,	11,800	13,688 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 National Bank, Boston,	$33,200	$29,797 00	$33,200 00
108	Tremont Nat'l Bank, Boston,	10,800	9,504 00	10,800 00
200	Nat'l Union Bank, Boston,	20,000	26,850 00	20,000 00
67	National Webster B'k, Boston,	6,700	6,532 50	6,700 00
30	Winthrop Nat'l Bank, Boston,	3,000	3,495 00	3,000 00
42	Naumkeag Nat'l Bank, Salem,	4,200	5,670 00	4,200 00
		$201,400	$241,569 00	$201,400 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 6s,	$50,000	$51,000 00	$50,000 00
Boston & Lowell R.R. 4s,	100,000	101,000 00	100,000 00
Boston & Maine R.R. 4s,	100,000	102,000 00	100,000 00
Boston & Providence R.R. 4s,	50,000	52,000 00	50,000 00
Fitchburg R.R. 4s,	100,000	99,000 00	100,000 00
Old Colony R.R 6s,	50,000	50,750 00	50,000 00
Worcester, Nashua & Roch. R.R. 4s,	50,000	50,500 00	50,000 00
Concord & Montreal R.R. 4s,	50,000	51,250 00	50,000 00
Conn. & Passumpsic Rivers R.R. 4s,	50,000	51,250 00	50,000 00
	$600,000	$608,750 00	$600,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$251,603 57	2 per cent.	$305,600 00	4¼ per cent.	$147,600 00	6 per cent.
100,000 00	2½ "	683,750 00	4½ "	6,900 00	6½ "
400,000 00	3½ "	55,000 00	4¾ "	5,250 00	7 "
370,000 00	3¾ "	2,171,150 00	5 "	500 00	7½ "
1,410,500 00	4 "	186,350 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, 1894,	2,216 12

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Federal Reserve Bank of St. Louis

Warren Institution for Savings, etc., Boston — Concluded.

Value, by books, of other real estate held or owned by foreclosure or otherwise,		$9,000 00
Assessed value of the same,		11,500 00
Number of loans which are of an amount not exceeding $3,000 each,	560	
Aggregate amount of the same,		893,850 00
Total number of loans upon real estate,	794	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		379,155 91
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, 1894,	2 per cent., $145,179 74 2 per cent., *146,000 00	291,179 74
Number of accounts opened during the year ending Oct. 31, 1894,	1,533	
Number of accounts closed during the year ending Oct. 31, 1894,	1,197	
Total number of open accounts Oct. 31, 1894,	18,233	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		14,498 41
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		1,008,129 00
Number of same,	11,639	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		992,237 56
Number of same,	11,020	
Date of examination by commissioner: June 29.		

* Estimated.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	8,099	$169,557 00	To the credit—		
Exceeding $50 and not more than $100,	1,682	138,716 00	Of women, both adult and minor,	5,379	$463,477 00
Exceeding $100 and not more than $200,	760	120,109 00	Of guardians,	26	7,753 00
Exceeding $200 and not more than $500,	722	268,651 00	Of religious and charitable associations,	79	10,235 00
Exceeding $500 and less than $1,000,	232	167,096 00	In trust,	363	55,836 00
Of $1,000 or more,	144	144,000 00			
Totals,	11,639	$1,008,129 00			

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Federal Reserve Bank of St. Louis

WASHINGTON SAVINGS INSTITUTION — LOWELL.

Incorporated May 23, 1892. Present number of corporators, 28.

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, CHAS. H. ANDREWS,
WM. J. COUGHLIN, DENIS MURPHY,
PATRICK GILBRIDE, 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, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate,	$160,605 00	Deposits,	$226,813 49
Loans on personal security,	57,500 00	Guaranty fund,	600 00
Deposit in bank, on interest,	5,399 22	Interest account,	5,401 40
Expense account,	1,156 79		
Dividends paid,	468 76		
Taxes paid,	135 12		
Cash on hand,	7,550 00		
	$232,814 89		$232,814 89

Cash on Deposit in Bank:—

Lowell Trust Company, Lowell, ... $5,399 22

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$5,399 22	2½ per cent.	$25,000 00	5½ per cent.	$7,000 00	7 per cent.
73,840 00	5 "	112,265 00	6 "		

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Washington Savings Institution — Concluded.

Number of loans which are of an amount not exceeding $3,000 each,	63	
Aggregate amount of the same,		$83,805 00
Total number of loans upon real estate,	74	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		9,304 17
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, 1894,	2 per cent., $3,025 06 2 per cent., *3,516 35	6,541 41
Number of accounts opened during the year ending Oct. 31, 1894,	500	
Number of accounts closed during the year ending Oct. 31, 1894,	254	
Total number of open accounts Oct. 31, 1894,	876	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		1,816 10
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		157,851 53
Number of same,	1,712	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		105,376 28
Number of same,	1,216	
Date of examination by commissioner: May 23 and 24.		

* Not yet charged out of profits.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	1,198	$31,228 73	To the credit —		
Exceeding $50 and not more than $100,	221	18,005 06	Of women, both adult and minor,	504	$55,405 68
Exceeding $100 and not more than $200,	131	21,377 59	Of guardians,	3	2,300 00
Exceeding $200 and not more than $500,	98	35,839 68	Of religious and charitable associations,	36	5,239 22
Exceeding $500 and less than $1,000,	42	29,400 47	In trust,	84	14,308 72
Of $1,000 or more,	22	22,000 00			
Totals,	1,712	$157,851 53			

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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, 7 to 8.45 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$37,000 00	Deposits,	$561,580 67
Bank stock as per schedule,	38,695 12	Guaranty fund,	14,350 00
Railroad bonds as per schedule,	88,200 00	Interest account,	17,736 42
Real estate (for banking purposes),	28,731 18		
Loans on real estate,	336,911 41		
Loans on personal security,	34,850 00		
Loans to counties, cities or towns (notes),	15,000 00		
Deposits in banks, on interest,	13,891 03		
Expense account,	44 54		
Cash on hand,	343 81		
	$593,667 09		$593,667 09

Cash on Deposit in Banks, amount in each: —

Boston Safe Deposit and Trust Company, Boston,	$2,519 71
Union Market National Bank, Watertown,	11,371 32

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	$2,000	$2,370 00	$2,000 00
of Boston, Mass., 6s,	1,000	1,195 00	1,000 00
of Cambridge, Mass., 6s,	6,000	7,140 00	6,000 00
of Newton, Mass., 5s,	2,000	2,240 00	2,000 00
of Newton, Mass., 6s,	1,000	1,190 00	1,000 00
Town of Arlington, Mass., 4s,	5,000	5,200 00	5,000 00
of Great Barrington, Mass., 4s,	5,000	5,250 00	5,000 00
City of Fall River, Mass., 4½s,	5,000	5,400 00	5,000 00
of Quincy, Mass., 4s,	5,000	5,225 00	5,000 00
of Waltham, Mass., 4s,	5,000	5,300 00	5,000 00
	$37,000	$40,510 00	$37,000 00

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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 N'l B'k, Boston,	$2,000	$1,900 00	$2,040 00
10	Nat'l Exchange Bank, Boston,	1,000	1,267 50	1,275 00
50	Continental Nat'l B'k, Boston,	5,000	5,750 00	5,600 00
20	N'l B'k of No. America, Boston,	2,000	2,300 00	2,155 00
25	Boston National Bank, Boston,	2,500	2,600 00	2,800 00
20	Manufacturers' N'l B'k, Boston,	2,000	2,000 00	2,000 00
52	Massachusetts N'l B'k, Boston,	5,200	4,940 00	5,982 50
40	Third National Bank, Boston,	4,000	3,590 00	4,000 00
25	Globe National Bank, Boston,	2,500	2,200 00	2,684 37
20	National Eagle Bank, Boston,	2,000	1,600 00	2,255 00
20	Central National Bank, Boston,	2,000	2,540 00	2,000 00
12	Traders' Nat'l Bank, Boston, .	1,200	780 00	1,227 00
20	Winthrop Nat'l Bank, Boston,	2,000	2,330 00	2,300 00
5	N'l B'k of the Commonwealth, Boston, ...	500	651 25	676 25
12	Union Market National Bank, Watertown, ...	1,200	1,500 00	1,700 00
		$35,100	$35,948 75	$38,695 12

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg and New Bedford R.R. 5s, ...	$2,000	$2,280 00	$2,000 00
Boston & Maine R.R. 4s, . . .	3,000	3,060 00	3,000 00
Cheshire R.R. 6s, ...	1,500	1,545 00	1,500 00
Concord & Montreal R.R. 4s, . .	5,000	5,100 00	5,000 00
Fitchburg R.R. 4s, ...	10,000	9,850 00	10,000 00
Fitchburg R.R. 4½s, ...	5,000	5,050 00	5,000 00
Fitchburg R.R. 5s, ...	3,000	3,075 00	3,000 00
Fitchburg R.R. 6s, ...	1,000	1,050 00	1,000 00
Leeds & Farmington R.R. 6s, . .	3,000	3,090 00	3,000 00
Maine Central R.R. 4½s, . . .	10,000	10,600 00	10,000 00
Maine Central R.R 7s, ...	10,000	13,500 00	12,000 00
N. Y. & N. E. R R. (terminal) 4s, .	15,000	15,000 00	16,700 00
Vermont & Massachusetts R.R. 5s,	5,000	5,450 00	5,000 00
Upper Coos R.R. 4½s, ...	6,000	6,300 00	6,000 00
Worcester, Nashua & Rochester R.R. 4s, ...	5,000	5,100 00	5,000 00
	$84,500	$90,050 00	$88,200 00

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Watertown Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$2,519 71	2 per cent.	$15,000 00	4⅝ per cent.	$64,335 00	6 per cent.
11,371 32	2½ "	205,656 41	5 "	400 00	6½ "
23,500 00	4½ "	76,095 00	5½ "	1,775 00	7 "

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, 1894,		505 22
Number of loans which are of an amount not exceeding $3,000 each,	112	
Aggregate amount of the same,		155,748 00
Total number of loans upon real estate,	138	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		28,214 81
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, 1894,	2 per cent., $9,796 70 2 per cent., 10,316 50	20,113 20
Number of accounts opened during the year ending Oct. 31, 1894,	330	
Number of accounts closed during the year ending Oct. 31, 1894,	235	
Total number of open accounts Oct. 31, 1894,	1,985	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		1,650 95
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		142,149 58
Number of same,	2,154	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		122,997 78
Number of same,	1,724	
Date of examination by commissioner: February 19.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	1,640	$30,177 24	To the credit —		
Exceeding $50 and not more than $100,	253	20,541 42	Of women, both adult and minor,	926	$51,807 53
Exceeding $100 and not more than $200,	120	15,775 15	Of guardians,	2	903 30
Exceeding $200 and not more than $500,	99	38,559 83	Of religious and charitable associations,	112	12,557 54
Exceeding $500 and less than $1,000,	26	18,974 18	In trust,	100	8,239 28
Of $1,000 or more,	16	18,121 76			
Totals,	2,154	$142,149 58			

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Federal Reserve Bank of St. Louis

WEBSTER FIVE CENTS SAVINGS BANK — WEBSTER.

Incorporated March 16, 1868. Present number of corporators, 47.

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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$80,000 00	Deposits,	$1,109,450 19
Bank stock as per schedule,	89,400 00	Guaranty fund,	27,225 00
Loans on bank stock,	700 00	Interest account,	20,474 42
Railroad bonds as per schedule,	172,000 00	Profit and loss account,	10,434 84
Loans on real estate,	601,049 00		
Loans on personal security,	165,714 77		
Loans to counties, cities or towns (notes),	15,000 00		
Deposits in banks, on interest,	42,347 07		
Expense account,	781 01		
Cash on hand,	592 60		
	$1,167,584 45		$1,167,584 45

Cash on Deposit in Banks, amount in each: —

First National Bank, Webster,	$28,274 33
First National Bank, Worcester,	14,072 74

Loan on Bank Stock: —

On 10 shares First National Bank, Webster,	$700 00

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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	11,100 00	10,000 00*
of Haverhill, Mass., 4s, . .	10,000	10,600 00	10,000 00
of Milwaukee, Wis., 5s, . .	20,000	22,200 00	20,000 00
of Pawtucket, R. I., 5s, . .	5,000	5,200 00	5,000 00
Town of Webster, Mass., 4s, . .	30,000	31,500 00	30,000 00
	$80,000	$86,600 00	$80,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
40	Atlas Nat'l Bank, Boston, .	$4,000	$4,680 00	$4,000 00
35	Blackstone Nat'l Bank, Boston,	3,500	3,500 00	3,500 00
20	Boylston Nat'l Bank, Boston,	2,000	2,500 00	2,000 00
2	National City Bank, Boston, .	200	165 00	200 00
10	National Eagle Bank, Boston,	1,000	835 00	1,000 00
10	Eliot National Bank, Boston, .	1,000	1,310 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	5,280 00	6,600 00
43	Nat'l Webster Bank, Boston, .	4,300	4,300 00	4,300 00
10	Merchants' Nat'l Bank, Boston,	1,000	1,570 00	1,000 00
25	Old Boston Nat'l B'k, Boston,	2,500	2,650 00	2,500 00
40	National Revere Bank, Boston,	4,000	3,800 00	4,000 00
10	State National Bank, Boston, .	1,000	1,160 00	1,000 00
75	Shoe & Leather N'l B'k, Boston,	7,500	6,775 00	7,500 00
20	South End N'l Bank, Boston, .	2,000	1,600 00	2,000 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 Nat'l B'k, Newburyport,	1,000	1,350 00	1,000 00
20	First N'l Bank, Norwich, Ct., .	2,000	2,000 00	2,000 00
25	Uncas N'l B'k, Norwich, Ct, .	2,500	2,500 00	2,500 00
5	Southbridge N'l Bank, Southbridge, ...	500	600 00	500 00
152	First National Bank, Webster,	15,200	18,200 00	15,200 00
23	City National B'k, Worcester,	2,300	3,315 00	2,300 00
12	First National B'k, Worcester,	1,200	1,850 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	7,930 00	6,100 00
80	Worcester N'l B'k, Worcester,	8,000	11,600 00	8,000 00
13	Millbury Nat'l Bank, Millbury,	1,300	1,300 00	1,300 00
		$89,400	$99,495 00	$89,400 00

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Federal Reserve Bank of St. Louis

Webster Five Cents Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	$12,000	$13,200 00	$12,000 00
Boston & Lowell R.R. 4s,	5,000	5,150 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	10,900 00	10,000 00
Concord & Montreal R.R. 4s,	15,000	16,500 00	15,000 00
Fitchburg R.R. 4s,	10,000	10,000 00	10,000 00
Lowell & Lawrence R.R. 6s,	5,000	5,300 00	5,000 00
Newport & Richford R.R. 5s,	5,000	5,250 00	5,000 00*
Maine Central R.R. 4½s,	10,000	10,600 00	10,000 00
Vermont & Massachusetts R.R 5s,	10,000	10,700 00	10,000 00
Upper Coos R.R. 4s,	5,000	5,000 00	5,000 00
Upper Coos R.R. 4½s,	10,000	10,800 00	10,000 00
Boston & Maine R.R. 4s,	20,000	20,400 00	20,000 00
Boston & Maine R.R. 4½s,	10,000	11,000 00	10,000 00
Fitchburg R.R. 5s,	10,000	10,500 00	10,000 00
St. Johnsbury & L. Champlain R.R. 5s,	25,000	28,750 00	25,000 00
	$172,000	$184,550 00	$172,000 00

* A legal investment when made.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$14,072 74	2 per cent.	$15,000 00	4¼ per cent.	$9,000 00	5¼ per cent.
28,274 33	3 "	6,000 00	4½ "	489,233 54	5½ "
9,000 00	4 "	254,230 23	5 "		

Number of loans which are of an amount not exceeding $3,000 each,	489	
Aggregate amount of the same,		$462,638 91
Total number of loans upon real estate,	471	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		56,853 75
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, 1894,	2 per cent., $20,712 20 2 per cent., 20,578 18	41,290 38
Number of accounts opened during the year ending Oct. 31, 1894,	311	
Number of accounts closed during the year ending Oct. 31, 1894,	336	
Total number of open accounts Oct. 31, 1894,	3,804	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		2,499 03

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Webster Five Cents Savings Bank — Concluded.

Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		$175,997 33
Number of same,	2,155	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		194,894 05
Number of same,	2,497	

Date of examination by commissioner: April 23.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	1,515	$35,738 00	To the credit —		
Exceeding $50 and not more than $100,	316	26,754 59	Of women, both adult and minor,	809	$49,534 43
Exceeding $100 and not more than $200,	167	26,823 64	Of guardians,	9	1,320 60
Exceeding $200 and not more than $500,	106	36,667 67	Of religious and charitable associations,	21	12,023 50
Exceeding $500 and less than $1,000,	40	30,313 43	In trust,	134	23,282 60
Of $1,000 or more,	11	19,700 00			
Totals,	2,155	$175,997 33			

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Federal Reserve Bank of St. Louis

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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$77,487 50	Deposits,	$427,943 51
Bank stock as per schedule,	132,620 00	Guaranty fund,	21,237 00
Loans on bank stock,	5,000 00	Profit and loss account,	7,712 43
Railroad bonds as per schedule,	128,238 28		
Real estate (for banking purposes),	2,000 00		
Real estate by foreclosure,	200 00		
Loans on real estate,	79,645 40		
Loans on personal security,	13,569 33		
Loans to counties, cities or towns (notes),	14,700 00		
Deposits in banks, on interest,	2,204 31		
Cash on hand,	1,228 12		
	$456,892 94		$456,892 94

Cash on Deposit in Banks, amount in each:—

Blackstone National Bank, Boston,	$812 83
Traders' National Bank, Boston,	1,391 48

Loan on Bank Stock:—

On 80 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 Boston, Mass., 4s,	$10,000	$10,800 00	$10,412 50
of Brockton, Mass., 4s,	3,500	3,570 00	3,500 00
of Chicago, Ill., 4s,	10,000	10,200 00	10,000 00*
of Cleveland, Ohio, 6s,	5,000	5,150 00	5,000 00
of Concord, N. H., 4s,	4,000	4,250 00	4,000 00
of Dayton, Ohio, 4s,	10,000	10,000 00	10,000 00*
of Fort Wayne, Ind., 6s,	8,000	8,640 00	9,200 00
of Malden, Mass, 4s,	5,000	5,200 00	5,462 50
of Springfield, Ohio, 4s,	10,000	10,600 00	10,912 50
of Waltham, Mass., 4s,	4,000	4,240 00	4,000 00
County of Aroostook, Me, 4½s,	5,000	5,250 00	5,000 00
	$74,500	$77,900 00	$77,487 50

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
66	Blackstone Nat'l B'k, Boston,	$6,600	$6,600 00	$6,600 00
69	Traders' Nat'l Bank, Boston,	6,900	5,175 00	6,900 00
75	Central Nat'l Bank, Boston,	7,500	9,525 00	7,500 00
20	South End Nat'l Bank, Boston,	2,000	1,560 00	2,000 00
27	N'l Hide & Leather B'k, Boston,	2,700	2,889 00	2,700 00
30	N'l B'k of Commerce, Boston,	3,000	3,450 00	3,000 00
125	Third Nat'l Bank, Boston,	12,500	11,250 00	10,000 00
100	Freeman's Nat'l Bank, Boston,	10,000	10,000 00	10,000 00
50	Shawmut Nat'l Bank, Boston,	5,000	5,800 00	5,000 00
8	Shoe & Leather N'l B'k, Boston,	800	720 00	800 00
50	Eliot National Bank, Boston,	5,000	6,550 00	5,000 00
23	Nat'l Webster Bank, Boston,	2,300	2,300 00	2,300 00
80	Continental Nat'l B'k, Boston,	8,000	9,200 00	8,000 00
80	Suffolk Nat'l Bank, Boston,	8,000	8,000 00	8,000 00
50	N'l B'k of the Republic, Boston,	5,000	7,950 00	5,000 00
50	State National Bank, Boston,	5,000	5,800 00	5,000 00
40	National Eagle Bank, Boston,	4,000	3,320 00	4,000 00
50	Atlas National Bank, Boston,	5,000	5,850 00	5,000 00
42	Globe Nat'l Bank, Boston,	4,200	3,780 00	4,200 00
20	Faneuil Hall N'l Bank, Boston,	2,000	2,620 00	2,000 00
90	Tremont Nat'l Bank, Boston,	9,000	7,920 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	2,600 00	2,500 00
40	Hamilton N'l Bank, Boston,	4,000	4,400 00	4,000 00
54	Union Market National Bank, Watertown,	5,400	7,020 00	7,020 00
		$133,500	$141,379 00	$132,620 00

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Federal Reserve Bank of St. Louis

Wellfleet Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 7s,	$16,000	$16,160 00	$17,000 00
Boston & Maine R.R. 4s,	21,000	21,420 00	21,000 00
Concord & Montreal R.R. 4s,	15,000	15,300 00	15,000 00
Fitchburg R.R. 4s,	17,000	16,745 00	16,675 00
Newport & Richford R.R. 5s,	5,000	5,250 00	5,000 00*
Old Colony R.R. 4s,	10,000	10,500 00	10,975 00
Old Colony R.R. 6s,	5,000	5,250 00	5,000 00
Portland & Ogdensburg R.R. 6s,	3,000	3,300 00	3,000 00
Upper Coos R.R. 4s,	10,000	9,600 00	10,000 00
Upper Coos R.R. 4½s,	5,000	5,250 00	5,000 00
Vermont & Massachusetts R.R. 5s,	5,000	5,450 00	5,000 00
Boston & Maine R.R. 4½s,	4,000	4,400 00	4,390 50
Worcester, Nashua & Rochester R.R. 4s,	10,000	10,200 00	10,197 78
	$126,000	$128,825 00	$128,238 28

* A legal investment when made.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$812 83	2 per cent.	$8,000 00	4½ per cent.	$5,000 00	5¾ per cent.
1,391 48	2½ "	46,150 00	5 "	42,264 73	6 "
1,000 00	4 "	9,500 00	5½ "	1,000 00	7 "

Amount invested in real estate for banking purposes,		$2,000 00
Estimated value of the same,		2,500 00
Assessed value of the same,		2,000 00
Net income received from same during year ending Oct. 31, 1894,		100 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,		200 00
Assessed value of the same,		500 00
Number of loans which are of an amount not exceeding $3,000 each,	61	
Aggregate amount of the same,		57,714 73
Total number of loans upon real estate,	49	
Amount of investments from which no income is received,		1,935 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		20,758 77
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, 1894,	2 per cent., $7,944 03 2 per cent., 8,179 60	16,123 63
Number of accounts opened during the year ending Oct. 31, 1894,	67	
Number of accounts closed during the year ending Oct. 31, 1894,	65	
Total number of open accounts Oct. 31, 1894,	1,119	

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Wellfleet Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		$1,781 26
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		40,688 20
Number of same,	339	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		43,102 92
Number of same,	572	

Date of examination by commissioner: August 2.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	208	$4,539 16	To the credit —		
Exceeding $50 and not more than $100,	49	4,136 47	Of women, both adult and minor,	96	$12,776 81
Exceeding $100 and not more than $200,	27	4,718 37	Of guardians,	5	362 26
Exceeding $200 and not more than $500,	36	12,533 70	Of religious and charitable associations,	15	1,831 81
Exceeding $500 and less than $1,000,	13	8,760 50	In trust,	20	5,298 32
Of $1,000 or more,	6	6,000 00			
Totals,	339	$40,688 20			

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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, LEWIS RICE,
CHAS. S. HENRY, F. E. COREY.

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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$102,500 00	Deposits,	$804,477 57
Bank stock as per schedule,	41,800 00	Guaranty fund,	40,500 00
Railroad bonds as per schedule,	19,000 00	Interest account,	10,500 20
Real estate by foreclosure,	45,307 65	Profit and loss account,	12,189 48
Loans on real estate,	560,266 49		
Loans on personal security,	40,490 73		
Loans to counties, cities or towns (notes),	4,000 00		
Deposits in banks, on interest,	45,631 04		
Deposits in banks, not on interest,	5,000 15		
Expense account,	588 21		
Suspense account,	260 00		
Cash on hand,	2,822 98		
	$867,667 25		$867,667 25

Cash on Deposit in Banks, amount in each: —

First National Bank, Worcester,	$17,975 12
City National Bank, Worcester,	16,062 92
Pynchon National Bank, Springfield,	5,000 00
First National Bank, Westborough,	11,593 15

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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	$2,875 00	$2,500 00
Town of Westborough, Mass., 4s, .	90,000	94,295 00	90,000 00
of Westborough, Mass., 5s, .	10,000	11,300 00	10,000 00
	$102,500	$108,470 00	$102,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
8	N'l B'k of Commerce, Boston,	$800	$920 00	$800 00
30	Everett National Bank, Boston,	3,000	2,497 00	3,000 00
16	Globe National Bank, Boston,	1,600	1,408 00	1,600 00
19	N'l Hide & Leather B'k, Boston,	1,900	2,042 00	1,900 00
42	Merchants' Nat'l Bank, Boston,	4,200	6,626 00	4,200 00
6	New England N'l B'k, Boston,	600	936 00	600 00
20	N'l B'k of Redemption, Boston,	2,000	2,450 00	2,000 00
10	N'l B'k of the Republic, Boston,	1,000	1,590 00	1,000 00
36	Tremont Nat'l Bank, Boston, .	3,600	3,168 00	3,600 00
5	Grafton Nat'l Bank, Grafton, .	500	500 00	500 00
10	Hopkinton N'l B'k, Hopkinton,	1,000	1,000 00	1,000 00
50	First N'l Bank, Marlborough, .	5,000	5,600 00	5,000 00
20	Millbury N'l Bank, Millbury, .	2,000	2,000 00	2,000 00
20	Northborough National Bank, Northborough, . . .	2,000	2,200 00	2,000 00
89	First Nat'l Bank, Westborough,	8,900	8,900 00	8,900 00
22	City Nat'l Bank, Worcester, .	2,200	3,212 00	2,200 00
15	Quinsigamond National Bank, Worcester, ...	1,500	2,040 00	1,500 00
		$41,800	$47,089 00	$41,800 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s, ...	$10,000	$9,850 00	$10,000 00
Fitchburg R.R. 6s, ...	1,000	1,050 00	1,000 00
Maine Central R.R. 5s, . . .	1,000	1,110 00	1,000 00
Old Colony R.R. 6s, . . .	7,000	7,245 00	7,000 00
	$19,000	$19,255 00	$19,000 00

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Federal Reserve Bank of St. Louis

Westborough Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$40,631 04	2 per cent.	$4,000 00	4½ per cent.	$25,000 00	5½ per cent.
5,000 00	4 "	29,055 06	5 "	546,702 16	6 "

Value, by books, of real estate held or owned by foreclosure or otherwise,		$45,307 65
Assessed value of the same,		53,725 00
Net income received from same during year ending Oct. 31, 1894,		523 48
Number of loans which are of an amount not exceeding $3,000 each,	337	
Aggregate amount of the same,		430,481 06
Total number of loans upon real estate,	348	
Amount of investments from which no income is received,		12,315 41
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		47,439 90
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, 1894,	2 per cent., $15,252 29 2 per cent., 15,082 02	30,334 31
Number of accounts opened during the year ending Oct. 31, 1894,	429	
Number of accounts closed during the year ending Oct. 31, 1894,	405	
Total number of open accounts Oct. 31, 1894,	2,977	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		2,452 52
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		139,901 16
Number of same,	2,204	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		176,881 49
Number of same,	2,173	
Date of examination by commissioner: May 17.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	1,748	$27,093 51	To the credit —		
Exceeding $50 and not more than $100,	234	18,763 56	Of women, both adult and minor,	1,077	$60,207 33
Exceeding $100 and not more than $200,	91	14,579 27	Of guardians,	16	1,863 50
Exceeding $200 and not more than $500,	78	28,147 16	Of religious and charitable associations,	10	383 48
Exceeding $500 and less than $1,000,	23	17,134 10	In trust,	71	4,855 58
Of $1,000 or more,	30	34,183 56			
Totals,	2,204	$139,901 16			

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WESTFIELD SAVINGS BANK — WESTFIELD.

Incorporated April 16, 1853. Present number of corporators, 77.

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, REUBIN LOOMIS,
ROBERT H. KNEIL.

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

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$106,000 00	Deposits,	$1,164,078 94
Bank stock as per schedule,	85,400 00	Guaranty fund,	42,196 10
Loans on bank stock,	2,700 00	Interest account,	14,162 67
Loans on railroad stock,	600 00	Profit and loss account,	15,000 00
Loans on real estate,	818,669 98	Dividends collected on collaterals held, etc.,	1,552 71
Loans on personal security,	170,481 16		
Loans to counties, cities or towns (notes),	7,500 00		
Loans on depositor's books,	2,525 00		
Deposit in bank, not on interest,	39,324 95		
Cash on hand,	3,789 33		
	$1,236,990 42		$1,236,990 42

Cash on Deposit in Bank: —

First National Bank, Westfield,	$39,324 95

Loans on Bank Stock, amount on each: —

On 16 shares First National Bank, Westfield, Mass.,	$1,700 00*
On 3 shares Rockville National Bank, Rockville, Conn.,	200 00
On 10 shares Agawam National Bank, Springfield, Mass.,	800 00

Loans on Railroad Stock, amount on each: —

On 7 shares Boston & Albany R.R.,	$200 00
On 3 shares Boston & Albany R.R.,	400 00

* This loan has been reduced within the legal limit.

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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	$3,045 00	$3,000 00
of Providence, R. I., 5s,	5,000	5,800 00	5,000 00
Town of Westfield, Mass., 4s,	20,000	20,237 50	20,000 00
United States 4s,	57,000	65,550 00	57,000 00
United States 6s,	21,000	22,350 00	21,000 00
	$106,000	$116,982 50	$106,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
43	Atlas National Bank, Boston,	$4,300	$5,031 00	$4,300 00
20	National Eagle Bank, Boston,	2,000	1,665 00	2,000 00
5	N'l Hide & Leather B'k, Boston,	500	536 25	500 00
25	N'l B'k of No. America, Boston,	2,500	2,846 87	2,500 00
96	N'l B'k of Redemption, Boston,	9,600	12,072 00	9,600 00
35	Suffolk National Bank, Boston,	3,500	3,500 00	3,500 00
250	City National Bank, Holyoke,	25,000	28,750 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	7,250 00	5,000 00
32	Agawam N'l B'k, Springfield,	3,200	3,296 00	3,200 00
216	First Nat'l Bank, Westfield,	21,600	29,160 00	21,600 00
52	Hampden N'l B'k, Westfield,	5,200	7,800 00	5,200 00
		$85,400	$105,507 12	$85,400 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$969,076 14	5 per cent.	$14,000 00	5½ per cent.	$19,400 00	6 per cent.

Number of loans which are of an amount not exceeding $3,000 each, . 482
Aggregate amount of the same, ... $489,497 07
Total number of loans upon real estate, ... 478
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894, ... 59,959 61
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, 1894,	2 per cent., $23,068 59 2 per cent., 22,798 58	$45,867 17
Number of accounts opened during the year ending Oct. 31, 1894,	520	
Number of accounts closed during the year ending Oct. 31, 1894,	491	
Total number of open accounts Oct. 31, 1894,	3,925	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		2,250 65
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		230,540 11
Number of same,	2,566	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		252,814 15
Number of same,	2,885	

Date of examination by commissioner: May 26.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	1,856	$34,468 29	To the credit —		
Exceeding $50 and not more than $100,	306	25,224 61	Of women, both adult and minor,	1,294	$87,891 40
Exceeding $100 and not more than $200,	163	25,109 00	Of guardians,	6	2,878 37
Exceeding $200 and not more than $500,	131	47,994 78	Of religious and charitable associations,	91	8,566 19
Exceeding $500 and less than $1,000,	60	42,319 77	In trust,	74	29,351 12
Of $1,000 or more,	50	55,423 66			
Totals,	2,566	$230,540 11			

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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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$12,000 00	Deposits,	$302,488 62
Bank stock as per schedule,	6,500 00	Guaranty fund,	3,100 00
Loans on bank stock,	6,875 00	Interest account,	1,316 15
Railroad bonds as per schedule,	42,000 00		
Loans on real estate,	199,637 32		
Loans on personal security,	35,100 00		
Deposits in banks, on interest,	3,101 30		
Expense account,	393 15		
Premium account,	1,298 00		
	$306,904 77		$306,904 77

Cash on Deposit in Bank:—

First National Bank, West Newton,	$3,101 30

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
On 7 shares First National Bank, West Newton,	100 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	$4,120 00	$4,000 00
of Sioux City, Iowa, 4½s, . .	5,000	5,150 00	5,000 00
of Everett, Mass., 4s, . .	3,000	3,150 00	3,000 00
	$12,000	$12,420 00	$12,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	National City Bank, Boston, .	$1,000	$850 00	$1,000 00
10	Freeman's Nat'l Bank, Boston,	1,000	900 00	1,000 00
35	First Nat'l B'k, West Newton,	3,500	3,605 00	3,500 00
10	Natick Nat'l Bank, Natick, .	1,000	1,160 00	1,000 00
		$6,500	$6,515 00	$6,500 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s, . . .	$3,000	$3,030 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	3,150 00	3,000 00
Dexter & Piscataquis R.R. 4s, . .	5,000	4,950 00	5,000 00
Leeds & Farmington R.R. 6s, . .	2,000	2,060 00	2,000 00
Maine Central R.R. 4½s, . . .	6,000	6,420 00	6,000 00
Old Colony R.R. 4s, . . .	1,000	1,010 00	1,000 00
Upper Coos R.R. 4s, . . .	10,000	9,600 00	10,000 00
Fitchburg R.R. 4½s, ...	2,000	1,980 00	2,000 00
Fitchburg R.R. 5s, ...	4,000	4,120 00	4,000 00
Boston & Albany R.R. 4s, . .	5,000	5,300 00	5,000 00
	$42,000	$42,660 00	$42,000 00

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Federal Reserve Bank of St. Louis

West Newton Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$3,101 30	2½ per cent.	$5,000 00	4½ per cent.	$13,180 00	5½ per cent.
12,000 00	4 "	138,966 00	5 "	79,466 32	6 "

Number of loans which are of an amount not exceeding $3,000 each,	109	
Aggregate amount of the same,		$146,062 32
Total number of loans upon real estate,	103	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		13,012 96
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, 1894,	2 per cent., $4,455 29 2 per cent., 4,949 31	9,404 60
Number of accounts opened during the year ending Oct. 31, 1894,	444	
Number of accounts closed during the year ending Oct. 31, 1894,	179	
Total number of open accounts Oct. 31, 1894,	1,590	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		1,345 67
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		152,514 60
Number of same,	2,270	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		93,655 44
Number of same,	1,509	
Date of examination by commissioner: April 10.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	1,754	$31,248 02	To the credit —		
Exceeding $50 and not more than $100,	273	22,070 17	Of women, both adult and minor,	1,028	$68,014 51
Exceeding $100 and not more than $200,	92	15,436 56	Of guardians,	14	2,792 04
Exceeding $200 and not more than $500,	95	34,373 76	Of religious and charitable associations,	35	1,406 25
Exceeding $500 and less than $1,000,	24	17,386 09	In trust,	84	9,571 13
Of $1,000 or more,	32	32,000 00			
Totals,	2,270	$152,514 60			

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WEYMOUTH SAVINGS BANK — WEYMOUTH.

Incorporated Feb. 16, 1833. Present number of corporators, 70.

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,
GEO. H. BICKNELL, 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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$88,000 00	Deposits,	$702,673 18
Bank stock as per schedule,	41,700 00	Guaranty fund,	32,495 00
Loans on bank stock,	9,500 00	Profit and loss account,	31,986 96
Railroad bonds as per schedule,	42,000 00		
Real estate (for banking purposes),	8,000 00		
Real estate by foreclosure,	4,378 00		
Loans on real estate,	483,510 00		
Loans on personal security,	64,625 00		
Deposits in banks, on interest,	22,440 45		
Furniture and fixtures,	900 00		
Cash on hand,	2,101 69		
	$767,155 14		$767,155 14

Cash on Deposit in Bank: —

Union National Bank, Weymouth,	$22,440 45

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 Mt. Wollaston National Bank, Quincy,	3,500 00
On 10 shares National Exchange Bank, Boston,	
On 20 shares First National Bank, South Weymouth,	

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Weymouth Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Dayton, Ohio, 4s,	$10,000	$10,000 00	$10,000 00*
of East Saginaw, Mich., 5s,	10,000	11,075 00	10,000 00
of Grand Rapids, Mich., 5s,	8,000	8,340 00	8,000 00
of Sioux City, Ia., 6s,	5,000	6,200 00	5,000 00
of So. Norwalk, Conn., 6s,	5,000	5,087 50	5,000 00
Town of Weymouth, Mass., 4s,	40,000	42,240 00	40,000 00
County of Aroostook, Me., 4½s,	10,000	10,700 00	10,000 00
	$88,000	$93,642 50	$88,000 00

* A Legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
7	Blackstone Nat'l B'k, Boston,	$700	$700 00	$700 00
27	Boston National Bank, Boston,	2,700	2,808 00	2,700 00
12	Freeman's Nat'l Bank, Boston,	1,200	1,200 00	1,200 00
50	Metropolitan N'l B'k, Boston,	5,000	4,875 00	5,000 00
12	Merchants' Nat'l Bank, Boston,	1,200	1,896 00	1,200 00
65	N'l Hide & Leather B'k, Boston,	6,500	6,987 50	6,500 00
30	N'l B'k of the Republic, Boston,	3,000	4,770 00	3,000 00
14	North National Bank, Boston,	1,400	1,624 00	1,400 00
40	Washington Nat'l B'k, Boston,	4,000	4,360 00	4,000 00
10	First Nat'l B'k, Newburyport,	1,000	1,250 00	1,000 00
150	Union Nat'l Bank, Weymouth,	15,000	15,000 00	15,000 00
		$41,700	$45,470 50	$41,700 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Revere Beach & Lynn R.R. 6s,	$10,000	$10,550 00	$10,000 00
Fitchburg R.R. 4½s,	10,000	10,125 00	10,000 00
Newport & Richford R.R. 5s,	3,000	3,277 50	3,000 00*
Old Colony R.R. 6s,	4,000	4,160 00	4,000 00
Vermont & Massachusetts R.R. 5s,	5,000	5,350 00	5,000 00
Boston & Maine R.R. 4s,	10,000	10,250 00	10,000 00
	$42,000	$43,712 50	$42,000 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.
$22,440 45	2 per cent.	$38,500 00	4½ per cent.	$9,015 00	6½ per cent.
10,000 00	4⅛ "	70,859 00	5 "	1,700 00	7 "
10,000 00	4¼ "	189,825 00	5½ "	650 00	8 "
10,000 00	4⅜ "	217,086 00	6 "		

Amount invested in real estate for banking purposes,	$8,000 00
Estimated value of the same,	8,000 00
Assessed value of the same,	7,500 00
Net income received from same during year ending Oct. 31, 1894,	243 13
Value, by books, of other real estate held or owned by foreclosure or otherwise,	4,378 00
Assessed value of the same,	5,250 00
Net income received from same during year ending Oct. 31, 1894,	215 72
Number of loans which are of an amount not exceeding $3,000 each, 330	
Aggregate amount of the same,	349,995 00
Total number of loans upon real estate, 348	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	38,998 31
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, 1894, { 2 per cent., $13,367 74 / 2 per cent., 13,512 58 }	26,880 32
Number of accounts opened during the year ending Oct. 31, 1894, 202	
Number of accounts closed during the year ending Oct. 31, 1894, 160	
Total number of open accounts Oct. 31, 1894, 2,076	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	2,080 88
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	70,503 57
Number of same, 1,022	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	79,612 53
Number of same, 1,195	
Date of examination by commissioner: February 9.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	779	$14,725 77	To the credit —		
Exceeding $50 and not more than $100,	124	10,198 04	Of women, both adult and minor,	469	$36,225 13
Exceeding $100 and not more than $200,	56	8,588 82	Of guardians,	1	42 00
Exceeding $200 and not more than $500,	35	12,847 42	Of religious and charitable associations,	19	1,660 48
Exceeding $500 and less than $1,000,	16	12,143 52	In trust,	39	5,832 97
Of $1,000 or more,	12	12,000 00			
Totals,	1,022	$70,503 57			

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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, C. A. TAFT,
GEORGE A. ARMSBY, WM. ABBOTT,
A. J. THAYER, H. H. DUDLEY,
B. L. M. SMITH.

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

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$35,000 00	Deposits,	$566,626 16
Bank stock as per schedule,	99,257 00	Guaranty fund,	15,686 05
Loans on bank stock,	10,000 00	Interest account,	14,858 43
Railroad bonds as per schedule,	162,219 00		
Loans on real estate,	112,925 00		
Loans on personal security,	141,200 00		
Loans to counties, cities or towns (notes),	17,000 00		
Deposit in bank, on interest,	2,114 66		
Deposit in bank, not on interest,	15,807 36		
Expense account,	1,647 62		
	$597,170 64		$597,170 64

Cash on Deposit in Banks, amount in each: —

National Bank of the Commonwealth, Boston,	$2,114 66
Whitinsville National Bank, Whitinsville,	15,807 36

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 Norwich, Conn., 5s,	$1,000	$1,130 00	$1,000 00
of Fall River, Mass., 6s,	5,000	5,800 00	5,000 00
of Chicago, Ill., 4s,	10,000	10,300 00	10,000 00*
of Dayton, Ohio, 4s,	3,000	3,060 00	3,000 00*
of Grand Rapids, Mich., 5s,	2,000	2,220 00	2,000 00
of Grand Rapids, Mich., 4s,	7,000	7,140 00	7,000 00
of Peoria, Ill., 4½s,	4,000	4,240 00	4,000 00
of Cleveland, Ohio, 5s,	3,000	3,105 00	3,000 00
	$35,000	$36,995 00	$35,000 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	$4,797 00	$5,640 00
30	Atlas National Bank, Boston,	3,000	3,510 00	3,790 00
13	Blackstone N'l Bank, Boston,	1,300	1,300 00	1,722 00
20	Boylston Nat'l Bank, Boston,	2,000	2,500 00	2,990 00
38	Boston National Bank, Boston,	3,800	3,952 00	4,570 00
16	Columbian Nat'l B'k, Boston,	1,600	1,656 00	2,220 00
90	National Bank of the Commonwealth, Boston,	9,000	11,725 00	11,040 00
11	N'l B'k of Commerce, Boston,	1,100	1,265 00	1,330 00
40	City Nat'l Bank, Worcester,	4,000	5,600 00	4,500 00
30	Everett Nat'l Bank, Boston,	3,000	2,511 00	3,730 00
35	Nat'l Exchange Bank, Boston,	3,500	4,445 00	4,690 00
10	Eliot National Bank, Boston,	1,000	1,310 00	1,160 00
25	Faneuil Hall Nat'l B'k, Boston,	2,500	3,275 00	3,470 00
25	Freeman's Nat'l B'k, Boston,	2,500	2,500 00	3,360 00
30	Massachusetts N'l B'k, Boston,	3,000	2,940 00	3,760 00
42	Merchants' N'l Bank, Boston,	4,200	6,636 00	6,050 00
20	Mt. Vernon N'l Bank, Boston,	2,000	2,400 00	2,800 00
30	Millbury N'l Bank, Millbury,	3,000	3,000 00	3,540 00
16	Northborough National Bank, Northborough,	1,600	1,900 00	2,080 00
10	New England N'l B'k, Boston,	1,000	1,580 00	1,480 00
36	North National Bank, Boston,	3,600	4,176 00	4,770 00
30	N'l B'k of No. America, Boston,	3,000	3,450 00	3,280 00
50	N'l B'k of Redemption, Boston,	5,000	6,300 00	7,280 00
28	N'l B'k of the Republic, Boston,	2,800	4,452 00	3,570 00
19	National Revere B'k, Boston,	1,900	1,805 00	2,360 00
10	Suffolk Nat'l Bank, Boston,	1,000	1,000 00	1,230 00
10	National Union Bank, Boston,	1,000	1,340 00	1,370 00
13	Nat'l Webster Bank, Boston,	1,300	1,300 00	1,475 00
		$76,600	$92,625 00	$99,257 00

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Whitinsville Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s,	$10,000	$10,125 00	$10,000 00
Boston & Maine R.R. 4½s,	15,000	16,650 00	15,000 00
Boston & Lowell R.R. 6s,	3,000	3,100 00	3,000 00
Boston & Lowell R.R. 5s,	2,000	2,100 00	2,000 00
Boston & Lowell R.R. 4s,	7,000	7,000 00	6,922 00
Boston & Providence R.R. 4s,	4,000	4,160 00	3,990 00
Concord & Montreal R.R. 4s,	15,000	15,450 00	15,000 00
Fitchburg R.R. 5s,	10,000	10,660 00	10,000 00
Fitchburg R.R. 4½s,	11,000	11,110 00	10,997 00
Fitchburg R.R. 4s,	9,000	9,000 00	8,830 00
Maine Central R.R. 6s,	4,500	4,950 00	4,500 00
Maine Central R.R. 4½s,	11,000	11,660 00	11,000 00
Maine Central R.R. 7s,	2,000	2,720 00	2,000 00
Lowell & Lawrence R.R. 6s,	1,000	1,050 00	1,000 00
Old Colony R.R. 4½s,	1,000	1,040 00	1,000 00
Old Colony R.R. 6s,	10,000	10,415 00	10,000 00
Old Colony R.R 4s,	9,000	9,540 00	8,980 00
Providence & Worcester R.R. 6s,	20,000	21,000 00	20,000 00
Portsmouth, Great Falls & Conway R.R. 4½s,	5,000	5,550 00	5,000 00
Salem & Lowell R.R. 6s,	3,000	3,090 00	3,000 00
Upper Coos R.R. 4½s,	8,000	8,720 00	8,000 00
Vermont & Massachusetts R.R. 5s,	2,000	2,120 00	2,000 00
	$162,500	$171,210 00	$162,219 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$2,114 66	2 per cent.	$49,300 00	4½ per cent.	$17,000 00	5½ per cent.
37,000 00	4 "	10,000 00	4¾ "	22,725 00	6 "
57,000 00	4¼ "	83,100 00	5 "		

Number of loans which are of an amount not exceeding $3,000 each,	46	
Aggregate amount of the same,		$49,839 66
Total number of loans upon real estate,	52	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		28,173 89
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, 1894,	2 per cent., $10,707 93 2 per cent., 10,806 69	21,514 62
Number of accounts opened during the year ending Oct. 31, 1894,	192	
Number of accounts closed during the year ending Oct. 31, 1894,	198	
Total number of open accounts Oct. 31, 1894,	1,595	

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Whitinsville Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		$1,194 75
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		84,042 40
Number of same,	1,155	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		102,598 42
Number of same,	1,120	

Date of examination by commissioner. February 8.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	825	$17,163 42	To the credit —		
Exceeding $50 and not more than $100,	177	14,751 33	Of women, both adult and minor,	371	$27,986 21
Exceeding $100 and not more than $200,	62	9,692 56	Of religious and charitable associations,	11	2,448 00
Exceeding $200 and not more than $500,	66	22,594 00	In trust,	29	2,344 23
Exceeding $500 and less than $1,000,	17	11,779 89			
Of $1,000 or more,	8	8,061 20			
Totals,	1,155	$84,042 40			

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Federal Reserve Bank of St. Louis

WHITMAN SAVINGS BANK — WHITMAN.

Incorporated Feb. 16, 1888. Present number of corporators, 79.

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, ALBERT DAVIS,
GEO. O. JENKINS, L. B. HATCH,
R. W. COOK, CHARLES F. ALLEN,
EDWARD KEATING.

Open for business Tuesday, 10 A.M. to 12 M.; 2 to 4 P.M.; Thursdays and Saturdays, 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, 1894.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	$7,000 00	Deposits,	$337,725 98
Railroad bonds as per schedule,	20,000 00	Guaranty fund,	3,555 29
Loans on real estate,	229,318 37	Interest account,	4,106 43
Loans on personal security,	49,201 00		
Loans to counties, cities or towns (notes),	20,000 00		
Deposits in banks, on interest,	17,275 77		
Expense account,	104 60		
Cash on hand,	2,487 96		
	$345,387 70		$345,387 70

Cash on Deposit in Banks, amount in each: —

National Bank of the Republic, Boston,	$12,285 51
Whitman National Bank, Whitman,	4,990 26

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Federal Reserve Bank of St. Louis

Whitman Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	N'l Exchange Bank, Boston, .	$2,000	$2,535 00	$2,000 00
10	First N'l Bank, Rockland, .	1,000	1,100 00	1,000 00
5	Abington N'l Bank, Abington,	500	600 00	500 00
10	First National Bank, Chelsea,	1,000	1,040 00	1,000 00
20	Whitman Nat'l B'k, Whitman,	2,000	2,000 00	2,000 00
10	Mercantile Loan and Trust Company, Boston, . .	1,000	1,000 00	500 00
		$7,500	$8,275 00	$7,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony R.R. 4s, . . .	$5,000	$5,275 00	$5,000 00
Upper Coos R.R. 4s, . . .	10,000	10,000 00	10,000 00
Boston & Maine R.R. 4s, . . .	5,000	5,100 00	5,000 00
	$20,000	$20,375 00	$20,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$17,275 77	2 per cent.	$10,000 00	4¼ per cent.	$20,300 00	5½ per cent.
5,000 00	3½ "	20,000 00	4½ "	185,919 37	6 "
15,000 00	4 "	42,300 00	5 "		

Number of loans which are of an amount not exceeding $3,000 each, 143
Aggregate amount of the same, ... $150,044 37
Total number of loans upon real estate, ... 144
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894, ... 17,285 82
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, 1894, { 2 per cent., $5,992 58 / 2 per cent., 6,138 93 } 12,131 51
Number of accounts opened during the year ending Oct. 31, 1894, . 300
Number of accounts closed during the year ending Oct. 31, 1894, . 196
Total number of open accounts Oct. 31, 1894, ... 1,619

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Federal Reserve Bank of St. Louis

Whitman Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		1,218 85
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		85,725 08
Number of same,	1,448	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		82,595 75
Number of same,	1,261	

Date of examination by commissioner: March 20.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	1,130	$23,259 43	To the credit —		
Exceeding $50 and not more than $100,	147	12,156 74	Of women, both adult and minor,	605	$28,818 46
Exceeding $100 and not more than $200,	87	13,816 66	Of guardians,	14	2,883 75
Exceeding $200 and not more than $500,	66	22,444 44	Of religious and charitable associations,	17	858 01
Exceeding $500 and less than $1,000,	12	8,047 81	In trust,	31	2,663 45
Of $1,000 or more,	6	6,000 00			
Totals,	1,448	$85,725 08			

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WILDEY SAVINGS BANK — BOSTON.

Incorporated March 18, 1892. Present number of corporators, 43.

JOHN J. WHIPPLE, *President.* GEORGE 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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$4,000 00	Deposits,	$159,057 76
Railroad bonds as per schedule,	6,500 00	Guaranty fund,	555 18
Loans on real estate,	119,705 00*	Interest account,	3,566 52
Loans on personal security,	22,950 00	Uncompleted mortgage loans,	5,800 00
Deposit in bank, on interest,	9,920 23		
Expense account,	1,862 55		
Premium account,	42 69		
Furniture and fixtures,	1,187 13		
Profit and loss account,	107 86		
Cash on hand,	2,704 00		
	$168,979 46		$168,979 46

Cash on Deposit in Bank: —
Third National Bank, Boston, ... $9,920 23*

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Hinsdale, N. H., 5s,	$1,000	$1,000 00	$1,000 00
City of Brockton, Mass., 4s,	3,000	3,020 62	3,000 00
	$4,000	$4,020 62	$4,000 00

* These amounts have been reduced within the legal limit.

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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	$5,125 00	$5,000 00
Upper Coos R.R. 4s, ...	1,500	1,500 00	1,500 00
	$6,500	$6,625 00	$6,500 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$9,920 23	2 per cent.	$132,955 00	6 per cent.	$550 00	8 per cent.
5,000 00	5 "	4,150 00	7 "		

Number of loans which are of an amount not exceeding $3,000 each,	71	
Aggregate amount of the same, ...		$108,355 00
Total number of loans upon real estate, ...	64	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894, ...		7,505 62
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, 1894, . .	2 per cent., $2,198 92 2 per cent., 2,409 90	4,608 82
Number of accounts opened during the year ending Oct. 31, 1894, .	200	
Number of accounts closed during the year ending Oct. 31, 1894, .	108	
Total number of open accounts Oct. 31, 1894, ...	595	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes), ...		2,892 67
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894, ...		87,557 01
Number of same, ...	838	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894, ...		58,567 42
Number of same, ...	505	
Date of examination by commissioner: May 2.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less, . .	522	$8,976 62	To the credit—		
Exceeding $50 and not more than $100, . .	148	12,292 79	Of women, both adult and minor, . .	91	$19,597 28
Exceeding $100 and not more than $200, . .	64	9,881 74	Of guardians, . .	13	1,247 50
Exceeding $200 and not more than $500, . .	65	24,243 41	Of religious and charitable associations, .	72	6,467 22
Exceeding $500 and less than $1,000, . . .	24	17,162 45	In trust, ...	38	5,004 66
Of $1,000 or more, . .	15	15,000 00			
Totals, . . .	838	$87,557 01			

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WILLIAMSTOWN SAVINGS BANK — WILLIAMSTOWN.

Incorporated Sept. 3, 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 B. GALE, JOHN BASCOM,
CLARENCE M. SMITH.

Open for business every business day, 3 to 4 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate,	$23,850 00	Deposits,	$40,998 97
Loans on personal security,	4,050 00	Guaranty fund,	141 09
Deposit in bank, on interest,	13,320 42	Interest account,	130 36
Expense account,	50 00		
	$41,270 42		$41,270 42

Cash on Deposit in Bank: —
Williamstown National Bank, Williamstown, ... $13,320 42*

* This amount has been reduced within the legal limit.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$13,320 42	1½ per cent.	$27,900 00	6 per cent.	-	-

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Federal Reserve Bank of St. Louis

Williamstown Savings Bank — Concluded.

Number of loans which are of an amount not exceeding $3,000 each,	19	
Aggregate amount of the same,		$16,200 00
Total number of loans upon real estate,	16	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		1,750 60
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, 1894,	2 per cent., $494 53 2 per cent., 640 93	1,135 46
Number of accounts opened during the year ending Oct. 31, 1894,	113	
Number of accounts closed during the year ending Oct. 31, 1894,	35	
Total number of open accounts Oct. 31, 1894,	239	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		206 91
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		31,549 26
Number of same,	424	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		18,209 48
Number of same,	202	
Date of examination by commissioner: June 18.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	316	$5,139 88	To the credit —		
Exceeding $50 and not more than $100,	45	4,052 16	Of women, both adult and minor,	225	$14,162 56
Exceeding $100 and not more than $200,	29	4,708 18	Of guardians,	1	1,000 00
Exceeding $200 and not more than $500,	25	7,999 04	Of religious and charitable associations,	1	10 00
Exceeding $500 and less than $1,000,	2	1,650 00	In trust,	18	2,146 62
Of $1,000 or more,	7	8,000 00			
Totals,	424	$31,549 26			

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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, WM. M. WHITNEY,
WILDER P. CLARK, C. L. BEALS,
GEO. M. WHITNEY.

Open for business every business day, except Saturday, 9 A.M. to 12 M.; 1 to 3 P.M.; Saturday, close at 2 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$24,000 00	Deposits,	$1,062,783 37
Bank stock as per schedule,	62,100 00	Guaranty fund,	52,079 03
Loans on bank stock,	850 00	Interest account,	81,293 87
Railroad bonds as per schedule,	51,000 00		
Loans on real estate,	697,338 16		
Loans on personal security,	266,810 00		
Loans on depositors' books,	1,000 00		
Deposits in banks, on interest,	61,884 36		
Deposit in bank, not on interest,	17,225 00		
Cash on hand,	13,948 75		
	$1,196,156 27		$1,196,156 27

Cash on Deposit in Banks, amount in each: —

Safety Fund National Bank, Fitchburg,	$10,000 00
National Bank of Redemption, Boston,	51,884 36
First National Bank, Winchendon,	17,225 00

Loans on Bank Stock, amount on each: —

On 1 share First National Bank, Winchendon,	$100 00
On 11 shares First National Bank, Winchendon,	750 00

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Federal Reserve Bank of St. Louis

Winchendon Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Akron, Ohio, 5s,	$5,000	$5,200 00	$5,000 00
of Bay City, Mich., 4s,	10,000	10,100 00	10,000 00
of Indianapolis, Ind., 4s,	5,000	5,150 00	5,000 00
Town of Jaffrey, N. H., 4s,	4,000	4,000 00	4,000 00
	$24,000	$24,450 00	$24,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
11	First National Bank, Adams,	$1,100	$1,540 00	$1,100 00
16	First National Bank, Boston,	1,600	3,760 00	1,600 00
67	Eliot National Bank, Boston,	6,700	8,777 00	6,700 00
48	Faneuil Hall N'l B'k, Boston,	4,800	6,240 00	4,800 00
100	Merchants' Nat'l B'k, Boston,	10,000	15,700 00	10,000 00
50	Nat'l Bank of the Commonwealth, Boston,	5,000	6,500 00	5,000 00
100	N'l B'k of Redemption, Boston,	10,000	12,200 00	10,000 00
10	Fitchburg N'l B'k, Fitchburg,	1,000	1,400 00	1,000 00
84	Rollstone N'l Bank, Fitchburg,	8,400	12,180 00	8,400 00
42	Leominster Nat'l Bank, Leominster,	4,200	4,410 00	3,200 00
195	First Nat'l Bank, Winchendon,	19,500	31,200 00	10,300 00
		$72,300	$103,907 00	$62,100 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Cheshire R.R. 6s,	$11,000	$11,770 00	$11,000 00
Fitchburg R.R. 6s,	15,000	15,750 00	15,000 00
Fitchburg R.R. 4½s,	10,000	10,100 00	10,000 00
Fitchburg R.R. 5s,	5,000	5,250 00	5,000 00
Boston & Maine R.R. 4½s,	10,000	11,000 00	10,000 00
	$51,000	$53,870 00	$51,000 00

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Winchendon Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$51,884 36	2 per cent.	$85,235 38	4½ per cent.	$49,000 00	5½ per cent.
10,000 00	2½ "	24,000 00	4¾ "	2,150 00	5¾ "
12,000 00	3 "	367,250 00	5 "	334,362 78	6 "
55,000 00	4 "	15,500 00	5¼ "	1,500 00	6¼ "
20,000 00	4¼ "				

Number of loans which are of an amount not exceeding $3,000 each,	304	
Aggregate amount of the same,		$331,716 90
Total number of loans upon real estate,	355	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		63,415 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, 1894,	2 per cent., $19,362 69 2 per cent., 19,604 60	38,967 29
Number of accounts opened during the year ending Oct. 31, 1894,	333	
Number of accounts closed during the year ending Oct. 31, 1894,	236	
Total number of open accounts Oct. 31, 1894,	2,642	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		2,603 53
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		149,538 96
Number of same,	1,388	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		124,444 90
Number of same,	1,275	
Date of examination by commissioner: May 22.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	888	$19,812 49	To the credit —		
Exceeding $50 and not more than $100,	221	18,965 87	Of women, both adult and minor,	557	$57,483 99
Exceeding $100 and not more than $200,	108	17,356 73	Of guardians,	2	1,300 00
Exceeding $200 and not more than $500,	106	39,128 02	Of religious and charitable associations,	28	1,402 72
Exceeding $500 and less than $1,000,	39	26,982 57	In trust,	65	11,722 83
Of $1,000 or more,	26	27,293 28			
Totals,	1,388	$149,538 96			

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Federal Reserve Bank of St. Louis

WINCHESTER SAVINGS BANK — WINCHESTER.

Incorporated March 3, 1871. Present number of corporators, 33.

JAS. F. DWINELL, *President.* DAVID N. SKILLINGS, *Treasurer.*

EDWARD A. SMITH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JAS. F. DWINELL, SAMUEL B. WHITE,
STEPHEN THOMPSON, CHARLES W. SHATTUCK.

Open for business Wednesdays, 4 P.M. to 7 P.M.; Saturdays, 4 P M. to 8 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$90,855 42	Deposits,	$517,589 11
Bank stock as per schedule,	35,434 25	Guaranty fund,	14,622 30
Railroad bonds as per schedule,	59,161 25	Interest account,	4,181 77
Real estate (for banking purposes),	16,423 55	Premium account,	2,325 75
Loans on real estate,	252,275 00	Due on mortgage loans,	5,700 00
Loans on personal security,	65,650 00		
Deposit in bank, on interest,	22,744 76		
Expense account,	220 62		
Cash on hand,	1,654 08		
	$544,418 93		$544,418 93

Cash on Deposit in Bank: —

Eliot National Bank, Boston, ... $22,744 76

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Winchester, Mass., 4s,	$42,500	$44,017 25	$43,408 00
City of Cambridge, Mass, 6s,	1,000	1,190 00	1,290 00
of Lynn, Mass, 6s,	2,000	2,090 00	2,340 00
District of Columbia, 5s,	5,000	5,400 00	5,650 00
County of Merrimac, N. H., 4s,	2,000	2,020 00	2,000 00
City of Lawrence, Mass., 6s,	1,000	1,120 00	1,260 00
of Cleveland, Ohio, 4s,	1,000	1,025 00	1,007 50
Town of Rockland, Mass., 4s,	1,000	1,017 50	1,020 00
of Franklin, N. H., 4s,	5,000	5,050 00	5,000 00
of Randolph, Mass., 4s,	1,000	1,030 00	1,027 50
of North Easton, Mass, 4s,	2,000	2,050 00	2,018 67
City of Dayton, Ohio, 5s,	10,000	10,200 00	10,350 00*

* A legal investment when made.

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Winchester Savings Bank — Continued.

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Waltham, Mass., 4s, . .	$6,000	$6,150 00	$6,157 50
Town of Putney, Vt., 4½s, . .	3,000	3,022 50	3,026 25
City of Rockford, Ill, 4s, . . .	5,000	5,350 00	5,300 00
	$87,500	$90,732 25	$90,855 42

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Faneuil Hall N'l B'k, Boston,	$2,500	$3,375 00	$3,285 00
11	State National Bank, Boston, .	1,100	1,265 00	1,361 25
5	N'l B'k of No. America, Boston,	500	567 00	570 00
4	Hamilton Nat'l Bank, Boston,	400	442 00	496 00
50	Metropolitan Nat'l B'k, Boston,	5,000	4,850 00	5,100 00
30	Eliot National Bank, Boston, .	3,000	3,952 50	3,240 00
17	N'l B'k of Commerce, Boston,	1,700	1,972 00	2,076 25
13	National Eagle Bank, Boston,	1,300	1,040 00	1,472 25
14	First National Bank, Woburn,	1,400	1,750 00	2,428 00
30	Globe National Bank, Boston,	3,000	2,700 00	3,330 00
10	Atlantic Nat'l Bank, Boston, .	1,000	1,220 00	1,501 25
20	National Union Bank, Boston,	2,000	2,685 00	2,876 25
10	N'l B'k of Redemption, Boston,	1,000	1,257 50	1,282 50
10	N'l B'k of the Republic, Boston,	1,000	1,590 00	1,290 00
5	Howard Nat'l Bank, Boston, .	500	482 50	618 75
22	Atlas National Bank, Boston, .	2,200	2,574 00	2,583 00
15	Nat'l Exchange Bank, Boston,	1,500	1,927 50	1,923 75
		$29,100	$33,650 00	$35,434 25

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony R.R. 6s, . . .	$4,000	$4,040 00	$4,800 00
Fitchburg R.R. 4s, ...	5,000	15,350 00	15,842 50
Fitchburg R.R. 5s, ...	10,000		
Boston & Albany R.R. 6s, . .	2,000	2,030 00	2,162 50
Boston & Lowell R.R. 4s, . .	16,000	16,320 00	16,118 75
Boston & Maine R.R 4s, . . .	5,000	5,050 00	5,000 00
Concord & Montreal R.R. 4s, . .	15,000	15,450 00	15,237 50
	$57,000	$58,240 00	$59,161 25

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Federal Reserve Bank of St. Louis

Winchester Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$22,744 76	2 per cent.	$18,500 00	4½ per cent.	$36,100 00	5½ per cent.
25,000 00	4 "	202,075 00	5 "	36,250 00	6 "

Amount invested in real estate for banking purposes,		$16,423 55
Estimated value of the same,		16,423 55
Assessed value of the same,		12,700 00
Number of loans which are of an amount not exceeding $3,000 each,	87	
Aggregate amount of the same,		130,925 00
Total number of loans upon real estate,	104	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		24,486 83
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, 1894,	2 per cent., $8,975 22 2 per cent., 9,451 52	18,426 74
Number of accounts opened during the year ending Oct. 31, 1894,	357	
Number of accounts closed during the year ending Oct. 31, 1894,	218	
Total number of open accounts Oct. 31, 1894,	1,846	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		1,512 51
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		146,500 82
Number of same,	2,404	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		122,731 58
Number of same,	1,704	
Date of examination by commissioner: April 4.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	1,885	$33,297 52	To the credit —		
Exceeding $50 and not more than $100,	247	19,771 93	Of women, both adult and minor,	1,175	$65,960 48
Exceeding $100 and not more than $200,	133	20,273 18	Of guardians,	5	710 00
Exceeding $200 and not more than $500,	86	29,799 00	Of religious and charitable associations,	87	7,510 85
Exceeding $500 and less than $1,000,	37	27,297 99	In trust,	169	11,407 26
Of $1,000 or more,	16	16,061 20			
Totals,	2,404	$146,500 82			

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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, CHARLIE A. JONES,
PARKER L. CONVERSE, JOHN R. CARTER,
JOHN W. JOHNSON, BENJAMIN HINCKLEY,
JACOB BROWN, JOHN WINN,
L. WALDO THOMPSON.

Open for business every business day, 9 A.M. to 12 M., and 2 to 4 P.M.; also Saturday, 6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$191,520 00	Deposits,	$1,385,578 99
Bank stock as per schedule,	205,050 00	Guaranty fund,	32,646 50
Loans on bank stock,	9,000 00	Profit and loss account,	29,595 02
Railroad bonds as per schedule,	134,000 00		
Real estate (for banking purposes)	62,000 00		
Real estate by foreclosure,	1,655 30		
Loans on real estate,	634,228 00		
Loans on personal security,	130,975 00		
Loans to counties, cities or towns (notes),	6,433 48		
Loans on depositors' books,	1,325 00		
Deposits in banks, on interest,	69,357 56		
Cash on hand,	2,276 17		
	$1,447,820 51		$1,447,820 51

Cash on Deposit in Banks, amount in each: —

First National Bank, Woburn,	$19,153 53
Shawmut National Bank, Boston,	50,204 21

Loans on Bank Stock, amount on each: —

On 43 shares Fourth National Bank, Boston,	$4,000 00
On 50 shares Fourth National Bank, Boston,	5,000 00

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Federal Reserve Bank of St. Louis

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	$10,991 00	$10,000 00
Town of Pawtucket, R. I., 6s, . .	14,000	14,000 00	14,000 00
of Burlington, Mass., 5s, .	2,120	2,120 00	2,120 00
of Winchester, Mass., 4½s, .	1,500	1,514 00	1,500 00
of Winchester, Mass., 4s, .	10,000	10,109 00	10,000 00
City of New York, N. Y., 6s, . .	20,000	23,200 00	20,000 00
of Woburn, Mass., 4s, . .	75,500	76,203 00	75,500 00
United States 5s, ...	50,000	59,875 00	58,400 00
	$183,120	$198,012 00	$191,520 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
130	Atlas National Bank, Boston, .	$13,000	$15,210 00	$14,830 00
25	Atlantic Nat'l Bank, Boston, .	2,500	3,068 75	2,500 00
74	Blackstone N'l Bank, Boston, .	7,400	7,400 00	7,400 00
30	Boston National Bank, Boston,	3,000	3,120 00	3,000 00
77	N'l B'k of Commerce, Boston,	7,700	8,855 00	9,240 00
67	Continental Nat'l B'k, Boston,	6,700	7,705 00	6,700 00
45	Eliot National Bank, Boston, .	4,500	5,895 00	4,815 00
55	Faneuil Hall Nat'l B'k, Boston,	5,500	7,191 25	6,450 00
50	Freeman's Nat'l Bank, Boston,	5,000	4,500 00	5,000 00
135	N'l Hide & Leather B'k, Boston,	13,500	14,512 50	14,850 00
35	Howard Nat'l Bank, Boston, .	3,500	3,386 25	3,500 00
115	New England N'l B'k, Boston,	11,500	17,940 00	16,215 00
21	Old Boston Nat'l B'k, Boston, .	2,100	2,194 50	2,100 00
145	National Revere Bank, Boston,	14,500	13,775 00	14,500 00
46	N'l B'k of the Republic, Boston,	4,600	7,314 00	5,980 00
165	Shawmut Nat'l Bank, Boston,	16,500	19,016 25	18 975 00
170	Shoe & Leather N'l B'k, Boston,	17,000	15,300 00	17,000 00
20	Second National Bank, Boston,	2,000	3,600 00	3,000 00
51	Suffolk National Bank, Boston,	5,100	5,100 00	5,100 00
30	State National Bank, Boston, .	3,000	3,480 00	3,000 00
105	Tremont Nat'l Bank, Boston, .	10,500	9,240 00	10,500 00
60	Third National Bank, Boston, .	6,000	5,385 00	6,000 00
46	Nat'l Webster Bank, Boston, .	4,600	4,600 00	4,600 00
144	First National Bank, Woburn, .	14,400	19,584 00	19,795 00
		$184,100	$207,372 50	$205,050 00

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Woburn Five Cents Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony R.R. 6s,	$1,000	$1,038 00	$1,000 00
Old Colony R.R. 4½s,	1,000	1,059 00	1,000 00
Fitchburg R.R. 5s,	51,000	54,160 00	52,000 00
Maine Central R.R. 7s,	10,000	10,950 00	10,000 00
Boston & Lowell R.R. 7s,	11,000	11,028 00	11,000 00
Boston & Lowell R.R. 6s,	1,000	1,040 00	1,000 00
Boston & Maine R.R. 4½s,	35,000	38,769 00	38,000 00
Concord & Montreal R.R. 4s,	20,000	20,600 00	20,000 00
	$130,000	$138,644 00	$134,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$19,153 35	1½ per cent.	$67,050 00	4½ per cent.	$165,703 00	6 per cent.
50,204 21	2 "	426,208 48	5 "	700 00	7 "
100,000 00	4 "	21,900 00	5½ "	400 00	8 "

Amount invested in real estate for banking purposes,		$62,000 00
Estimated value of the same,		62,000 00
Assessed value of the same,		55,000 00
Net income received from same during year ending Oct. 31, 1894,		1,723 01
Value, by books, of other real estate held or owned by foreclosure or otherwise,		1,655 30
Assessed value of the same,		2,200 00
Number of loans which are of an amount not exceeding $3,000 each,	290	
Aggregate amount of the same,		368,286 48
Total number of loans upon real estate,	328	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		64,350 58
Times for the dividends fixed by the by-laws: third Saturday in January and July.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1894,	2 per cent., $25,060 20 2 per cent., 25,636 70	50,696 90
Number of accounts opened during the year ending Oct. 31, 1894,	822	
Number of accounts closed during the year ending Oct. 31, 1894,	656	
Total number of open accounts Oct. 31, 1894,	5,387	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		5,545 65
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		341,591 61
Number of same,	6,192	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		322,813 44
Number of same,	5,387	

Date of examination by commissioner: May 4.

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Federal Reserve Bank of St. Louis

Woburn Five Cents Savings Bank — Concluded.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less, . .	5,095	$86,138 49	To the credit —		
Exceeding $50 and not more than $100, . .	505	40,881 76	Of women, both adult and minor, . .	2,615	$156,743 68
Exceeding $100 and not more than $200, . .	283	45,282 02	Of guardians, . .	9	3,773 71
Exceeding $200 and not more than $500, . .	192	66,276 68	Of religious and charitable associations, .	128	22,151 08
Exceeding $500 and less than $1,000, . . .	64	42,292 51	In trust, ...	280	43,358 51
Of $1,000 or more, . .	53	60,720 15			
Totals, . . .	6,192	$341,591 61			

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Federal Reserve Bank of St. Louis

WORCESTER COUNTY INSTITUTION FOR SAVINGS — WORCESTER.

Incorporated Feb. 8, 1828. Present number of corporators, 138.

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, SAMUEL B. WOODWARD,
GEO. E. FRANCIS, A. GEORGE BULLOCK.
LYMAN A. ELY.

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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$3,369,500 00	Deposits,	$12,865,651 29
Loans on public funds,	2,000 00	Guaranty fund,	650,000 00
Bank stock as per schedule,	796,800 00	Interest account,	225,803 02
Loans on bank stock,	11,500 00	Reserved profits,	38,143 44
Railroad bonds as per schedule,	3,256,000 00		
Loans on real estate,	5,048,790 50		
Loans on personal security,	806,975 00		
Loans to counties, cities or towns (notes),	273,016 66		
Loans on depositors' books,	600 00		
Deposits in banks, on interest,	207,561 82		
Expense account,	3,768 70		
Suspense account,	693 21		
Cash on hand,	2,391 86		
	$13,779,597 75		$13,779,597 75

Cash on Deposit in Banks, amount in each: —

Citizens' National Bank, Worcester,	$20,000 00
City National Bank, Worcester,	22,000 00
First National Bank, Worcester,	20,000 00
Mechanics' National Bank, Worcester,	20,000 00
Quinsigamond National Bank, Worcester,	16,000 00
Worcester National Bank, Worcester,	69,561 82
Millbury National Bank, Millbury,	20,000 00
Wachusett National Bank, Fitchburg,	20,000 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

Loans on Bank Stock, amount on each: —

On 10 shares First National Bank, Clinton, ... $1,000 00
On 105 shares First National Bank, Worcester, ... 10,500 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, ...	$150,000	$171,000 00	$150,000 00
United States 5s, ...	150,000	177,000 00	150,000 00
County of Rockingham, N. H., 4s, .	50,000	55,615 00	50,000 00
Town of Abington, Mass., 4s, . .	80,000	81,600 00	80,000 00
of Beverly, Mass., 4s, . .	100,000	103,750 00	100,000 00
of Brookline, Mass., 7s, .	20,000	22,500 00	20,000 00
of Spencer, Mass., 4s, . .	25,000	25,300 00	25,000 00
of Westborough, Mass., 5s, .	20,000	22,500 00	20,000 00
of Cranston, R. I., 4s, . .	25,000	25,845 00	25,000 00
of Lincoln, R. I., 4s, . .	30,000	30,750 00	30,000 00
of Pawtucket, R. I., 5s, . .	3,000	3,100 00	3,000 00
City of Boston, Mass., 4s, . .	291,000	315,000 00	291,000 00
of Boston, Mass., 5s, . .	225,000	261,000 00	225,000 00
of Boston, Mass , 6s, . .	28,000	33,450 00	28,000 00
of Brockton, Mass., 4s, . .	90,500	93,440 00	90,500 00
of Cambridge, Mass., 4s, . .	50,000	54,000 00	44,000 00
of Fall River, Mass., 4s, . .	90,000	91,350 00	90,000 00
of Holyoke, Mass., 4s, . .	55,000	56,815 00	55,000 00
of Lynn, Mass., 4s, . . .	200,000	210,000 00	200,000 00
of Lynn, Mass., 6s, . . .	50,000	51,600 00	50,000 00
of New Bedford, Mass., 4s, .	127,000	133,500 00	127,000 00
of New Bedford, Mass., 6s, .	5,000	5,530 00	5,000 00
of Newton, Mass., 6s, . .	40,000	48,000 00	40,000 00
of Salem, Mass., 4s, . . .	40,000	42,400 00	40,000 00
of Salem, Mass , 5s, . . .	22,000	24,300 00	22,000 00
of Somerville, Mass., 4s, . .	28,000	28,550 00	28,000 00
of Worcester, Mass., 4s, . .	990,000	1,098,000 00	990,000 00
of Worcester, Mass., 5s, . .	26,000	29,750 00	26,000 00
of Concord, N. H., 6s, . .	500	505 00	500 00
of Manchester, N. H., 4s, .	8,000	8,400 00	8,000 00
of Manchester, N. H., 6s, .	21,500	22,680 00	21,500 00
of Providence, R. I., 4s, . .	49,000	54,900 00	49,000 00
of Providence, R. I., 4½s, . .	52,000	54,600 00	52,000 00
of Providence, R. I., 5s, . .	105,000	121,275 00	105,000 00
of New London, Conn., 7s, .	25,000	32,000 00	25,000 00
of Norwich, Conn., 5s, . .	14,000	16,000 00	14,000 00
of Columbus, Ohio, 4s, . .	90,000	91,350 00	90,000 00*
	$3,375,500	$3,697,355 00	$3,369,500 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 National B'k, Boston,	$5,400	$6,615 00	$5,400 00
375	Atlas National Bank, Boston, .	37,500	43,870 00	37,500 00
92	Blackstone N'l Bank, Boston,	9,200	9,215 00	9,200 00
14	Boylston Nat'l Bank, Boston, .	1,400	1,750 00	1,400 00
208	National City Bank, Boston, .	20,800	17,056 00	20,800 00
63	Columbian Nat'l Bank, Boston,	6,300	6,475 00	6,300 00
217	N'l B'k of Commerce, Boston,	21,700	24,955 00	21,700 00
120	Continental N'l Bank, Boston,	12,000	13,770 00	12,000 00
110	National Eagle Bank, Boston,	11,000	9,240 00	11,000 00
114	Eliot National Bank, Boston, .	11,400	14,934 00	11,400 00
49	Nat'l Exchange Bank, Boston,	4,900	6,262 00	4,900 00
20	Faneuil Hall N'l B'k, Boston, .	2,000	2,600 00	2,000 00
250	First National Bank, Boston, .	25,000	60,000 00	25,000 00
172	Freeman's Nat'l Bank, Boston,	17,200	14,620 00	17,200 00
31	Globe National Bank, Boston,	3,100	2,790 00	3,100 00
180	Hamilton Nat'l Bank, Boston,	18,000	19,800 00	18,000 00
308	N'l Hide & Leather B'k, Boston,	30,800	33,264 00	30,800 00
150	Howard Nat'l Bank, Boston, .	15,000	14,400 00	15,000 00
74	Market Nat'l Bank, Boston, .	7,400	6,290 00	7,400 00
110	Massachusetts N'l B'k, Boston,	11,000	10,100 00	11,000 00
125	Merchants' N'l Bank, Boston, .	12,500	20,000 00	12,500 00
199	New England N'l B'k, Boston,	19,900	31,700 00	19,900 00
52	North Nat'l Bank, Boston, .	5,200	5,980 00	5,200 00
94	N'l B'k of No. America, Boston,	9,400	10,716 00	9,400 00
42	Old Boston Nat'l Bank, Boston,	4,200	4,452 00	4,200 00
93	N'l B'k of Redemption, Boston,	9,300	11,650 00	9,300 00
210	N'l B'k of the Republic, Boston,	21,000	33,390 00	21,000 00
375	National Revere Bank, Boston,	37,500	36,000 00	37,500 00
352	Second National Bank, Boston,	35,200	65,120 00	35,200 00
173	Shawmut Nat'l Bank, Boston,	17,300	20,068 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	13,108 00	11,300 00
34	Suffolk National Bank, Boston,	3,400	3,400 00	3,400 00
100	Third National Bank, Boston,	10,000	9,000 00	10,000 00
156	Tremont Nat'l Bank, Boston,	15,600	13,650 00	15,600 00
71	Nat'l Union Bank, Boston, .	7,100	9,585 00	7,100 00
200	Washington Nat'l B'k, Boston,	20,000	21,800 00	20,000 00
200	Nat'l Webster Bank, Boston, .	20,000	19,600 00	20,000 00
51	Fitchburg N'l B'k, Fitchburg,	5,100	7,446 00	5,100 00
60	Franklin Co. N'l B'k, Greenfield,	6,000	6,000 00	6,000 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
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 B'k, Uxbridge,	1,000	1,000 00	1,000 00
8	Ware National Bank, Ware, .	800	880 00	800 00
300	Central N'l Bank, Worcester,	30,000	43,500 00	30,000 00
250	Citizens' N'l Bank, Worcester,	25,000	32,500 00	25,000 00

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Worcester County Institution for Savings, Worcester — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
300	City Nat'l Bank, Worcester, .	$30,000	$43,500 00	$30,000 00
150	Mechanics' N'l B'k, Worcester,	15,000	15,000 00	15,000 00
240	Quinsigamond National Bank, Worcester, ...	24,000	31,200 00	24,000 00
800	Worcester N'l B'k, Worcester,	80,000	116,000 00	80,000 00
		$796,800	$1,014,611 00	$796,800 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . .	$200,000	$213,000 00	$200,000 00
Boston & Albany R.R. 5s, . .	270,000	292,950 00	270,000 00
Boston & Albany R.R. 6s, . .	53,000	53,550 00	53,000 00
Boston & Lowell R.R. 4s, . .	150,000	153,000 00	150,000 00
Boston & Lowell R.R. 4½s, . .	30,000	31,150 00	30,000 00
Boston & Lowell R.R. 5s, . .	24,000	25,450 00	24,000 00
Boston & Lowell R.R. 6s, . .	5,000	5,215 00	5,000 00
Boston & Lowell R.R. 7s, . .	27,000	27,405 00	27,000 00
Boston & Maine R.R. 4s, . . .	300,000	306,750 00	300,000 00
Boston & Maine R.R. 4½s, . .	150,000	168,750 00	150,000 00
Concord & Montreal R.R. 4s, . .	150,000	154,875 00	150,000 00
Conn. & Passumpsic Rivers R.R. 4s,	100,000	105,000 00	100,000 00
Eastern R.R. 6s, ...	135,000	164,025 00	135,000 00
Fitchburg R.R. 4s, ...	100,000	102,000 00	97,000 00
Fitchburg R.R. 4½s, ...	25,000	27,000 00	25,000 00
Fitchburg R.R. 5s, ...	202,000	216,140 00	202,000 00
Fitchburg R.R. 6s, ...	19,000	20,000 00	19,000 00
Leeds & Farmington R.R. 6s, . .	30,000	31,420 00	30,000 00
Lowell & Lawrence R.R. 6s, . .	3,000	3,175 00	3,000 00
Maine Central R.R. 6s, . . .	54,000	59,400 00	54,000 00
Maine Central R.R. 4s, . . .	100,000	102,000 00	90,000 00
New Haven & Derby R.R. 6s, .	30,000	33,000 00	30,000 00
Old Colony R.R. 4s, ...	250,000	264,375 00	250,000 00
Old Colony R.R. 6s, ...	81,000	83,835 00	81,000 00
Portland & Kennebec R.R. 6s, .	38,000	38,380 00	38,000 00
Portsmouth, Great Falls & Conway R.R. 4½s, ...	100,000	110,750 00	100,000 00
Providence & Worcester R.R. 6s, .	183,000	193,795 00	183,000 00
Salem & Lowell R.R. 6s, . .	25,000	26,750 00	25,000 00
St. Johnsbury & Lake Champlain R.R. 5s, ...	100,000	115,000 00	100,000 00
Vermont & Massachusetts R.R. 5s, .	100,000	107,500 00	100,000 00
Worcester & Nashua R.R. 5s, . .	115,000	116,000 00	115,000 00
Worcester, Nashua & Rochester R.R. 4s, ...	120,000	122,400 00	120,000 00
	$3,269,000	$3,474,040 00	$3,256,000 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.
$167,561 82	2 per cent.	$40,000 00	4⅛ per cent.	$3,938,370 50	5 per cent.
76,000 00	3½ "	11,000 00	4¼ "	8,825 00	5½ "
50,000 00	3¾ "	1,154,320 00	4½ "	9,300 00	6 "
680,066 66	4 "	215,000 00	4¾ "		

Number of loans which are of an amount not exceeding $3,000 each,	1,332	
Aggregate amount of the same,		$1,877,854 66
Total number of loans upon real estate,	1,586	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		638,454 27
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, 1894,	2½ per cent., $300,552 29 2 per cent., 243,119 93	543,672 22
Number of accounts opened during the year ending Oct. 31, 1894,	3,389	
Number of accounts closed during the year ending Oct. 31, 1894,	2,999	
Total number of open accounts Oct. 31, 1894,	26,934	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		22,732 74
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		1,712,575 84
Number of same,	18,784	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		1,857,574 33
Number of same,	22,601	
Date of examination by commissioner: October 11.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	13,384	$289,415 01	To the credit—		
Exceeding $50 and not more than $100,	2,473	204,295 90	Of women, both adult and minor,	9,028	$761,353 90
Exceeding $100 and not more than $200,	1,145	182,014 25	Of guardians,	66	17,417 96
Exceeding $200 and not more than $500,	1,040	374,226 80	Of religious and charitable associations,	95	16,382 94
Exceeding $500 and less than $1,000,	368	261,930 98	In trust,	414	84,262 92
Of $1,000 or more,	374	400,692 90			
Totals,	18,784	$1,712,575 84			

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Federal Reserve Bank of St. Louis

WORCESTER FIVE CENTS SAVINGS BANK— WORCESTER.

Incorporated April 1, 1854. Present number of corporators, 100.

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, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$258,000 00	Deposits,	$5,203,420 57
Bank stock as per schedule,	246,100 00	Guaranty fund,	162,000 00
Loans on bank stock,	5,500 00	Interest account,	149,838 66
Railroad bonds as per schedule,	913,400 00		
Loans on railroad stock,	6,400 00		
Real estate (for banking purposes),	150,000 00		
Loans on real estate,	2,815,476 00		
Loans on personal security,	850,454 00		
Deposits in banks, on interest,	242,655 02		
Expense account,	6,300 52		
Cash on hand,	20,973 69		
	$5,515,259 23		$5,515,259 23

Cash on Deposit in Banks, amount in each:—

City National Bank, Worcester,	$74,623 77
Mechanics' National Bank, Worcester,	63,816 75
Quinsigamond National Bank, Worcester,	104,214 50*

Loans on Bank Stock, amount on each:—

On 5 shares Worcester National Bank, Worcester,	$800 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 12 shares Shelburne Falls National Bank, Shelburne Falls,	1,000 00
On 25 shares First National Bank, Clinton,	2,500 00

* Since reduced within the legal limit.

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Worcester Five Cents Savings Bank — Continued.

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	$57,500	$50,000
Town of Beverly, Mass., 4s,	7,000	7,350	7,000
of Brookline, Mass., 7s,	5,000	5,500	5,000
City of Boston, Mass., 4s,	5,000	5,100	5,000
of Chicago, Ill., 4s,	50,000	52,000	50,000*
of Marlborough, Mass., 4s,	18,000	18,720	18,000
of New London, Conn., 7s,	15,000	17,400	15,000
of Newton, Mass., 6s,	15,000	18,300	15,000
of Saginaw, Mich., 5s,	20,000	21,000	20,000
of Scranton, Pa., 6s,	6,000	6,060	6,000
of Springfield, Mass., 7s,	12,000	15,000	12,000
of Worcester, Mass., 4s,	25,000	26,250	25,000
County of Middlesex, Mass., 4s,	30,000	31,300	30,000
	$258,000	$281,480	$258,000

* 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	$5,850	$5,000
58	Blackstone Nat'l Bank, Boston,	5,800	5,800	5,800
25	National City Bank, Boston,	2,500	2,050	2,500
44	N'l B'k of Commerce, Boston,	4,400	5,060	4,400
160	N'l B'k of the Commonwealth, Boston,	16,000	20,800	16,000
100	N'l Eagle Bank, Boston,	10,000	8,300	10,000
122	Eliot National Bank, Boston,	12,200	15,982	12,200
67	First National Bank, Boston,	6,700	15,946	6,700
61	Fourth Nat'l Bank, Boston,	6,100	7,198	6,100
100	Globe National Bank, Boston,	10,000	9,000	10,000
50	Hamilton Nat'l Bank, Boston,	5,000	5,500	5,000
164	N'l Hide & Leather B'k, Boston,	16,400	17,548	16,400
100	Howard Nat'l Bank, Boston,	10,000	9,600	10,000
12	Market Nat'l Bank, Boston,	1,200	1,020	1,200
50	Merchants' N'l Bank, Boston,	5,000	7,850	5,000
8	North Nat'l Bank, Boston,	800	912	800
185	N'l B'k of No. America, Boston,	18,500	20,895	18,500

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Worcester Five Cents Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Shawmut N'l Bank, Boston, .	$5,000	$5,800	$5,000
63	Shoe & Leather N'l B'k, Boston,	6,300	5,670	6,300
50	State Nat'l Bank, Boston, .	5,000	5,800	5,000
16	Third Nat'l Bank, Boston, .	1,600	1,424	1,600
73	Nat'l Webster Bank, Boston, .	7,300	7,081	7,300
25	Wachusett N'l B'k, Fitchburg,	2,500	5,000	2,500
15	Leicester Nat'l B'k, Leicester,	1,500	2,250	1,500
25	Leominster N'l B'k, Leominster,	2,500	2,750	2,500
107	Millbury Nat'l B'k, Millbury, Conn., ...	10,700	10,700	10,700
55	Northborough National Bank, Northborough, . . .	5,500	6,050	5,500
25	Oxford Nat'l Bank, Oxford, .	2,500	2,500	2,500
50	Spencer Nat'l Bank, Spencer,	5,000	6,250	5,000
10	Westminster National Bank, Westminster, . . .	1,000	1,000	1,000
70	Central Nat'l B'k, Worcester,	7,000	10,150	7,000
7	Citizens' Nat'l B'k, Worcester,	700	910	700
200	City Nat'l Bank, Worcester, .	20,000	29,000	20,000
64	Mechanics' N'l B'k, Worcester,	6,400	6,400	6,400
180	Quinsigamond National Bank, Worcester, ...	18,000	23,400	18,000
20	Worcester N'l B'k, Worcester,	2,000	2,900	2,000
		$246,100	$294,346	$246,100

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . .	$100,000	$106,000	$100,000
Boston & Lowell R.R. 4s, . .	50,000	50,500	50,000
Boston & Maine R.R. 4s, . . .	80,000	81,600	80,000
Boston & Maine R.R. 4½s, . .	40,000	44,400	40,000
Boston & Providence R.R. 4s, . .	50,000	53,500	50,000
Concord & Claremont R.R. 4½s, .	14,000	14,840	14,000
Concord & Montreal R.R. 4s, . .	70,000	72,100	70,000
Fitchburg R.R. 4s, ...	57,000	56,060	57,000
Fitchburg R.R. 5s, ...	18,000	18,540	18,000
Lowell & Lawrence R.R. 6s, . .	5,000	5,250	5,000
Maine Central R.R. 4s, . . .	25,000	25,250	25,000
Maine Central & European & North American R.R. 4s, . . .	30,000	30,600	30,000
Manchester & Lawrence R.R. 4s,	25,000	25,500	25,000
Norwich & Worcester R.R. 6s, .	6,000	6,300	6,000

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Worcester Five Cents Savings Bank — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony R.R. 4s,	$50,000	$53,000	$50,000
Penobscot Shore Line R.R. 4s,	33,000	33,330	33,000
Portland & Kennebec R.R. 6s,	25,400	25,654	25,400
Portland & Ogdensburg R.R. 6s,	6,000	6,600	6,000
Providence & Worcester R.R. 6s,	36,000	38,520	36,000
Sullivan County R.R. 4s,	25,000	25,000	25,000
Upper Coos R.R. 4s,	40,000	40,400	40,000
Worcester & Nashua R.R. 5s,	19,000	19,000	19,000
Worcester, Nashua & Roch. R.R. 4s,	109,000	111,380	109,000
	$913,400	$943,324	$913,400

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$242,655 02	2½ per cent.	$492,500 00	4¼ per cent.	$27,800 00	5½ per cent.
80,000 00	4 "	69,020 00	4½ "	46,550 00	6 "
50,000 00	4⅛ "	2,911,960 00	5 "		

Amount invested in real estate for banking purposes,		$150,000 00
Estimated value of the same,		150,000 00
Assessed value of the same,		128,200 00
Net income received from same during year ending Oct. 31, 1894,		7,452 36
Number of loans which are of an amount not exceeding $3,000 each,	725	
Aggregate amount of the same,		1,122,509 00
Total number of loans upon real estate,	943	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		254,378 68
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, 1894,	2 per cent., $93,377 92 2 per cent., 95,729 47	189,107 39
Number of accounts opened during the year ending Oct. 31, 1894,	2,527	
Number of accounts closed during the year ending Oct. 31, 1894,	1,360	
Total number of open accounts Oct. 31, 1894,	19,891	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		13,275 29
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		891,237 13
Number of same,	16,325	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		757,172 30
Number of same,	12,702	
Date of examination by commissioner: September 21.		

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Worcester Five Cents Savings Bank — Concluded.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less, . .	13,428	$188,647 62	To the credit —		
Exceeding $50 and not more than $100, . .	1,386	112,889 30	Of women, both adult and minor, . .	7,372	$370,788 24
Exceeding $100 and not more than $200, . .	636	100,870 68	Of guardians, . .	44	10,737 92
Exceeding $200 and not more than $500, . .	533	191,752 16	Of religious and charitable associations, .	102	10,186 05
Exceeding $500 and less than $1,000, . . .	168	121,854 29	In trust, ...	325	60,306 20
Of $1,000 or more, . .	174	175,223 08			
Totals, . . .	16,325	$891,237 13			

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WORCESTER MECHANICS' SAVINGS BANK — WORCESTER.

Incorporated May 15, 1851. Present number of corporators, 111.

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, THOS. B. EATON,
JOHN H. COES.

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

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$204,000 00	Deposits,	$5,128,006 70
Bank stock as per schedule,	608,163 19	Guaranty fund,	168,277 48
Loan on bank stock,	450 00	Profit and loss account,	151,420 03
Railroad bonds as per schedule,	545,000 00	Due on real estate loans,	19,925 30
Real estate by foreclosure,	7,000 00		
Loans on real estate,	3,021,111 74		
Loans on personal security,	669,699 38		
Deposits in banks, on interest,	403,784 30		
Expense account,	4,006 39		
Cash on hand,	4,414 51		
	$5,467,629 51		$5,467,629 51

Cash on Deposit in Banks, amount in each: —

Globe National Bank, Boston,	$60,902 20
First National Bank, Worcester,	15,358 29
Worcester National Bank, Worcester,	146,583 16
Quinsigamond National Bank, Worcester,	83,165 17
Mechanics' National Bank, Worcester,	97,775 48

Loan on Bank Stock: —

On 6 shares Mechanics' National Bank, Worcester,	$450 00

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Worcester Mechanics' Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Brookline, Mass., 7s,	$7,000	$7,630 00	$7,000 00
City of Cambridge, Mass., 6s,	15,000	15,375 00	15,000 00
of Dayton, Ohio, 6s,	28,000	29,680 00	28,000 00*
of Fitchburg, Mass., 4s,	50,000	53,000 00	50,000 00
of New London, Conn., 7s,	20,000	24,800 00	20,000 00
of Norwich, Conn., 5s,	5,000	5,700 00	5,000 00
of Providence, R. I., 4½s,	50,000	52,000 00	50,000 00
Town of Spencer, Mass., 4s,	25,000	26,250 00	25,000 00
City of Springfield, Mass., 7s,	4,000	5,040 00	4,000 00
	$204,000	$219,475 00	$204,000 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	$3,928 00	$4,537 75
186	Atlas National Bank, Boston,	18,600	21,762 00	22,937 00
128	Boston National Bank, Boston,	12,800	13,352 00	13,244 12
31	Blackstone N'l Bank, Boston,	3,100	3,100 00	3,672 00
150	Boylston Nat'l Bank, Boston,	15,000	18,825 00	18,925 62
13	Central National Bank, Boston,	1,300	1,651 00	1,758 25
118	National City Bank, Boston,	11,800	9,676 00	12,626 00
76	Columbian Nat'l Bank, Boston,	7,600	7,885 00	9,572 50
5	Continental N'l Bank, Boston,	500	575 00	608 75
200	N'l B'k of Commerce, Boston,	20,000	23,000 00	23,700 00
210	Eliot National Bank, Boston,	21,000	27,500 00	25,262 00
63	Faneuil Hall N'l B'k, Boston,	6,300	8,237 25	8,868 75
62	Globe National Bank, Boston,	6,200	5,580 00	6,161 50
123	Hamilton Nat'l Bank, Boston,	12,300	13,591 50	15,279 12
207	N'l Hide & Leather B'k, Boston,	20,700	22,252 50	23,379 87
118	Howard Nat'l Bank, Boston,	11,800	11,416 50	13,348 00
100	Market Nat'l Bank, Boston,	10,000	8,500 00	9,300 00
42	Massachusetts N'l B'k, Boston,	4,200	4,105 50	4,455 27
146	Merchants' Nat'l Bank, Boston,	14,600	23,095 00	20,289 75
7	Mt. Vernon Nat'l B'k, Boston,	700	840 00	966 75
62	New England N'l B'k, Boston,	6,200	9,812 50	8,260 25
255	North Nat'l Bank, Boston,	25,500	29,261 25	31,250 75
106	Old Boston Nat'l Bank, Boston,	10,600	11,077 00	12,713 75
197	N'l B'k of Redemption, Boston,	19,700	24,772 75	25,270 50
109	N'l B'k of the Republic, Boston,	10,900	17,331 00	14,277 25
200	National Revere Bank, Boston,	20,000	19,050 00	20,965 00
174	Shawmut Nat'l Bank, Boston,	17,400	20,227 50	20,794 25
50	Second Nat'l Bank, Boston,	5,000	9,250 00	7,700 00

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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 Nat'l Bank, Boston, .	$12,200	$14,152 00	$15,088 75
238	Suffolk Nat'l Bank, Boston, .	23,800	23,800 00	28,012 50
139	Tremont Nat'l Bank, Boston, .	13,900	12,232 00	15,454 00
94	Nat'l Union B'k, Boston, .	9,400	12,337 50	13,305 00
68	Washington N'l Bank, Boston,	6,800	7,412 00	8,414 00
10	First National Bank, Clinton,	1,000	1,120 00	1,120 00
51	Franklin N'l B'k, Franklin, .	5,100	6,610 00	5,715 00
4	Leicester N'l Bank, Leicester, .	400	560 00	476 00
74	Millbury N'l Bank, Millbury,	7,400	7,400 00	9,095 00
35	Southbridge N'l Bank, Southbridge, ...	3,500	4,200 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	2,100 00	2,000 00
84	Central N'l Bank, Worcester,	8,400	12,180 00	9,167 50
180	City Nat'l Bank, Worcester, .	18,000	26,100 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	1,860 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	15,990 00	14,570 00
95	Worcester N'l B'k, Worcester,	9,500	13,775 00	10,222 00
		$511,500	$596,142 75	$608,163 19

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s, . . .	$20,000	$20,200 00	$20,000 00
Boston & Maine R.R. 4½s, . .	75,000	82,500 00	75,000 00
Concord & Claremont R.R. 4½s, .	50,000	51,500 00	50,000 00
Fitchburg R.R. 5s, ...	19,000	19,730 00	19,000 00
Fitchburg R.R. 4s, ...	66,000	64,930 00	66,000 00
Boston, Barre & Gardner R.R. 6s, .	15,000	15,150 00	15,000 00
Old Colony R.R. 4s, ...	50,000	52,750 00	50,000 00
St. Johnsbury & Lake Champlain R.R. 5s, ...	75,000	86,250 00	75,000 00
Worcester, Nashua & Rochester R.R. 5s, ...	50,000	50,000 00	50,000 00
Worcester, Nashua & Rochester R.R. 4s, ...	50,000	51,000 00	50,000 00
Maine Central R.R. 4s, . . .	50,000	50,000 00	50,000 00
Upper Coos R.R. 4½s, ...	25,000	26,250 00	25,000 00
	$545,000	$570,260 00	$545,000 00

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Federal Reserve Bank of St. Louis

Worcester Mechanics' Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$403,784 30	2 per cent.	$239,000 00	4½ per cent.	$33,571 19	5½ per cent.
207,800 00	4 "	2,974,889 93	5 "	40,000 00	6 "
196,000 00	4¼ "				

Value, by books, of real estate held or owned by foreclosure or otherwise, .		$7,000 00
Assessed value of the same, ...		7,200 00
Number of loans which are of an amount not exceeding $3,000 each, .	975	
Aggregate amount of the same, ...		1,420,549 46
Total number of loans upon real estate, ...	1,195	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894, ...		257,396 31
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, 1894, . . .	2 per cent., $97,346 98 2 per cent., 97,955 58	195,302 56
Number of accounts opened during the year ending Oct. 31, 1894, .	908	
Number of accounts closed during the year ending Oct. 31, 1894, .	876	
Total number of open accounts Oct. 31, 1894, ...	8,419	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes), ...		11,728 07
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894, ...		610,639 13
Number of same, ...	4,072	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894, ...		693,282 19
Number of same, ...	6,571	
Date of examination by commissioner: October 12.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less, . .	2,410	$56,032 62	To the credit —		
Exceeding $50 and not more than $100, . .	594	50,269 44	Of women, both adult and minor, . .	2,139	$281,568 60
Exceeding $100 and not more than $200, . .	339	54,400 49	Of guardians, . .	44	15,285 25
Exceeding $200 and not more than $500, . .	383	145,150 09	Of religious and charitable associations, .	58	10,554 52
Exceeding $500 and less than $1,000, . . .	161	112,204 09	In trust, ...	206	60,508 47
Of $1,000 or more, . .	185	192,582 40			
Totals, . . .	4,072	$610,639 13			

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WORCESTER NORTH SAVINGS INSTITUTION — FITCHBURG.

Incorporated May 26, 1868. Present number of corporators, 61.

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.; Saturdays, close at 2 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$847,693 00	Deposits,	$3,392,874 81
Bank stock as per schedule,	98,100 00	Guaranty fund,	115,000 00
Loans on bank stock,	20,400 00	Interest account,	74,840 80
Railroad bonds as per schedule,	160,000 00	Profit and loss account,	49,979 42
Real estate by foreclosure,	5,574 68	Suspense account,	135 69
Loans on real estate,	2,003,635 00		
Loans on personal security,	296,462 71		
Loans to counties, cities or towns (notes),	75,800 00		
Deposits in banks, on interest,	118,206 27		
Cash on hand,	6,959 06		
	$3,632,830 72		$3,632,830 72

Cash on Deposit in Banks, amount in each: —

Rollstone National Bank, Fitchburg,	$63,000 00
National Bank of the Commonwealth, Boston,	55,206 27

Loans on Bank Stock, amount on each: —

On 3 shares Rollstone National Bank, Fitchburg,	$200 00
On 5 shares Rollstone National Bank, Fitchburg,	500 00
On 15 shares Wachusett Nationnal Bank, Fitchburg,	1,000 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,	2,000 00
On 6 shares Fitchburg National Bank, Fitchburg,	
On 10 shares Third National Bank, Boston,	700 00

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Federal Reserve Bank of St. Louis

Worcester North Savings Institution, Fitchburg — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Abington, Mass., 4s,	$7,000	$7,055 00	$7,000 00
of Akron, Ohio, 5s,	40,000	42,092 00	40,000 00
of Boston, Mass., 4s,	100,000	104,746 00	100,750 00
of Canton, Ohio, 5s,	31,500	32,499 00	31,500 00*
of Chelsea, Mass., 4s,	25,000	25,615 00	25,000 00
of Cleveland, Ohio, 5s,	18,000	18,295 00	} 51,600 00
of Cleveland, Ohio, 6s,	12,000	12,574 00	
of Cleveland, Ohio, 4s,	20,000	20,730 00	
Town of Danvers, Mass., 5s,	10,000	11,306 00	10,000 00
City of Dayton, Ohio, 4s,	25,000	25,000 00	25,000 00*
of Dayton, Ohio, 5s,	24,000	24,335 00	24,000 00*
of Fall River, Mass., 4s,	30,000	30,861 00	30,000 00
of Fitchburg, Mass., 4s,	100,000	104,665 00	100,000 00
of Grand Rapids, Mich., 4½s,	25,000	26,869 00	25,000 00
Town of Greenfield, Mass., 4s,	10,000	10,079 00	10,000 00
City of Lewiston, Me., 5s,	10,000	12,133 00	10,000 00
Town of Lincoln, R. I., 4s,	24,000	24,738 00	24,000 00
City of Lynn, Mass., 5s,	10,000	11,237 00	10,000 00
of Meriden, Conn., 4s,	25,000	25,875 00	25,000 00
of Milwaukee, Wis., 5s,	30,000	30,798 00	30,000 00
of Montpelier, Vt., 4½s,	27,000	28,925 00	27,000 00
Town of Needham, Mass., 4s,	17,000	17,410 00	17,000 00
City of New Bedford, Mass., 6s,	20,000	23,199 00	21,300 00
of Norwich, Conn., 7s,	20,000	25,732 00	22,000 00
of Portland, Me., 6s,	15,000	17,694 00	15,543 00
of Saginaw, Mich., 5s,	20,000	20,403 00	20,000 00
of Springfield, Ohio, 5s,	30,000	34,309 00	30,000 00
of Somerville, Mass., 4s,	30,000	30,892 00	30,000 00
Town of Wayland, Mass., 5s,	10,000	10,508 00	10,000 00
City of Woburn, Mass., 4s,	30,000	30,556 00	30,000 00
City of Terre Haute, Ind., 4½s,	26,000	27,314 00	26,000 00
of Fall River, Mass., 5s,	20,000	23,058 00	20,000 00
	$841,500	$891,502 00	$847,693 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	$11,700 00	$10,000 00
33	Blackstone Nat'l Bank, Boston,	3,300	3,312 37	3,300 00
100	Boston National Bank, Boston,	10,000	10,400 00	10,000 00
100	City National Bank, Boston,	10,000	8,200 00	10,000 00

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Worcester North Savings Institution, Fitchburg — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	N'l B'k of Commerce, Boston,	$10,000	$11,500 00	$10,000 00
50	Continental N'l Bank, Boston,	5,000	5,750 00	5,000 00
50	Eagle National Bank, Boston,	5,000	4,162 50	5,000 00
50	Merchants' Nat'l Bank, Boston,	5,000	7,887 50	5,000 00
50	Tremont Nat'l Bank, Boston, .	5,000	4,400 00	5,000 00
33	Webster Nat'l Bank, Boston, .	3,300	3,300 00	3,300 00
25	Fitchburg N'l B'k, Fitchburg,	2,500	3,750 00	3,500 00
200	Rollstone N'l Bank, Fitchburg,	20,000	30,000 00	28,000 00
		$89,100	$104,362 37	$98,100 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . .	$30,000	$30,918 00	$30,000 00
Fitchburg R.R. 5s, ...	35,000	37,237 00	35,000 00
Fitchburg R.R. 4s, ...	25,000	24,400 00	25,000 00
Maine Central R.R. 4½s, . . .	23,000	24,438 00	23,000 00
Maine Central R.R. 4s, . . .	7,000	7,000 00	7,000 00
Vermont & Massachusetts R.R. 5s,	40,000	42,860 00	40,000 00
	$160,000	$166,853 00	$160,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$118,206 27	2 per cent.	$472,500 00	4½ per cent.	$723,884 40	5½ per cent.
45,800 00	4 "	7,300 00	4¾ "	56,944 74	6 "
40,000 00	4¼ "	1,049,868 57	5 "		

Value, by books, of real estate held or owned by foreclosure or otherwise, $5,574 68
Number of loans which are of an amount not exceeding $3,000 each, 702
Aggregate amount of the same, ... 885,990 46
Total number of loans upon real estate, ... 807
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894, ... 167,874 82
Times for the dividends fixed by the by-laws: January 1 and July 1.

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Federal Reserve Bank of St. Louis

Worcester North Savings Institution, Fitchburg — Concluded.

Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1894,	2 per cent., $62,722 39 2 per cent., 63,856 14	$126,578 53
Number of accounts opened during the year ending Oct. 31, 1894,	1,354	
Number of accounts closed during the year ending Oct. 31, 1894,	1,045	
Total number of open accounts Oct. 31, 1894,	8,631	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		9,651 54
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		560,674 32
Number of same,	6,273	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		522,339 59
Number of same,	6,268	

Date of examination by commissioner: April 3.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	4,435	$90,202 08	To the credit —		
Exceeding $50 and not more than $100,	811	68,146 55	Of women, both adult and minor,	3,100	$268,998 05
Exceeding $100 and not more than $200,	399	64,145 88	Of guardians,	21	5,973 03
Exceeding $200 and not more than $500,	396	143,408 00	Of religious and charitable associations,	75	7,515 28
Exceeding $500 and less than $1,000,	123	85,446 06	In trust,	208	42,162 96
Of $1,000 or more,	109	109,325 75			
Totals,	6,273	$560,674 32			

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Federal Reserve Bank of St. Louis

WORONOCO SAVINGS BANK — WESTFIELD.

Incorporated May 5, 1871. Present number of corporators, 27.

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, L. R. NORTON,
O. P. PARKS, M. L. ROBINSON.

Open for business every business day, 9 A.M. to 3 P.M.; also 7 to 8.30 P.M. on the tenth day of January, April, July and October,.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$131,000 00	Deposits,	$1,121,566 76
Bank stock as per schedule,	25,400 00	Guaranty fund,	36,363 24
Loans on bank stock,	8,190 00	Interest account,	3,456 49
Railroad bonds as per schedule,	77,750 00	Profit and loss account,	11,735 28
Loans on railroad stock,	1,200 00		
Loans on real estate,	677,755 97		
Loans on personal security,	174,878 00		
Loans to counties, cities or towns (notes),	24,700 00		
Loans on depositors' books,	50 00		
Deposits in banks, on interest,	35,000 00		
Deposit in bank, not on interest,	10,857 81		
Expense account,	590 15		
Furniture and fixtures,	3,294 53		
Cash on hand,	2,455 31		
	$1,173,121 77		$1,173,121 77

Cash on Deposit in Banks, amount in each: —

Pynchon National Bank, Springfield,	$10,000 00
City National Bank, Springfield,	10,000 00
City National Bank, Holyoke,	5,000 00
Holyoke National Bank, Holyoke,	10,000 00
Hampden National Bank, Westfield,	10,857 81

Loans on Bank Stock, amount on each: —

On 13 shares First National Bank, Westfield,	$800 00
On 18 shares First National Bank, Westfield,	1,700 00
On 3 shares First National Bank, Westfield,	300 00
On 1 share First National Bank, Westfield,	300 00
On 2 shares Hampden National Bank, Westfield,	
On 10 shares Hampden National Bank, Westfield,	1,000 00
On 30 shares Hampden National Bank, Westfield,	3,000 00
On 2 shares Hampden National Bank, Westfield,	50 00
On 3 shares Hampden National Bank, Westfield,	300 00
On 9 shares Hampden National Bank, Westfield,	740 00

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Woronoco Savings Bank, Westfield — Continued.

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

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Akron, Ohio, 5s,	$15,000	$15,375 00	$15,000 00
of Dayton, Ohio, 6s,	6,000	6,060 00	6,000 00*
of East Saginaw, Mich., 4s,	10,000	10,000 00	10,000 00
of Grand Rapids, Mich., 5s,	25,000	27,025 00	25,000 00
of Peoria, Ill., 4s,	10,000	10,150 00	10,000 00
of Saginaw, Mich., 5s,	9,000	9,045 00	9,000 00
United States 4s,	31,000	35,340 00	31,000 00
Town of Westfield, Mass., 4s,	25,000	25,300 00	25,000 00
	$131,000	$138,295 00	$131,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Hampshire Co. National Bank, Northampton,	$5,000	$6,000 00	$5,000 00
12	Agawam N'l Bk, Springfield,	1,200	1,200 00	1,200 00
13	Chicopee N'l B'k, Springfield,	1,300	1,950 00	1,300 00
40	First Nat'l Bank, Springfield,	4,000	4,720 00	4,000 00
53	Hampden N'l B'k, Westfield,	5,300	8,215 00	5,300 00
86	First Nat'l Bank, Westfield,	8,600	12,040 00	8,600 00
		$25,400	$34,125 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, Winthrop & Shore R.R. 5s,	14,000	15,260 00	14,000 00
Old Colony R.R. 6s,	20,000	20,900 00	20,000 00
St. Johnsbury & Lake Champ. R.R. 5s,	15,000	17,250 00	15,000 00
Upper Coos R.R. 4s,	25,000	24,000 00	24,750 00
	$78,000	$81,470 00	$77,750 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.
$25,000 00 15,000 00	3 per cent. 3¾ "	$14,200 00	4 per cent.	$867,573 97	5 per cent.

Number of loans which are of an amount not exceeding $3,000 each,	386	
Aggregate amount of the same,		$495,873 97
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, 1894,		54,428 05
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, 1894,	2 per cent., $21,080 30 2 per cent, 20,914 50	41,994 80
Number of accounts opened during the year ending Oct. 31, 1894,	468	
Number of accounts closed during the year ending Oct. 31, 1894,	378	
Total number of open accounts Oct. 31, 1894,	2,756	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		1,566 34
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		248,099 65
Number of same,	2,029	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		252,660 20
Number of same,	2,293	
Date of examination by commissioner: March 29.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Number.	Amount.		Number.	Amount.
Of $50 and less,	1,317	$25,097 33	To the credit —		
Exceeding $50 and not more than $100,	328	19,496 96	Of women, both adult and minor,	749	$75,979 96
Exceeding $100 and not more than $200,	126	19,069 80	Of guardians,	15	4,623 27
Exceeding $200 and not more than $500,	105	40,636 54	Of religious and charitable associations,	67	9,566 35
Exceeding $500 and less than $1,000,	52	35,776 87	In trust,	182	60,929 74
Of $1,000 or more,	101	108,022 15			
Totals,	2,029	$248,099 65			

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Federal Reserve Bank of St. Louis

CONSOLIDATED BALANCE SHEET

OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds,	$64,566,180 95	Deposits,	$416,778,017 53
Loans on public funds,	1,356,540 00	Guaranty fund,	16,851,216 66
Bank stock,	28,764,454 80	Earnings undivided,	8,490,937 59
Loans on bank stock,	1,910,869 73	Due on mortgage loans,	125,032 70
Railroad bonds,	47,464,412 55	Sundry liabilities,	146,060 33
Loans on railroad bonds,	987,150 00		
Loans on railroad stock,	830,400 00		
Railroad notes,	475,000 00		
Real estate (for banking purposes),	3,557,940 23		
Real estate by foreclosure,	1,360,561 57		
Loans on real estate,	183,344,058 68		
Loans on personal security,	78,917,602 76		
Loans to counties, cities and towns (notes),	10,294,620 14		
Loans on depositors' books,	44,573 00		
Deposits in banks on interest,	16,099,886 54		
Deposits in banks not on interest,	498,700 84		
Expense account,	167,722 36		
Sundry assets,*	464,950 09		
Cash on hand,	1,285,640 57		
	$442,391,264 81		$442,391,264 81

* 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, 1894, ... $20,635,413 68

Aggregate amount of ordinary dividends for the year ending Oct. 31, 1894, ... 15,665,211 87

Average rate of ordinary dividends for the year ending Oct. 31, 1894, 4.06 + per cent.

Aggregate amount of extra dividends for the year ending Oct. 31, 1894, . 105,752 02

Rates of Ordinary Dividends paid by One Hundred and Eighty-five Banks.

Number.	Rate.	Number.	Rate.	Number.	Rate.
1,	2 per cent.	5,	4¼ per cent.	4,	4¾ per cent.
3,	3½ "	15,	4½ "	2,	5 "
155,	4 "				

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$25,341 48	0 per cent.	$233,000 00	3 9-16 per cent.	$6,000 00	5⅛ per cent.
275,964 30	1½ "	387,424 67	3⅝ "	859,310 17	5¼ "
500,000 00	1⅞ "	3,780,400 00	3¾ "	2,500 00	5⅜ "
11,030,995 79	2 "	341,700 00	3⅞ "	19,485,109 51	5½ "
26,669 97	2 4-10 "	56,056,753 34	4 "	92,506 00	5¾ "
3,074,200 11	2⅛ "	1,405,000 00	4⅛ "	30,860,634 35	6 "
219,202 67	2¾ "	15,000 00	4 3-16 "	41,500 00	6¼ "
20,000 00	2⅞ "	75,000 00	4 15-64 "	288,906 86	6½ "
2,286,394 35	3 "	11,600,470 00	4¼ "	520,902 38	7 "
100,000 00	3⅛ "	570,100 00	4⅜ "	27,810 00	7 3-10 "
49,500 00	3¼ "	29,988,628 52	4½ "	3,850 00	7½ "
50,000 00	3⅜ "	131,200 00	4⅝ "	27,135 44	8 "
6,670,271 82	3½ "	3,023,225 93	4¾ "	12,000 00	10 "
10,000 00	3 6-10 "	110,086,093 19	5 "	$294,260,700 85	

Number of loans which are of an amount not exceeding $3,000 each,	59,519	
Aggregate amount of the same,		$68,590,476 18
Total number of loans upon real estate,	66,682	
Number of accounts opened during the year ending Oct. 31, 1894,	168,458	
Number of accounts closed during the year ending Oct. 31, 1894,	135,872	
Total number of open accounts Oct. 31, 1894,	1,247,090	
Total amount of expenses for the year ending Oct. 31, 1894 (exclusive of taxes),		1,028,838 01
Number of deposits, not including dividends, received during the year ending Oct. 31, 1894,	1,044,649	
Aggregate amount of the same,		74,946,570 01
Number of withdrawals, including dividends, during the year ending Oct. 31, 1894,	968,577	
Aggregate amount of the same,		74,124,697 33

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Federal Reserve Bank of St. Louis

COMPARATIVE AGGREGATES.

	1893. One hundred and Eighty-five banks.	1894. One hundred and Eighty-five banks.	Increase.	Decrease.
Number of open accounts,	1,214,493	1,247,090	32,597	-
Amount of deposits,	$399,995,569 81	$416,778,017 53	$16,782,447 72	-
Number of deposits (not including dividends),	1,101,410	1,044,649	-	56,761
Amount of same,	$75,727,471 03	$74,946,570 01	-	$780,901 02
Number of withdrawals (including dividends),	953,053	968,577	15,524	-
Amount of same,	$84,403,075 29	$74,124,697 33	-	$10,278,377 96
Number of accounts opened,	174,880	168,458	-	6,422
Number of accounts closed,	150,373	135,872	-	14,501
Profit and loss account,	$4,674,665 17	$4,581,271 99	-	$93,393 18
Interest account,	3,628,219 85	3,518,588 95	-	109,630 90
Surplus account,	264,450 78	306,825 73	$42,374 95	-
Premium account,	100,610 96	35,432 64	-	65,178 32
Rent account,	41,145 29	48,818 28	7,672 99	-
Due on unfinished mortgage loans,	73,067 05	125,032 70	51,965 65	-
Sundry liabilities,	58,583 07	146,060 33	87,477 26	-
Amount of guaranty fund,	15,743,022 40	16,851,216 66	1,108,194 26	-
Public funds,	56,431,236 26	64,566,180 95	8,134,944 69	-
Loans on public funds,	1,441,955 00	1,356,540 00	-	85,415 00
Bank stock,	29,031,145 95	28,764,454 80	-	266,691 15
Loans on bank stock,	2,333,329 53	1,910,869 73	-	422,459 80
Railroad bonds,	36,158,018 52	47,464,412 55	11,306,394 03	-
Loans on railroad bonds,	1,677,700 00	987,150 00	-	690,550 00
Loans on railroad stock,	1,408,375 00	830,400 00	-	577,975 00
Railroad notes,	4,029,110 42	475,000 00	-	3,554,110 42
Real estate for banking purposes,	3,427,921 88	3,557,940 23	130,018 35	-
Real estate by foreclosure,	1,026,169 01	1,360,561 57	334,392 56	-
Assessed value of the same,	1,157,067 00	1,518,850 00	361,783 00	-
Loans on mortgage of real estate,	173,950,578 00	183,344,058 68	9,393,480 68	-

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Loans on personal security,	88,798,632 87	78,917,602 76	–	9,881,030 11
Loans to counties, cities and towns,	9,609,498 78	10,294,620 14	685,121 36	–
Loans on depositors' books,	59,080 00	44,573 00	–	14,507 00
Deposits in banks, on interest,	12,678,834 16	16,099,886 54	3,421,052 38	–
Deposits in banks, not on interest,	639,262 64	498,700 84	–	140,561 80
Cash on hand,	1,247,637 48	1,285,640 57	38,003 09	–
Aggregate amount of earnings,	20,244,957 59	20,635,413 68	390,456 09	–
Aggregate amount of ordinary dividends,	15,546,430 43	15,665,211 87	118,781 44	–
Average rate of ordinary dividends,	4.09 + per cent.	4.06 + per cent.	–	.03 + per cent.
Aggregate amount of extra dividends,	109,135 38	105,752 02	–	3,383 36
Number of loans not exceeding $3,000 each,	56,421	59,519	3,098	–
Amount of same,	$65,008,771 99	$68,590,476 18	$3,581,704 19	–
Total number of loans upon real estate,	63,200	66,682	3,482	–
Total expenses (exclusive of taxes),	$1,010,639 63	$1,028,838 01	$18,198 38	–

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TABLE exhibiting the Number, Condition and Progress of the Savings Banks of Massachusetts in Each Year from 1834 to 1894, 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	
1837,	30	32,564	2,778	4,781,426 00	400,848 00	146 51	–	–	17,504 00	.0033
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	
1845,	33	58,178	8,479	9,813,288 00	1,551,943 00	168 66	–	–	27,017 00	.0029
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
1894,	185	1,247,090	32,597	416,778,017 53	16,782,447 72	334 20	–	–	1,028,838 01		.00246

* 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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Federal Reserve Bank of St. Louis

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, 1894.

ASSETS.		LIABILITIES.	
Bank stock,	$62,244 38	Capital stock,	$1,000,000 00
Railroad stocks,	5,476 30	Surplus fund,	500,000 00
Railroad bonds,	513,276 73	Earnings undivided,	74,890 20
Miscellaneous bonds,	390,802 14	Profit and loss,	50,000 00
Miscellaneous stocks,	13,797 50	Deposits:—	
Loans to corporations,	660,743 54	Subject to check,	4,881,248 11
Time loans with collaterals,	1,104,273 00	For payment of coupons, etc.,	406,221 46
Demand loans with collaterals,	1,918,180 87	Certificates of deposit,	169,988 04
Notes of individuals or firms,	87,834 50	Sinking funds, railroads,	57,221 76
Expense account,	19,395 40	Sinking funds, corporations,	15,864 34
Cash:—		Dividends unpaid,	21 00
In office,	37,365 30		
In banks,	2,342,065 25		
	$7,155,454 91		$7,155,454 91

Date of examination by commissioners: November 15.

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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, 1894.

ASSETS.		LIABILITIES.	
United States bonds,	$115,515 20	Capital stock,	$200,000 00
State bonds,	64,000 00	Surplus fund,	25,000 00
City, county and town bonds,	48,625 00	Earnings undivided,	48,621 27
Railroad bonds,	173,387 50	Deposits :—	
Miscellaneous bonds,	16,250 00	Subject to check,	2,243,676 41
Loans on real estate,	91,890 00	For payment to coupons, etc.,	6,312 50
Loans to corporations,	530,627 85	Sinking funds, corporations,	3,122 33
Time loans with collaterals,	622,806 75		
Demand loans with collaterals,	67,000 00		
Notes of individuals or firms,	181,000 00		
Expense account,	5,073 73		
Taxes paid,	2,124 80		
Safe deposit vaults,	20,000 00		
Cash :—			
In office,	40,198 46		
In banks,	548,233 22		
	$2,526,732 51		$2,526,732 51

Date of examination by commissioner: June 28.

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BEACON TRUST COMPANY.—BOSTON.

Incorporated June 14, 1892. Commenced business May 4, 1893.

JOHN A. GALE, *President.* WM. R. WITHERLE, *Treasurer.*
J. OTIS WARDWELL, *Secretary.*

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
United States bonds,	$5,650 00	Capital stock,	$200,000 00
State bonds,	3,262 50	Earnings undivided,	20,839 30
City, county and town bonds,	14,490 74	Deposits: —	
Railroad bonds,	1,013 16	Subject to check,	409,809 89
Miscellaneous bonds,	11,042 39	Certificates of deposit,	13,562 00
Loans on real estate,	62,848 43	Certified checks,	3,627 03
Loans to corporations,	81,750 00		
Time loans with collaterals,	80,452 25		
Demand loans with collaterals,	56,898 00		
Notes of individuals or firms,	193,429 90		
Expense account,	2,683 20		
Furniture and fixtures,	1,500 00		
Cash: —			
In office,	19,836 52		
In banks,	112,981 13		
	$647,838 22		$647,838 22

Date of examination by commissioners: November 20.

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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 3, 1894.

ASSETS.		LIABILITIES.	
United States bonds,	$95,500 00	Capital stock,	$400,000 00
Railroad bonds,	48,550 00	Earnings undivided,	12,424 69
Loans on real estate,	9,000 00	Profit and loss,	46,553 51
Loans to corporations,	1,185,383 60	Deposits: —	
Time loans with collaterals,	51,300 00	Subject to check,	1,285,124 22
Demand loans with collaterals,	32,500 00		
Notes of individuals or firms,	107,159 58		
Premium account,	4,437 50		
Loans to cities and towns,	68,366 25		
Cash: —			
In office,	25,905 49		
In banks,	116,000 00		
	$1,744,102 42		$1,744,102 42

Trust Department.

United States bonds,	$14,755 00	Trust accounts,	$35,000 00
Loans on real estate,	19,000 00		
Cash on hand,	1,245 00		
	$35,000 00		$35,000 00

Date of examination by commissioners: August 28.

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BOSTON SAFE DEPOSIT AND TRUST COMPANY— BOSTON.

Incorporated April 13, 1867.

F. M. STONE, *President.* FRANK C. MILES, *Treasurer.*

BALANCE SHEET NOVEMBER 13, 1894.

ASSETS.		LIABILITIES.	
United States bonds,	$200,000 00	Capital stock,	$1,000,000 00
City, county and town bonds,	541,000 00	Surplus fund,	800,000 00
Railroad bonds,	641,000 00	Earnings undivided,	107,387 45
Loans on real estate,	1,018,662 00	Profit and loss,	154,328 60
Time loans with collaterals,	3,583,433 35	Deposits:—	
Demand loans with collaterals,	989,942 51	Subject to check,	6,883,144 53
Expense account,	35,309 56	For payment of coupons, dividends and interest,	70,301 25
Boston Safe Deposit and Trust Company stock for distribution under by-laws,	8,200 00	Certificates of deposit,	412,878 96
Cash:—		Certified checks,	7,499 06
In office,	447,720 47	Trust funds,	91,827 77
In banks,	2,559,855 20	Special trusts,	497,755 47
	$10,025,123 09		$10,025,123 09

Trust Department.

United States bonds,	$129,660 64	Trust accounts,	$4,920,310 28
City, county and town bonds,	48,583 27	Income,	22,129 61
Bank stocks,	63,345 75		
Railroad bonds,	600,807 37		
Railroad stocks,	722,340 30		
Loans on real estate,	2,081,245 92		
Notes, with collaterals or sureties,	24,714 32		
Cash on hand,	91,827 77		
Sundry stocks and bonds,	153,325 50		
Water works bonds,	7,000 00		
Manufacturing stocks,	143,946 70		
Steamship company stock,	5,950 00		
Massachusetts Hospital Life Insurance Company, in trust,	65,000 00		
Real estate,	789,535 22		
Gas light company stock,	2,500 00		
Deposits in savings banks,	12,657 13		
	$4,942,439 89		$4,942,439 89

Date of examination by commissioners: December 5, 6 and 7.

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CAMBRIDGE SAFE DEPOSIT AND TRUST COMPANY — CAMBRIDGE.

Incorporated May 8, 1890. Commenced business Nov. 7, 1892.

JOSEPH B. RUSSELL, *President.* LOUIS W. CUTTING, *Treasurer and Secretary.*

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
State bonds,	$10,000 00	Capital stock,	$100,000 00
Railroad bonds,	11,500 00	Earnings undivided,	12,534 77
Miscellaneous bonds,	2,080 00	Deposits: —	
Loans to corporations,	95,000 00	Subject to check,	426,027 25
Time loans with collaterals,	196,450 00		
Demand loans with collaterals,	63,590 00		
Notes of individuals or firms,	24,975 93		
Expense account,	2,109 18		
Furniture and fixtures,	2,500 00		
Safe deposit vaults,	20,000 00		
Cash: —			
In office,	8,390 80		
In banks,	101,966 11		
	$538,562 02		$538,562 02

Date of examination by commissioners: December 10.

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GLOUCESTER SAFE DEPOSIT AND TRUST COMPANY — GLOUCESTER.

Incorporated Feb. 20, 1891. Commenced business Jan. 18, 1892.

GEO. R. BRADFORD, *President.* C. E. FISHER, *Treasurer and Secretary.*

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
United States bonds,	$4,950 00	Capital stock,	$100,000 00
State bonds,	13,000 00	Surplus fund,	8,000 00
City, county and town bonds,	19,800 00	Earnings undivided,	6,926 83
Bank stocks,	14,419 35	Profit and loss,	3,305 94
Railroad bonds,	6,000 00	Deposits: —	
Miscellaneous bonds,	9,755 00	Subject to withdrawal on ten days' notice,	329,830 69
Loans on real estate,	156,584 00	Certificates of deposit,	56,898 75
Loans to corporations,	35,150 00		
Time loans with collaterals,	83,095 00		
Notes of individuals or firms,	84,411 04		
Expense account,	813 35		
Premium account,	1,350 00		
Safe deposit boxes,	1,200 00		
Interest paid,	3,247 22		
Stock of Gloucester Gas Light Company,	5,872 07		
Stock of Gloucester Net and Twine Company,	2,700 00		
Stock of Cape Ann Anchor Works,	5,300 00		
Cash: —			
In office,	1,556 55		
In banks,	55,758 63		
	$504,962 21		$504,962 21

Date of examination by commissioner: March 2.

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HAVERHILL SAFE DEPOSIT AND TRUST COMPANY — HAVERHILL.

Incorporated March 24, 1891. Commenced business Oct. 12, 1891.

CHARLES E. WIGGIN, *President.* O. E. LITTLE, *Treasurer.*
MELLEN A. PINGREE, *Secretary.*

BALANCE SHEET OCTOBER 31, 1894.

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,	10,000 00	Earnings undivided,	6,012 86
Miscellaneous bonds,	36,500 00	Profit and loss,	11,202 72
Loans on real estate,	33,648 00	Deposits: —	
Real estate owned,	27,652 67	Payable on demand or within 10 days,	253,171 15
Loans to corporations,	46,587 20		
Time loans with collaterals,	83,080 82		
Demand loans with collaterals,	24,985 00		
Notes of individuals or firms,	128,265 92		
Expense account,	1,284 04		
Premium account,	1,255 00		
Taxes paid,	605 20		
Furniture and fixtures,	2,000 00		
Safe deposit vaults,	8,000 00		
Cash: —			
In office,	6,026 39		
In banks,	47,496 49		
	$490,386 73		$490,386 73

Date of examination by commissioner: June 15.

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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, 1894.

ASSETS.		LIABILITIES.	
United States bonds,	$339,000 00	Capital stock,	$1,000,000 00
State bonds,	110,000 00	Surplus fund,	800,000 00
City, county and town bonds,	475,054 78	Earnings undivided,	117,700 04
Bank stocks,	31,780 00	Profit and loss,	118,534 95
Railroad stocks,	26,977 48	Guarantee account,	100,000 00
Railroad bonds,	627,436 98	Deposits: —	
Miscellaneous bonds,	158,938 61	Subject to check,	6,209,347 45
Loans on real estate,	154,300 39	For payment of coupons, etc.,	47,346 96
Real estate owned,	500,000 00	Certificates of deposit,	310,044 95
Loans to corporations,	1,961,827 92	Sinking funds, corporations,	250,205 10
Time loans with collaterals,	1,056,154 70	Dividends unpaid,	530 00
Demand loans with collaterals,	826,866 18		
Notes of individuals or firms,	1,181,447 40		
Expense account,	22,401 85		
Safe deposit vaults,	50,000 00		
Sinking fund bonds,	229,435 69		
Miscellaneous stocks,	183,841 05		
Cash: —			
In office,	93,182 21		
In banks,	925,064 21		
	$8,953,709 45		$8,953,709 45

Trust Department.

United States bonds,	$3,000 00	Trust accounts,	$1,167,242 84
City, county and town bonds,	132,793 99	Income,	8,998 40
Bank stocks,	20,162 13		
Railroad bonds,	100,635 00		
Railroad stocks,	42,569 69		
Loans on real estate,	9,000 00		
Notes of corporations,	365,000 00		
Cash on hand,	122,356 43		
Endowments and bequests (special trust),	60,750 00		
Manufacturing company stocks,	319,441 00		
Real estate owned,	533 00		
	$1,176,241 24		$1,176,241 24

Date of examination by commissioners: October 17, 18 and 19.

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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, 1894.

ASSETS.		LIABILITIES.	
Railroad stocks,	$61,400 00	Capital stock,	$125,000 00
Railroad bonds,	71,017 50	Earnings undivided,	10,840 37
Miscellaneous bonds,	27,890 00	Profit and loss,	18,177 63
Loans on real estate,	80,510 00	Deposits: —	
Loans to corporations,	420,000 00	Subject to check,	1,555,426 98
Time loans with collaterals,	25,000 00	Certificates of deposit,	5,532 00
Demand loans with collaterals,	400,992 02	Time deposits,	86,945 55
Notes of individuals or firms,	279,649 41	Dividends unpaid,	280 00
Expense account,	3,701 03		
Furniture and fixtures,	4,702 40		
One-half interest in brush claim and bonds, owned jointly with Appleton National Bank of Lowell,	6,750 00		
Cash: —			
In office,	103,378 03		
In banks,	317,212 14		
	$1,802,202 53		$1,802,202 53

Date of examination by commissioners: May 24.

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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 Clerk.*

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
State bonds,	$15,000 00	Capital stock,	$100,000 00
Bank stocks,	5,664 00	Surplus fund,	60,000 00
Railroad bonds,	66,590 00	Profit and loss,	3,687 60
Loans on real estate,	55,150 00	Deposits,	715,510 28
Loans to corporations,	28,700 00		
Time loans with collaterals,	137,947 40		
Demand loans with collaterals,	36,475 00		
Notes of individuals or firms,	416,666 65		
Premium account,	1,237 50		
Safe deposit vaults and fixtures,	25,000 00		
Cash: —			
In office,	20,132 20		
In banks,	70,635 13		
	$879,197 88		$879,197 88

Date of examination by commissioner: June 12.

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MASSACHUSETTS HOSPITAL LIFE INSURANCE COMPANY — BOSTON.

Incorporated Feb. 24, 1818.

ROBERT CODMAN, *President.* CHARLES F. CHOATE, *Actuary.*

BALANCE SHEET NOVEMBER 1, 1894.

ASSETS.		LIABILITIES.	
Mortgages,	$9,998,751 07	Capital stock,	$500,000 00
Collateral and personal loans,	7,967,940 50	Surplus fund,	108,046 16
Municipal bonds,	75,000 00	Interest,	1,270,832 31*
Bank stocks,	130,347 50	Deposits,	19,727,763 66
Railroad stocks,	444,200 00	Annuities on lives,	766,745 24
Railroad bonds and notes,	2,467,000 00	Mortgage guarantee fund,	56,425 17
Real estate,	600,000 00		
Expense account,	24,560 13		
Shares in capital stock, purchased and awaiting disposal,	1,717 50		
Cash: —			
In banks,	720,295 84		
	$22,429,812 54		$22,429,812 54

Date of examination by commissioner: December 27.

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 received by this company, and the accumulations of which are included in the sum above named.

* Of this amount, $750,725.00 is accrued interest on policies which is to be paid to depositors.

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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, 1894.

ASSETS.		LIABILITIES.	
State bonds,	$80,127 89	Capital stock,	$1,000,000 00
Miscellaneous bonds,	129,381 41	Surplus fund,	200,000 00
Loans to corporations,	1,022,702 46	Earnings undivided,	50,388 66
Time loans with collaterals,	898,033 38	Profit and loss,	23,182 99
Demand loans with collaterals,	453,883 58	Deposits: —	
Notes of individuals or firms,	222,545 74	Subject to check,	1,585,835 69
Expense account,	8,429 67	For payment of coupons, etc.,	7,218 35
Cash: —		Certificates of deposit,	66,189 31
In office,	12,532 07	Sinking funds, corporations,	43,365 99
In banks,	152,369 79	Reserved for taxes,	3,825 00
	$2,980,005 99		$2,980,005 99

Date of examination by commissioners: December 14.

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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.*
W. S. Fretch, Jr., *Secretary.*

Balance Sheet October 31, 1894.

Assets.		Liabilities.	
State bonds,	$5,000 00	Capital stock,	$100,000 00
City, county and town bonds,	36,965 00	Surplus fund,	10,000 00
Railroad bonds,	36,000 00	Earnings undivided,	10,661 63
Loans on real estate,	28,450 00	Deposits: —	
Loans to corporations,	101,289 69	Subject to check,	436,175 98
Time loans with collaterals,	154,771 00	Certificates of deposit,	12,000 00
Demand loans with collaterals,	41,356 00		
Notes of individuals or firms,	65,888 20		
Expense account,	6,316 93		
Furniture and fixtures,	2,100 00		
Cash: —			
In office,	19,529 38		
In banks,	71,171 41		
	$568,837 61		$568,837 61

Date of examination by commissioner: October 16.

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MERCANTILE LOAN AND TRUST COMPANY—BOSTON.

Incorporated May 29, 1888. Commenced business Feb. 17, 1890.

HALES W. SUTER, *President.* JOHN E. GILCREAST, *Secretary.*
RICHARD J. MONKS, *Actuary.*

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
State bonds,	$15,000 00	Capital stock,	$250,000 00
City, county and town bonds,	57,635 00	Earnings undivided,	16,509 96
Railroad stocks,	17,775 00	Profit and loss,	10,074 88
Railroad bonds,	41,786 25	Deposits: —	
Miscellaneous bonds,	1,000 00	Subject to check,	446,788 07
Loans on real estate,	52,400 00	For payment of coupons, etc.,	30 00
Loans to corporations,	140,213 37	Certificates of deposit,	20,033 14
Time loans with collaterals	240,175 00	Sinking funds, railroad,	349 34
Demand loans with collaterals,	40,850 00		
Notes of individuals or firms,	35,556 59		
Expense account,	10,149 92		
Furniture and fixtures,	3,000 00		
Stock of Waterbury, Conn., Gas Light Company,	255 00		
Cash: —			
In office,	11,175 71		
In banks,	76,813 55		
	$743,785 39		$743,785 39

Trust Department.

City, county and town bonds,	$3,000 00	Trust accounts,	$76,023 11
Bank stocks,	4,239 75	Income,	1,399 26
Railroad stocks,	1,647 00		
Loans on real estate,	15,600 00		
Cash on hand,	2,035 62		
Savings bank deposits,	1,500 00		
Real estate,	49,400 00		
	$77,422 37		$77,422 37

Date of examination by commissioners: October 16.

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MIDDLESEX SAFE DEPOSIT AND TRUST COMPANY — LOWELL.

Incorporated May 29, 1888. Commenced business Oct. 15, 1894.

EDWARD M. TUCKE, *President.* WILLIAM M. SAWYER, *Treasurer and Secretary.*

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Real estate owned,	$25,000 00	Capital stock,	$100,000 00
Time loans with collaterals,	12,000 00	Earnings undivided,	276 59
Notes of individuals or firms,	30,955 50	Deposits: —	
Expense account,	456 55	Subject to check,	30,700 68
Furniture and fixtures,	8,735 52		
Safe deposit vaults,	20,000 00		
Rent,	1,712 51		
Cash: —			
In office,	4,415 93		
In banks,	27,701 26		
	$130,977 27		$130,977 27

Date of examination by commissioner: November 21.

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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, *Treasurer.*
EDWARD T. TUCKER, *Secretary.*

BALANCE SHEET NOVEMBER 7, 1894.

ASSETS.		LIABILITIES.	
United States bonds,	$40,000 00	Capital stock,	$200,000 00
State bonds,	25,000 00	Earnings undivided,	1,327 50
Bank stocks,	2,500 00	Profit and loss,	16,000 00
Railroad bonds,	36,000 00	Deposits: —	
Miscellaneous bonds,	31,248 22	Subject to check,	463,004 47
Loans on real estate,	24,550 00	Due national banks,	9,054 61
Real estate owned,	40,000 00		
Real estate by foreclosure,	23,950 00		
Loans to corporations,	120,202 78		
Time loans with collaterals,	110,485 75		
Demand loans with collaterals,	8,000 00		
Notes of individuals or firms,	145,698 50		
Expense account,	764 39		
Premium account,	2,713 79		
Safe deposit vaults,	10,000 00		
Cash: —			
In office,	27,211 28		
In banks,	41,061 87		
	$689,386 58		$689,386 58

Date of examination by commissioner: October 2.

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NEW ENGLAND TRUST COMPANY—BOSTON.

Incorporated April 22, 1869.

WILLIAM ENDICOTT, *President.* N. H. HENCHMAN, *Secretary.*
D. R. WHITNEY, *Actuary.*

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
United States bonds,	$1,437,750 00	Capital stock,	$1,000,000 00
State bonds,	608,715 80	Surplus fund,	1,000,000 00
City bonds,	15,000 00	Earnings undivided,	150,693 22
Railroad bonds,	917,784 45	Profit and loss,	305,997 00
Miscellaneous bonds and securities,	23,962 37	Deposits,	15,871,028 36
Time loans,	7,667,456 66	For payment of coupons, bonds, etc.,	131,234 42
Demand loans,	1,048,800 00	Sinking funds, railroads,	84,499 63
Expense account,	50,025 23		
Accounts receivable,	9,333 16		
Stock of New England Trust Company held for distribution under by-laws,	7,215 00		
Cash: —			
In office and banks,	6,757,409 96		
	$18,543,452 63		$18,543,452 63

Trust Department.

United States bonds,	$1,142 01	Trust accounts,	$1,997,166 33
City and town bonds,	45,419 74	Income,	30,273 62
Bank stocks,	119,054 26	Dividends,	2,383 18
Railroad bonds,	182,775 07		
Railroad stocks,	264,791 06		
Loans on real estate,	1,160,450 00		
Policies (general trust funds),	85,010 32		
Manufacturing company's stocks,	32,455 00		
Real estate,	63,250 00		
Deposits in savings banks,	5,836 07		
Miscellaneous stocks and bonds,	20,809 71		
Cash,	48,829 89		
	$2,029,823 13		$2,029,823 13

Date of examination by commissioners: April 30 and May 3.

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NEWTON CENTRE TRUST COMPANY — NEWTON CENTRE.

Incorporated March 22, 1894. Commenced business July 12, 1894.

DWIGHT CHESTER, *President.* WILLIAM R. DRESSER, *Treasurer.*
ERASTUS T. COLBURN, *Secretary.*

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Railroad bonds,	$13,000 00	Capital stock,	$100,000 00
Loans on real estate,	38,878 00	Earnings undivided,	2,631 89
Loans to corporations,	10,000 00	Deposits: —	
Demand loans with collaterals,	22,975 00	Subject to check,	115,875 72
Notes of individuals or firms,	76,964 35	Certificates of deposit,	2,615 00
Expense account,	792 04		
Premium account,	467 50		
Cash: —			
In office,	6,765 50		
In banks,	51,280 22		
	$221,122 61		$221,122 61

Date of examination by commissioner: November 12.

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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, 1894.

Assets.		Liabilities.	
United States bonds,	$397,687 50	Capital stock,	$1,000,000 00
Miscellaneous bonds,	290,905 00	Surplus fund,	500,000 00
Time loans with collaterals,	3,108,147 50	Earnings undivided,	262,816 71
Demand loans with collaterals,	596,910 25	Deposits: —	
Other time loans,	4,411,353 06	Subject to check,	10,197,732 91
Safe deposit vaults,	60,000 00	For payment of coupons, etc.,	172,445 75
Cash: —		Certificates of deposit,	19,677 68
In office,	674,900 71		
In banks,	2,612,769 03		
	$12,152,673 05		$12,152,673 05

Date of examination by commissioners: November 7, 8 and 9.

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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, 1894.

ASSETS.		LIABILITIES.	
State bonds,	$10,000 00	Capital stock,	$100,000 00
City, county and town bonds,	16,000 00	Surplus fund,	1,000 00
Miscellaneous bonds,	5,000 00	Earnings undivided,	777 84
Loans on real estate,	37,720 00	Deposits: —	
Real estate owned,*	25,000 00	Subject to check,	184,103 90
Time loans with collaterals,	45,646 00	Certificates of deposit,	54,220 96
Demand loans with collaterals,	69,793 80	Dividends unpaid,	210 00
Notes of individuals or firms,	63,354 19	Due national banks,	2,794 58
Expense account,	5,647 43		
Premium account,	805 50		
Taxes paid,	1,329 75		
Furniture and fixtures,	10,750 00		
Safe deposit vaults,	25,000 00		
Insurance,	826 14		
Real estate improvement account,	5,537 80		
Oash: —			
In office,	6,299 43		
In banks,	14,397 24		
	$343,107 28		$343,107 28

Date of examination by commissioner: October 23.

* 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, 1894.

ASSETS.		LIABILITIES.	
United States bonds,	$25,750 00	Capital stock,	$200,000 00
City, county and town bonds,	9,750 00	Surplus fund,	50,000 00
Bank stocks,	4,000 00	Earnings undivided,	11,589 41
Miscellaneous bonds and stocks,	75,495 00	Profit and loss,	22,683 18
Loans on real estate,	74,150 00	Deposits,	834,021 48
Time loans with collaterals,	325,272 01	Certificates of deposit,	201,160 82
Demand loans with collaterals,	38,235 00	Safe deposit vault, sinking fund,	1,576 25
Notes of individuals or firms,	546,421 17		
Expense account,	2,544 40		
Premium account,	2,250 00		
Taxes paid,	1,604 00		
Furniture and fixtures,	27,932 13		
Cash: —			
In office,	29,767 09		
In banks,	157,860 34		
	$1,321,031 14		$1,321,031 14

Trust Department.

Bank stocks,	$8,624 00	Trust accounts,	$24,164 91
Loans on real estate,	13,900 00	Income,	221 66
Cash on hand,	737 57		
Stock of Naumkeag Steam Cotton Company,	1,125 00		
	$24,386 57		$24,386 57

Date of examination by commissioner: June 5.

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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, 1894.

ASSETS.		LIABILITIES.	
United States bonds,	$55,000 00	Capital stock,	$300,000 00
State bonds,	50,000 00	Surplus fund,	100,000 00
City, county and town bonds,	64,903 36	Earnings undivided,	44,351 72
Bank stocks,	1,500 00	Reserve for taxes,	3,900 00
Railroad bonds,	48,200 00	Deposits: —	
Loans to corporations,	779,450 71	Subject to check,	1,174,123 29
Time loans with collaterals,	150,600 97	Trust fund income account,	702 11
Demand loans with collaterals,	406,000 00	Certificates of deposit,	445,019 07
Notes of individuals or firms,	243,036 37	General trust fund,	600 00
Expense account,	1,829 19	Treasurer's checks outstanding,	2,010 46
Furniture and fixtures and safe deposit vaults,	25,000 00	Due to bank (collections)	17,460 95
Suspense account,	3,319 00		
Coupon account,	5,277 00		
Due from banks,	10,310 41		
Demand interest account,	252 73		
Cash: —			
In office,	70,791 87		
In banks,	172,695 99		
	$2,088,167 60		$2,088,167 60

Trust Department.

City, county and town bonds,	$5,000 00	Trust accounts,	$112,856 76
Bank stocks,	4,460 00	Income,	702 11
Railroad bonds,	10,000 00		
Railroad stocks,	2,100 00		
Loans on real estate,	74,100 00		
Notes of corporations,	1,000 00		
Cash on hand,	1,471 03		
Real estate held,	11,400 00		
Deposits in savings banks,	4,027 84		
	$113,558 87		$113,558 87

Date of examination by commissioners: October 24 and 25

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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, *Actuary and Treasurer.*

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
United States bonds,	$5,023 75	Capital stock,	$300,000 00
State bonds,	45,000 00	Surplus fund,	14,170 15
City, county and town bonds,	168,667 47	Deposits: —	
Bank stocks,	26,460 00	Subject to check,	1,250,029 56
Railroad stocks,	34,398 45	For payment of coupons,	3,903 00
Railroad bonds,	62,106 25	Certificates of deposit,	4,405 62
Miscellaneous bonds,	51,868 07	Dividends unpaid,	80 00
Loans on real estate,	9,000 00	Taxes,	4,240 00
Time loans with collaterals,	393,744 25		
Demand loans with collaterals,	451,233 73		
Expense account,	1,622 03		
Cash: —			
In office,	35,076 46		
In banks,	292,627 87		
	$1,576,828 33		$1,576,828 33

Trust Department.

Bank stocks,	$4,306 00	Trust accounts,	$127,546 81
Railroad bonds,	400 00	Income,	492 89
Railroad stocks,	93,029 75		
Loans on real estate,	18,100 00		
Cash on hand,	3,882 95		
Savings banks deposits,	1,001 00		
Real estate,	2,000 00		
Miscellaneous stocks,	5,320 00		
	$128,039 70		$128,039 70

Date of examination by commissioners: October 3 and 4.

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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, 1894.

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,	35,300 00	Earnings undivided,	5,356 86
Real estate owned,	60,000 00	Profit and loss,	20,766 92
Loans to corporations,	1,163,535 18	Deposits: —	
Time loans with collaterals,	187,850 72	Subject to check,	2,170,306 47
Demand loans with collaterals,	21,427 15	Certificates of deposit,	12,385 00
Notes of individuals or firms,	461,244 30	Dividends unpaid,	40 50
Expense account,	2,013 73		
Safe deposit vaults,	20,000 00		
Clearing house fund,	1,000 00		
Cash: —			
In office,	160,542 10		
In banks,	230,542 57		
	$2,508,855 75		$2,508,855 75

Trust Department.

City, county and town bonds,	$95,190 00	Trust accounts,	$785,584 63
Bank stocks,	33,399 00	Income,	323 51
Railroad bonds,	133,290 00		
Railroad stocks,	150,296 65		
Loans on real estate,	215,200 00		
Notes of corporations,	50,000 00		
Notes, with collaterals or sureties,	15,202 46		
Cash on hand,	1,772 40		
Real estate,	55,600 00		
Savings bank deposits,	11,207 63		
Miscellaneous bonds,	5,000 00		
Miscellaneous stocks,	19,750 00		
	$785,908 14		$785,908 14

Date of examination by commissioners: September 28.

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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, 1894.

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	$124,890 20	$5,457,457 61	-	$2,379,430 55
Bay State Trust Company, Boston,	April 4, 1887,	200,000 00	25,000 00	48,621 27	2,249,988 91	-	588,431 68
Beacon Trust Company, Boston,	June 14, 1892,	200,000 00	-	20,839 30	426,998 92	-	132,817 65
B. M. C. Durfee Safe Deposit and Trust Company, Fall River,	Mar. 16, 1887,	400,000 00	-	58,978 20	1,285,124 22	$35,000 00	141,905 49
Boston Safe Deposit and Trust Company, Boston,	April 13, 1867,	1,000,000 00	800,000 00	261,716 05	7,963,407 04	4,942,439 89	3,007,575 67
Cambridge Safe Deposit and Trust Company, Cambridge,	May 8, 1890,	100,000 00	-	12,534 77	426,027 25	-	110,356 91
Gloucester Safe Deposit and Trust Company, Gloucester,	Feb. 20, 1891,	100,000 00	8,000 00	10,232 77	386,729 44	-	57,315 18
Haverhill Safe Deposit and Trust Company, Haverhill,	Mar. 24, 1891,	200,000 00	20,000 00	17,215 58	253,171 15	-	53,522 88
International Trust Company, Boston,	Mar. 25, 1879,	1,000,000 00	900,000 00	236,234 99	6,566,739 36	1,176,241 24	1,018,246 42
Lowell Trust Company, Lowell,	May 23, 1890,	125,000 00	-	29,018 00	1,647,904 53	-	420,590 17
Lynn Safe Deposit and Trust Company, Lynn,	April 20, 1887,	100,000 00	60,000 00	3,687 60	715,510 28	-	90,767 33
Massachusetts Hospital Life Insurance Company, Boston,	Feb. 24, 1818,	500,000 00	108,046 16	1,230,832 31	19,727,763 66	-	720,295 84
Massachusetts Loan and Trust Company, Boston,	June 3, 1870,	1,000,000 00	208,000 00	73,571 05	1,659,243 35	-	164,901 86
Mattapan Deposit and Trust Company, South Boston,	Mar. 7, 1891,	100,000 00	10,000 00	10,661 63	448,175 98	-	90,700 79
Mercantile Loan and Trust Company, Boston,	May 29, 1888,	250,000 00	-	26,584 84	466,851 21	77,422 37	87,989 26
Middlesex Safe Deposit and Trust Company, Lowell,	May 29, 1888,	100,000 00	-	276 59	30,700 68	-	32,117 19
New Bedford Safe Deposit and Trust Company, New Bedford,	Mar. 2, 1887,	200,000 00	-	17,327 50	463,004 47	-	68,273 15
Amounts carried forward,	. . .	$6,575,000 00	$2,639,046 16	$2,183,222 65	$50,174,798 06	$6,231,103 50	$9,165,238 02

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List of Safe Deposit, Loan and Trust Companies, etc. — Concluded.

Name of Company.	Date of Incorporation.	Capital.	Surplus or Guaranty Fund.	Undivided Earnings.	Deposits.	Trust Funds.	Cash on Hand and in Banks.
Amounts brought forward, ...	. . .	$6,575,000 00	$2,639,046 16	$2,183,222 65	$50,174,798 06	$6,231,103 50	$9,165,238 02
New England Trust Company, Boston, ...	April 22, 1869,	1,000,000 00	1,000,000 00	456,690 22	15,871,028 36	2,029,823 13	6,757,409 96
Newton Centre Trust Company, Newton Centre, ...	Mar. 22, 1894,	100,000 00	-	2,631 89	118,490 72	-	58,045 72
Old Colony Trust Company, Boston, ...	May 8, 1890,	1,000,000 00	500,000 00	262,816 71	10,389,856 34	-	3,287,669 74
Plymouth County Safe Deposit and Trust Company, Brockton, .	June 14, 1892,	100,000 00	1,000 00	777 84	238,324 86	-	20,696 67
Security Safe Deposit and Trust Company, Lynn, . . .	April 26, 1890,	200,000 00	50,000 00	34,272 59	1,035,182 30	24,386 57	187,627 43
Springfield Safe Deposit and Trust Company, Springfield, . .	June 18, 1885,	300,000 00	100,000 00	44,351 72	1,619,142 36	113,558 87	243,487 86
State Street Safe Deposit and Trust Company, Boston, . .	April 13, 1891,	300,000 00	14,170 15	-	1,258,338 18	128,039 70	327,704 33
Worcester Safe Deposit and Trust Company, Worcester, . .	Mar. 16, 1868,	200,000 00	100,000 00	26,123 78	2,182,691 47	785,908 14	391,084 67
		$9,775,000 00	$4,404,216 31	$3,010,877 40	$82,887,852 65	$9,312,819 91	$20,438,964 40

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APPENDIX.

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STATUTES

RELATING TO

SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS.

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STATUTE

RELATING TO

SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS.

[Chapter 317, Acts of 1894.]

BOARD OF COMMISSIONERS OF SAVINGS BANKS. Sect.

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BOARD OF COMMISSIONERS OF SAVINGS BANKS.

Commissioners of savings banks, appointment, tenure of office, etc. P. S., 116, 1. 1889, 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.

Compensation and allowances. P. S., 116, 2. 1886, 252. 1889, 77, 321. 1892, 248.

SECTION 2. The annual salary of the chairman of the board shall be three thousand five hundred dollars, that of the other commissioners three thousand dollars each. The board may employ two clerks; the annual salary of the first clerk shall be two thousand dollars, that of the second clerk one thousand two hundred dollars. The board shall also be allowed its necessary office expenses and the actual expenses incurred in travelling in the discharge of its official duties.

To visit and examine every bank annually. P. S., 116, 3. 1888, 51.

SECTION 3. The commissioners, or one of them, shall visit once in every year, and as much oftener as they deem expedient, every savings bank and institution for sav-

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ings 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.

May summon and examine officers, etc.; penalty for obstructing commissioner, etc. P. S., 116, 4.

SECTION 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.

To examine bank on request of five officers or creditors, etc. P. S., 116, 5.

SECTION 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 when bank is insolvent, or in a hazardous condition. P. S., 116, 6.

SECTION 6. The commissioners, if upon any 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

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the supreme judicial court to issue an injunction restraining such corporation, in whole or in part, from further proceeding with its business until a hearing can be had. Such justice may, with or without previous notice, issue such injunction, and, after a full hearing, may dissolve or modify it or make it perpetual, and may make such orders and decrees according to the course of proceedings in equity to restrain or prohibit the further prosecution of the business of the corporation as may be needful in the premises; and may appoint one or more receivers to take possession of its property and effects, subject to such directions as may from time to time be prescribed by the court or a justice thereof.

Schedule of property to be made and delivered to receivers, etc. P. S., 116, 7.

SECTION 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 accounts, etc., of receivers annually. P. S., 116, 8.

SECTION 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 said 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. P. S., 116, 9.

SECTION 9. The commissioners, if in their opinion any such corporation or its officers or trustees have violated any

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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. P. S., 116, 10.

SECTION 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.

Powers and duties of savings banks and institutions for savings. P. S., 116, 11.

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

General court may make further regulations, etc. P. S., 116, 12.

SECTION 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 the same 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.

Penalty for obstructing examination.

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OFFICERS AND MEETINGS.

Officers.
P. S., 116, 13.

SECTION 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 to give bond, etc.
P. S., 116, 14.
1886, 93.
1889, 180.
1893, 254, § 1.

SECTION 14. The treasurer shall give bond for the faithful discharge of his duties, to the satisfaction of the trustees, and shall file with the board of commissioners of savings banks an attested copy of his bond, with a certificate of the custodian of the bond that the original is in his possession. The treasurer shall notify said board of any change thereafter made therein. If a treasurer fails, within ten days from the date thereof, to file a copy of his bond, or to notify the board of any change therein as required by this act, he shall be liable to a penalty of fifty dollars. The board 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 said board may approve. The treasurer of every such corporation shall give a new bond as often as once in five years. The provisions of this section shall apply also to vice treasurers and assistant treasurers, if such offices are created under the provisions of section thirteen.

Choice and appointment of officers.
P. S., 116, 15.

SECTION 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 char-

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ter 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 containing the name of a person as an officer of any such corporation who has not taken the oath of office, shall be liable to a penalty of fifty dollars.

Vacancies.

Clerk to notify persons elected, and publish list.

Penalty. P. S., 116, 15. 1893, 254, § 2.

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

Special meetings. P. S., 116, 16. 1884, 150.

SECTION 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 clerk 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. Such action and vote recorded shall

Members. P. S., 116, 17. 1888, 120. 1890, 222.

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be considered evidence of forfeiture of membership. No person shall continue to be a member after removing from the Commonwealth.

Regular meetings of trustees.

SECTION 18. A regular meeting of the board of trustees of every such corporation shall be held as often as once in three months, for the purpose of receiving the report of its treasurer and for the transaction of other business. A quorum shall consist of not less than seven trustees, but less than a quorum may adjourn from time to time or until the next regular meeting. At each regular meeting the trustees shall cause to be prepared a statement showing the condition of the corporation as it appears upon its books, in the form of a trial balance of its accounts, and such statement shall be posted in a conspicuous place in its banking room, and there remain until the next regular meeting of said board. A record shall be made at each meeting of the transactions of the trustees and the names of those present. If a trustee fails both to attend the regular meetings of the board and to perform any of the duties devolving upon him as such trustee, for six consecutive months, his office shall thereupon become vacant. A record of such vacancy shall be entered upon the books of the corporation and a transcript of such record shall be sent by mail to the person whose office is thus made vacant. The trustees 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.

Quorum, statement of condition, records, etc.
P. S., 116, 18.
1888, 96.
137 Mass. 439.

Names of investing officers to be published, etc.
1882, 50.

BUSINESS TO BE TRANSACTED AT BANKING HOUSE ONLY.

Business to be transacted at banking house only, etc.
1884, 253.
1889, 91.

SECTION 19. Every such corporation shall carry on its usual business at its banking house only, and no deposit shall be received nor payment on account of deposits be

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made by such corporation or by any person on its account in any other place than at its banking house, which shall be 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. Proviso.

DEPOSITS, LOANS AND INVESTMENTS.

SECTION 20. 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 one thousand six hundred dollars; and thereafter upon no greater sum than one thousand six hundred dollars; but the limitations contained in this section shall not apply to deposits by religious or charitable corporations, or to deposits made in the name of a judge of probate court or by order of any court. Amount of certain deposits limited. P. S., 116, 19. 1889, 86 and 449.

SECTION 21. Deposits and the income derived therefrom shall be invested only as follows: — Investment of deposits, etc. P. S., 116, 20.

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. First mortgages of real estate. P. S., 116, 20, cl. 1.

Second. a. In the public funds of the United States, or of any of the New England states, or of the state of New York. Public funds. P. S., 116, 20, cl. 2. 140 Mass. 535.

b. In the bonds or notes of any county, city or town of this Commonwealth. P. S., 116, 20, cl. 2.

c. In the bonds or notes of any incorporated district in this Commonwealth whose net indebtedness does not ex- 1885, 111.

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ceed five per cent. of the last preceding valuation of the property therein for the assessment of taxes.

P. S., 116, 20, cl. 2.

d. In the 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 the property therein for the assessment of taxes; or of any county or town of said states whose net indebtedness does not exceed three per cent. of such valuation.

P. S., 116, 20, cl. 2.

e. 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, 124. 1888, 90. 1890, 369.

f. 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 of 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.

Net indebtedness. 1883, 127.

The term "net indebtedness" in this statute shall be construed to denote the indebtedness of any 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.

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Third. *a.* 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. Railroad bonds, notes, etc. P. S., 116, 20, cl. 3. 1887, 196. 140 Mass. 535.

b. In the first mortgage bonds, guaranteed by such railroad company, of any railroad company so incorporated whose road is thus located. P. S., 116, 20, cl. 3. 1887, 196.

c. 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. P. S., 116, 20, cl. 3. 1887, 196.

d. 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. 1889, 305.

e. In the bonds and notes of the Fitchburg Railroad Company issued according to law. 1887, 113.

f. In the bonds and notes of the Old Colony Railroad Company issued according to law, notwithstanding the mortgages on that part of its railroad formerly belonging to the Boston, Clinton, Fitchburg and New Bedford Railroad Company. 1883, 134.

g. In 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, 53.

h. In the bonds and notes of the Boston and Maine Railroad issued according to law, notwithstanding any 1888, 250, § 2.

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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.

1890, 298. *i.* 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 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 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, 394. *j.* In the bonds of the Maine Central Railroad Company, known as the Consolidated Mortgage Bonds, 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

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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.

k. 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. P. S., 116, 20, cl. 3. 1887, 196. 1888, 213.

l. In the note or notes of any citizen of this Commonwealth with a pledge as collateral, of 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. Loans on railroad stock. 1887, 196.

m. Street railway companies shall not be considered railroad companies within the meaning of this section. P. S., 116, 20, cl. 3.

Fourth. In the bonds of the New York and New England Railroad Company issued according to law, and for the payment of the principal and interest of which first mortgages, made as provided in chapter three hundred and one of the acts of the year eighteen hundred and eighty-eight are held as collateral security under an indenture of trust duly made and entered into for that purpose: *provided*, that the amount of the bonds so issued shall not exceed the amount of the mortgages so held in trust, and that no one of said mortgages shall exceed in amount sixty per cent. of the value of the real estate thereby mortgaged; and no investment in said bonds shall be made by any such corporation except upon the report of not less than two members of the board of investment, who shall certify to the value of the premises Bonds of New York and New England Railroad Company. 1888, 301, § 6. Proviso.

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covered by each of said mortgages, according to their best judgment, and such report shall be filed and preserved with the records of the corporation.

Bank stocks, deposits, etc. P. S., 116, 20, cl. 4 1890, 168. 141 Mass. 522. 151 Mass. 107.

Fifth. In the stock of any bank incorporated under the laws of this Commonwealth, or in the stock of any banking association located in the New England states, and incorporated under the authority of the United States, or in the stock of any trust company incorporated under the laws of and doing business within this Commonwealth, as provided for in chapter four hundred and thirteen of the acts of the year eighteen hundred and eighty-eight, or of those 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 and thirteen, or in the notes of any citizen of this Commonwealth, with a pledge as collateral of any of the aforesaid securities at no more than eighty per cent. of the market value and not exceeding the par value thereof: *provided*, that no such corporation shall hold, both by way of investment and as security for loans, more than thirty-five per cent. of its deposits in the stock of such banks, associations or companies, and shall not so hold more than three per cent. of its deposits in, nor more than one hundred thousand dollars, nor more than one quarter part of the capital stock of, any one such bank, association or company; any such corporation may deposit not more than five per cent. of its deposits in any one such bank, association or company, but such deposit shall not exceed in amount twenty-five per cent. of the capital stock and surplus of such depositary.

Proviso.

Loans to depositors. P. S., 116, 20, cl. 5.

Sixth. 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.

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

Personal securities. P. S., 116, 20, cl. 6. 1884, 168. 1886, 69.

Proviso.

Eighth. 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.

Corporation building and site. P. S., 116, 20, cl. 7. 1893, 174. 149 Mass. 3. 151 Mass. 7.

Ninth. 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: *provided, however*, that the board of commissioners of savings banks may, upon the petition of the board of investment of any such corporation, and for good cause shown, grant an additional time for the sale of the same.

Real estate acquired by foreclosure, etc. P. S., 116, 20, cl. 8. 1886, 77 149 Mass. 4.

Proviso.

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

Pledges of securities as collateral to remain valid. P. S., 116, 20, cl. 9.

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Investing officers not to borrow funds of corporation or become surety. P. S., 116, 21. 1889, 161. 134 Mass. 179.

SECTION 22. 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 treasurer shall at the same time be a member of the board of investment.

Not to receive brokerage, etc., on account of loan. P. S., 116, 22.

SECTION 23. 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.

Penalty.

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, etc. P. S., 116, 23.

SECTION 24. 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.

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DIVIDENDS AND PAYMENTS.

SECTION 25. 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.

Guaranty fund to be created and maintained. P. S., 116, 24. 134 Mass. 346. 148 Mass. 243. 149 Mass. 5, 169. 151 Ma s. 104.

SECTION 26. The income or profit of every such corporation, after a deduction of all reasonable expenses incurred in the management thereof, and the amounts reserved for 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 the six months then next preceding, or one and one fourth per cent. on all sums which have been on deposit for the three months then next 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.

Division of net profit, etc. P. S., 116, 25. 151 Mass. 108.

SECTION 27. 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 board of commissioners of savings banks.

Dividend not to be paid unless net profits are one and one half per cent., except, etc. P. S., 116, 26, 151 Mass. 108.

SECTION 28. Once in every term of three years, if the net profits accumulated over and above said guaranty fund

Extra dividends may be paid, etc. P. S., 116, 27,

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1888, 355.
151 Mass. 108.

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.

Payment of dividend to be authorized by trustees, etc.
P. S., 116, 28.

SECTION 29. 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.

Withdrawal of deposits.
P. S., 116, 29.
127 Mass. 183.
138 Mass. 581.
141 Mass. 36.
152 Mass. 50.

SECTION 30. The principal deposits in such corporations may be withdrawn at such time and in such manner as the by-laws direct, but the deposits so withdrawn shall be deducted in each case from the amounts last deposited.

Payments to minors.
P. S., 116, 29.
127 Mass. 183.
141 Mass 46.
152 Mass. 50.

Money deposited in the name of a minor may, at the discretion of the trustees or board of investment, be paid to such minor or to the person making such deposit; and the same shall be a valid payment.

Payment on order after death of drawer.
1885, 210, § 2.

SECTION 31. Such corporations are hereby authorized and empowered to pay any 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 order and its presentation for payment, when said presentation is made within thirty days after the date of such order; and at any subsequent period, provided the corporation has not received actual notice of the death of the drawer.

Depositor may set off amount of his deposits.
P. S., 116, 30.

SECTION 32. 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, recoup or 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

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to restrain the corporation from doing its actual business, and the provisions of section eight of chapter one hundred and sixty-eight of the Public Statutes shall not apply to such set-off; but no judgment shall be rendered against such corporation in favor of the defendant or defendants for any balance found due from the plaintiff corporation when such corporation is under perpetual injunction, as provided in section six of this chapter.

Claimants of deposits may be made defendants in certain cases.
P. S., 116, 31.
136 Mass. 210.
138 Mass. 581.
140 Mass. 158, 261.
141 Mass. 306.
146 Mass. 421.
151 Mass. 219.

SECTION 33. In actions against any such corporation for money on deposit therewith, if it appears that the same fund is claimed by another party than the plaintiff, whether by the husband or wife of such plaintiff, or otherwise, the court in which such action is pending, on the petition of the corporation and on such notice as the court considers proper to the plaintiff and to such claimants, may order the proceedings to be amended by making such claimants parties defendant thereto; and thereupon the rights and interests of the several parties in and to said funds shall be heard and determined. Such deposits may remain with the corporation until final judgment, and shall be paid in accordance with the order of the court, or may be paid into court to await final judgment; and, when so paid into court, the corporation shall be stricken out as a party to the action, and its liability for such deposit shall cease. The taxable costs of the corporation in such actions shall be in the discretion of the court, and may be charged upon the fund.

Deposits may remain or be paid into court, etc

Deposits in trust.
P. S., 116, 32.

SECTION 34. When a deposit is made in any such corporation by one person in trust for another, the name and residence of the person for whom it is made shall be disclosed, and it shall be credited to the depositor as trustee for such person; and if no other notice of the existence and terms of a trust has been given in writing to the corporation, in the event of the death of the trustee, the deposit, with the interest thereon, may be paid to the person for whom such deposit was made, or to his legal representative.

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Depositor to be notified when amount entitled to dividend is exceeded. P. S., 116, 33.

SECTION 35. 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, etc. P. S., 116, 34.

SECTION 36. 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.

Special trust funds to be exempt from attachment, etc. P. S., 116, 35. 139 Mass. 355. 143 Mass. 524. 153 Mass. 467.

SECTION 37. Any such corporation may receive on deposit to any amount funds in trust for the purpose of setting out shade trees in streets and parks and improving the same; for purchasing lands for parks and improving the same; for maintaining cemeteries or cemetery lots, and for erecting and maintaining drinking fountains in public places, or for any or all of said purposes. Such funds shall be placed on interest in such corporation, and the interest and dividends arising therefrom shall be paid semi-annually to such city, town or cemetery authorities as may be designated by the donors of said funds or the will of the person bequeathing the same, and shall be expended by such authorities within their respective cities, towns or cemeteries for any or all of said purposes, as may be specified by such donors or such will. No part of the principal of such funds shall be withdrawn or expended, and the same shall be exempt from attachment or levy on execution.

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Probate court may authorize the deposit of certain funds, etc. P. S., 116, 36. 139 Mass. 355. 153 Mass. 467.

SECTION 38. 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 amount of certain funds to be made every third year, etc. P. S., 116, 37. 153 Mass. 467.

SECTION 39. 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 receipt therefor to the person who deposits the same, and shall send by mail or deliver in the month of January in every third year after the first deposit, to the mayor of any city or the chairman of the selectmen of any town within the limits of which the interest and dividends of any such fund are to be expended, a written statement, signed by such treasurer, of the amount of funds on deposit for the purposes aforesaid, which statement shall be recorded in the office of the clerk of such city or town.

Funds to be transferred, etc., if corporation ceases to do business. P. S., 116, 38. 153 Mass. 467.

SECTION 40. 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.

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BOOKS AND RETURNS.

Books and accounts. P. S., 116, 39.

SECTION 41. The board of commissioners of savings banks 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. P. S., 116, 40. 1888, 127. 137 Mass. 113.

SECTION 42. The treasurer of every such corporation shall annually within twenty days after the last business day of October make a report to the board showing accurately the condition thereof at the close of business on said day. The report shall be in such form as the board 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, town and district bonds, stating each particular kind, the par value, estimated market value and amount invested in each; loans on public funds, stating amount on each; stock in banks and trust companies, stating par value, estimated market value and amount invested in each; loans on stock in banks and trust companies, stating amount on each; railroad bonds, stating par value, estimated market value and amount invested in each; loans on railroad bonds, stating amount on each; loans on railroad stock, stating amount on each; estimated value of real estate, and amount invested therein; loans on mortgage of real estate; loans to counties, cities, towns or districts; loans on personal security; cash on deposit in banks and trust companies, with the names of such banks and trust companies and the amount deposited in each; cash on hand; the whole amount of interest or profits received, 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

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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. P. S., 116, 41. 1890, 44.

SECTION 43. Such reports shall, beginning with the report of October in the year eighteen hundred and ninety-four, and in each fifth year thereafter, 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 twelve months next preceding.

Blank forms of reports to be furnished, etc. P. S., 116, 42.

SECTION 44. The board of commissioners of savings banks 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.

Deposits of twenty years standing. 1887, 319.

SECTION 45. The treasurer of every such corporation shall within fifteen days after the last business day of October in the year eighteen hundred and ninety-seven,

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and every fifth year thereafter, return to the board 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. The treasurer of any savings bank neglecting or refusing to make the sworn return required by this section shall be subject to a fine of one hundred dollars. Said board shall incorporate in their annual report, or in a supplementary report, each return made to them as provided in this section.

Proviso.

MISCELLANEOUS PROVISIONS.

Trial balance of depositors' ledgers. 1889, 88.

SECTION 46. Every such corporation shall, as often as once in each of its fiscal years, make an accurate trial balance of its depositors' ledgers.

Books of deposit to be verified. 1888, 40.

SECTION 47. During the year eighteen hundred and ninety-five and every third year thereafter every such corporation shall call in the books of deposit of their depositors for verification in such manner as their respective boards of trustees may direct.

Overseers of poor to be informed of certain deposits. P. S., 116, 43.

SECTION 48. 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 Common-

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wealth 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.

Copies from records, etc., as evidence. 1885, 92.

SECTION 49. Copies from the records, books and accounts of every such corporation shall be competent evidence in all cases, equally with the originals thereof, if there is annexed to such copies an affidavit taken before a clerk of a court of record, or notary public, under the seal of such court or notary public, setting forth that the affiant is the officer having charge of the original records, books and accounts, and that such copy is true and correct and is full so far as it relates to the subject-matter therein referred to.

Unclaimed deposits to be paid into the treasury of the Commonwealth, etc. 1889, 449.

SECTION 50. 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 deposited in any such corporation, 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, 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 repaid to the person or persons having and establishing a lawful right thereto, with interest at the rate of three per centum per annum from the time it is so paid to the said treasurer to the time it is repaid by him to such person or persons.

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RECEIVERS.

Receivers.
P. S., 116, 44.
1882, 77, § 1.
1883, 258.
1884, 72.

SECTION 51. Receivers of insolvent savings banks and institutions for savings, at the end of one year after final settlement ordered by the court, 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. At the time when the payment into the treasury of the Commonwealth of such unclaimed moneys or dividends is made, the receivers shall 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 board shall receive and hold the same in some proper repository in the state house or Commonwealth building.

UNAUTHORIZED BANKING PROHIBITED.

Unauthorized banking prohibited.
1889, 452.
1893, 230.

SECTION 52. No bank, and no person or persons, association or body corporate, except savings banks and institutions for savings, incorporated under the laws of this Commonwealth, and trust companies so incorporated previous to the first day of January in the year eighteen

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hundred and ninety-three, which were 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 the sum of one hundred dollars for every day such offence shall be continued. Penalty.

REPEAL OF STATUTES.

SECTION 53. Chapter one hundred and sixteen of the Public Statutes; chapters fifty, seventy-seven, one hundred and forty-eight and two hundred of the acts of the year eighteen hundred and eighty-two; chapters fifty-two, one hundred and thirty-four, two hundred and forty-eight, and so much of chapter two hundred and fifty-eight of the acts of the year eighteen hundred and eighty-three as relates to savings banks; chapters seventy-two, one hundred and fifty, one hundred and sixty-eight and two hundred and fifty-three of the acts of the year eighteen hundred and eighty-four; chapters ninety-two, one hundred and eleven, one hundred and twenty-four and three hundred and forty-eight, and section two of chapter two hundred and ten of the acts of the year eighteen hundred and eighty-five; chapters sixty-nine, seventy-seven, ninety-three, one hundred and seventy-six and two hundred and fifty-two of the acts of the year eighteen hundred and eighty-six; chapters one hundred and thirteen, one hundred and ninety-six and three hundred and nineteen of the acts of the year eighteen hundred and eighty-seven; chapters forty, fifty-one, fifty-three, ninety, ninety-six, one hundred and twenty, one hundred and twenty-seven, two hundred and thirteen and three hundred and fifty-five of the acts of the year eighteen hundred and eighty-eight; chapters seventy-seven, eighty-six, eighty-eight, ninety-one, one hundred and sixty-one, one hundred and eighty, three hundred and five, three hundred and twenty-one, and so much of chapter four hundred and forty-nine as relates to savings banks, Repeal.

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of the acts of the year eighteen hundred and eighty-nine; chapters forty-four, one hundred and sixty-eight, two hundred and twenty-two, two hundred and ninety-eight, three hundred and sixty-nine and three hundred and ninety-four of the acts of the year eighteen hundred and ninety; chapter two hundred and forty-eight of the acts of the year eighteen hundred and ninety-two; and chapters one hundred and seventy-four, two hundred and thirty and two hundred and fifty-four of the acts of the year eighteen hundred and ninety-three, are hereby repealed.

To be construed as a continuation of existing laws, etc.

SECTION 54. The provisions of this act, so far as they are the same as those of existing laws, shall be construed as a continuation of such laws and not as new enactments; and the repeal by this act of any provision of law shall not revive any law heretofore repealed or superseded; it shall not affect any act done, liability incurred, or any right accrued and established, or any suit or prosecution, civil or criminal, pending or to be instituted, to enforce any right or penalty or punish any offence under the authority of the repealed laws; and any person who at the time when said repeal takes effect holds office under any of the laws repealed shall continue to hold such office according to the tenure thereof, unless such office is abolished or a different provision is herein made.

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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 21, chapter 317, Acts of 1894): —

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.
	Bonds or notes of any county or town of the States of Maine, New Hampshire, Vermont, Rhode Island or Con-	Unlimited.

* See page xlii for meaning of net indebtedness.

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INVESTMENTS — CONTINUED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
PUBLIC FUNDS: (*Concluded.*)	necticut whose net indebtedness * does not exceed three per cent. of the last preceding valuation of property therein for the assessment of taxes.	
	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 stock, notwithstanding the road of such company may be leased to some other railroad company.	Unlimited.

* See page xlii for meaning of net indebtedness.

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INVESTMENTS — CONTINUED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
RAILROAD BONDS AND NOTES: (*Continued.*)	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.
	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 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	Unlimited.

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INVESTMENTS — CONTINUED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
RAILROAD BONDS AND NOTES: (*Continued.*)	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.	
	In the bonds of the Maine Central Railroad Company, known as Consolidated Mortgage Bonds, 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 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.
	Bonds of the New York & New England Railroad Company issued according to law, and for the payment of the	Unlimited.

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INVESTMENTS — CONTINUED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
RAILROAD BONDS AND NOTES: (*Concluded.*)	principal and interest of which first mortgages, made as provided in chapter three hundred and one of the acts of the year eighteen hundred and eighty-eight are held as collateral security under an indenture of trust duly made and entered into for that purpose: *provided*, that the amount of the bonds so issued shall not exceed the amount of the mortgages so held in trust, and that no one of said mortgages shall exceed in amount sixty per cent. of the value of the real estate thereby mortgaged; and no investment in said bonds shall be made by any such corporation except upon the report of not less than two members of the board of investment, who shall certify to the value of the premises covered by each of said mortgages, according to their best judgment, and such report shall be filed and preserved with the records of the corporation.	
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.	

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INVESTMENTS — CONCLUDED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
REAL ESTATE FOR BANKING PURPOSES:	For the purpose 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.	

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	Unlimited.

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LOANS — CONTINUED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
LOANS ON RAILROAD STOCK: (*Concluded.*)	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.*	
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	Unlimited.

* See page xlii for meaning of net indebtedness.

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LOANS — CONTINUED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
LOANS ON PUBLIC FUNDS: (*Concluded.*)	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.*	
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 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, not-	Unlimited.

* See page xlii for meaning of net indebtedness.

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LOANS — CONTINUED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
LOANS ON RAILROAD BONDS: (*Continued.*)	withstanding the road of such company may be leased to some other railroad company.	
	Bonds or notes of the Old Colony Railroad Company.	Unlimited.
	Bonds or notes of the Fitchburg 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 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.
	In the bonds of the Maine Central Railroad Company, known as Consolidated Mortgage Bonds, 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	Unlimited.

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LOANS — CONTINUED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
LOANS ON RAILROAD BONDS: (*Concluded*).	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.	
	Bonds or notes of the Boston & 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 & 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	Thirty-five per cent. of deposits, both as loans and investments.

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LOANS — CONCLUDED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
LOANS ON BANK STOCK: (*Concluded.*)	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.*	
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.
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 in any one such bank or company, but such deposit shall not exceed in amount twenty-five per cent. of the capital stock and surplus of such depositary.	Unlimited.

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MEMORANDA.

CHAP. 127, ACTS OF 1883.

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. 317, SECT. 22, ACTS OF 1894.

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 president, clerk and treasurer shall at the same time be a member of the investing committee.

CHAP. 317, SECT. 23, ACTS OF 1894.

Not to receive 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 trustees.

CHAP. 317, SECT. 24, ACTS OF 1894.

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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deral Reserve Bank of St. Louis

AN ACT

IN RELATION TO

SAFE DEPOSIT, LOAN AND TRUST COMPANIES.

(Chapter 413, Acts of 1888, as amended by Chapter 274, Acts of 1894.)

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.

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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 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

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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. 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

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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 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

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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.

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,

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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 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.

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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 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. No such investment shall be made in real estate which is subject to mortgage, nor shall the whole amount so invested, including the cost of any alterations in any building, or any additions thereto in the nature of permanent fixtures, exceed the sum above limited.

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

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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 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

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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.

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 secre-

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tary, 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 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.

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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.

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

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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 hundred 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 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.

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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 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.

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An Act to limit the time within which safe deposit, loan and trust companies shall organize and commence business.

[Chapter 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.

[Chapter 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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