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STATE HISTORICAL SOCIETY OF MISSOURI

TWENTY-FIRST ANNUAL REPORT

OF THE

BOARD OF COMMISSIONERS

OF

SAVINGS BANKS.

1896.

PART I.

RELATING TO

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

BOSTON:
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Commonwealth of Massachusetts.

OFFICE OF THE BOARD OF COMMISSIONERS OF SAVINGS BANKS,
STATE HOUSE EXTENSION, BOSTON, Jan. 9, 1897.

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

The Board of Commissioners of Savings Banks, in accordance with the provisions of statute, respectfully submits its twenty-first annual report, relating to the condition of the institutions under its supervision.

The number of such institutions is at present 350, with aggregate assets of about $617,000,000.

Part I., herewith submitted, gives the statistics and condition of the following institutions, viz. : —

187	savings banks and institutions for savings, with assets of . . .	$481,995,826 47
32	trust companies, with assets of . .	110,372,753 14
2	trust companies in hands of receivers.	
3	savings banks in hands of receivers.	

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

122 co-operative banks.
2 collateral loan companies.
1 mortgage loan company.
1 mortgage loan company in hands of receiver.

Since date of last report, 2 savings banks, 1 trust company and 3 co-operative banks have commenced business ; the fol-

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lowing statement gives the names of these institutions, with date of incorporation and the time when they commenced business: —

Name.	Date of Incorporation.	Date of Commencement of Business.
Savings Banks.		
Dorchester Savings Bank, Dorchester, .	April 16, 1894,	May 25, 1896.
Newton Centre Savings Bank, Newton Centre, ...	Feb. 25, 1896,	July 11, 1896.
Trust Companies.		
Newtonville Trust Company, Newtonville,	March 24, 1894,	March 16, 1896.
Co-operative Banks.		
Adams Co-operative Bank, Adams, .	Dec. 17, 1895,	March 10, 1896.
Groveland Co-operative Bank, Groveland,	Nov. 4, 1895,	Nov. 19, 1895.
Waverly Co-operative Bank, Belmont, .	April 4, 1896,	April 13, 1896.

The Malden Trust Company and the Worcester Collateral Loan Association having begun business since October 31, the date on which the annual returns of the various institutions are made up, no returns of these institutions are submitted.

Institutions Chartered but not yet Commenced Business.

The Dorchester Safe Deposit and Trust Company, Boston.
The Fidelity Trust Company, Boston.
The Fitchburg Loan, Trust and Safety Deposit Company, Fitchburg.
The Hyde Park Trust Company, Hyde Park.
The Pynchon Safe Deposit and Trust Company, Springfield.

Dividends.

The following table shows the rates of dividends paid during the year, in comparison with those paid during the year ending Oct. 31, 1895: —

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| Dividends Paid during the Year ending Oct. 31, 1896. | | |

Aggregate Statement of Liabilities and Assets,

Showing Increase or Decrease, as compared with the Year ending Oct. 31, 1895.

Liabilities.

Classification.	Amount Oct. 31, 1896.	Increase.	Percentage of Increase.
Deposits,	$453,220,257 27	$13,950,396 12	3.18
Guaranty fund,	19,044,522 24	982,979 76	5.44
Undivided earnings,	9,561,199 07	635,727 87	6.99
Due on incomplete mortgage loans,	93,138 12		
Sundry liabilities,	76,709 77		
	$481,995,826 47	-	-

Assets.

Classification.	Amount Oct. 31, 1896.	Increase.	Decrease.	Percentage of Investments to Total Assets.
Public funds,	$69,460,753 99	$1,633,327 53	-	14.41
Loans on public funds,	2,176,378 65	816,847 00	-	.45
Bank stock,	28,435,188 88	-	$553,732 30	5.90
Loans on bank stock,	2,004,349 63	129,052 37	-	.42
Railroad bonds,	49,379,499 05	802,946 82	-	10.24
Loans on railroad bonds,	240,550 00	36,200 00	-	.05
Loans on railroad stock,	1,001,232 84	170,632 84	-	.21
Railroad notes,	3,245,000 00	2,795,000 00	-	.67
Real estate for banking purposes,	4,048,965 63	224,564 50	-	.84
Real estate by foreclosure,	1,813,083 13	273,892 37	-	.38
Loans on real estate,	201,985,142 39	8,656,307 35	-	41.91
Loans on personal security,	91,793,373 27	2,046,836 91	-	19.04
Loans to counties, cities or towns (notes),	10,174,142 31	-	1,087,599 92	2.11
Loans on depositors' books,	44,997 05	-	8,947 20	.01
Sundry assets,	575,799 04	70,271 76	-	.16
Expense account,	183,927 63			
Cash on hand: —				
In banks, on interest, $13,253,990 28				
In banks, not on interest, 509,479 45				
In office, 1,669,973 25				
	15,433,442 98	-	436,496 28	3.20
	$481,995,826 47	-	-	-

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The total number of open accounts by which the aggregate deposits of $453,220,257.27 are represented is 1,340,668, — an average to each account of $338.06; the previous year the average was $337.25 and the number of accounts was 1,302,479.

The number of deposits made during the year was 1,225,089 and the sum deposited was $78,916,530.70; as compared with the previous year, there was an increase of 10,918 in number of deposits made and a decrease in the amount deposited of $1,851,938.19.

The average sum deposited during the past year was $64.42, — a decrease of $2.10, as compared with the year before.

These figures make it appear that the banks continue to be the depositories of people of limited means, and also indicate that such people have not been able to lay by so much as they did the previous year.

The number of withdrawals during the year was 1,050,329 and the amount withdrawn was $81,751,390.90, — an average to each of $77.83; an increase of 88,124 in number, of $7,441,-605.14 in amount and of 60 cents in the average.

The amount withdrawn exceeded the amount deposited by $2,834,860.20.

In 1893, the year of the panic in financial circles, the withdrawals exceeded the deposits by over $6,000,000; with this exception, the past year is the only year since 1879 when the deposits have not exceeded the sums withdrawn.

Taking into account the assets and liabilities of the Brookfield Savings Bank and the Millis Savings Bank, statements of which banks were included in our last, but which are omitted in the present, report (both banks being in the hands of a receiver), the aggregate deposits show an increase of $14,003,-756.18 and the total assets an increase of $15,626,534.59, as compared with last year.

During the year ending Oct. 31, 1895, the increase in deposits was $22,491,843.62 and the increase in assets was $24,035,457.91.

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Increase in Aggregate Deposits.

From the following statement it appears that the increase in aggregate deposits is not as large in the banks located in Boston as in those located in other parts of the Commonwealth.

16 Banks in Boston, holding 31.41+ per cent. of the aggregate deposits, show only 25.77+ per cent. of the total gain.

59 Banks in cities other than Boston, holding 45.59+ per cent. of the aggregate, show a gain of 48 47 per cent. of the total gain.

112 Banks in the towns and villages, holding 23.00+ per cent. of the aggregate, show a gain of 25.76+ per cent. of the total gain.

Investments.

A reference to the statement of assets on page vi will disclose the fact that the net increase in investments is covered by the items of public funds and loans thereon, of railroad bonds and railroad notes, and loans on real estate, all of which are generally estimated by conservative, careful investors as among the safest.

The increase of $273,892.37 in real estate held by foreclosure is not a pleasing exhibit, but the amount is perhaps no larger than was to be expected, in view of the large amount of loans which are held by the banks and the depression in business.

The ratio which this item bears to the aggregate assets is about three-eighths of one per cent., being about the same proportion as existed in 1891, 1892 and 1894, but considerably exceeding the ratio in 1893, when it was about one-fourth of one per cent.

The investment in bank stock is reduced from last year in the amount of $553,732.30.

During the year 35 banks bought an aggregate of 1,670 shares of bank stock, 15 banks sold an aggregate of 1,055½ shares of bank stock, and the reduction of capital in several associations eliminated 5,797$\frac{2}{3}\frac{3}{0}$ shares.

Loans on personal security show an increase of $2,046,836.-91; notwithstanding this, the aggregate amount is a smaller

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per cent. of the total assets than has been the case in any year, with one exception (1894), during the past ten years.

The following table shows a comparison of this item with the return of a year ago; from this it will be observed that a slightly larger proportion is supplemented by collateral than in the previous year: —

	1895.	1896.
Amount loaned on personal security, with collateral,	$44,352,154 00	$45,573,539 58
Amount loaned on personal security, without collateral,	45,394,382 36	46,219,833 69
	$89,746,536 36	$91,793,373 27

The items of cash on hand and on deposit in national banks show a decrease as compared with the previous year of $436,-496.28; these items amount in the aggregate to $15,433,442.98, which is 3.20 per cent. of the entire assets of the banks; the percentage for the preceding four years was as follows, viz.: —

	Per Cent.
In 1892,	3.35
In 1893,	3.43
In 1894,	4.04
In 1895,	3.40

These facts would seem to effectually disprove the current idea that the banks were hoarding money just previous to the national election.

Business of the Banks.

The annexed statement gives in tabulated form the statistics of the business of the banks for the year, and also shows the increase or decrease in the several items, as compared with the previous year: —

	Oct. 31, 1896.	Increase.	Decrease.
Number of open accounts,	1,340,663	38,189	-
Average amount to the credit of each account,	$338 06	$0 81	-
Number of deposits,	1,225,089	10,918	-
Number of withdrawals,	1,050,329	88,124	-
Amount deposited (not including dividends),	$78,916,530 70	-	$1,851,938 19
Average of deposits,	64 42	-	2 10
Amount withdrawn (including dividends),	81,751,390 90	$7,441,605 14	-
Average of withdrawals,	77 83	60	-
Amount of expenses,	1,134,581 43	53,969 73	-
Total earnings,	21,798,078 08	1,201,854 86	-
Total ordinary dividends,	16,835,008 38	930,941 65	-
Total extra dividends,	None.	-	121,826 71
Number of loans of an amount not exceeding $3,000,	64,170	2,370	-
Number of loans upon real estate security,	72,656	2,736	-

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Banks connected with Other Institutions.

Of the thirteen banks incorporated within the past seven years, at least six have been established in the rooms, or directly connected with the business rooms, of other financial institutions.

When the charters of some of these banks were applied for, it was distinctly stated to the committee on banks and banking that they were not to be in any way connected with another financial institution; this statement was no doubt made in good faith, but subsequent developments caused the parties interested to change their minds as well as their plans, and the banks were established under conditions which, if foreseen by the committee, might have caused it to make an adverse report on the petitions.

It is a well-established opinion among business men generally that no two monied institutions should conduct their business in the same room and with the same active officers; experience, however, not only in this Commonwealth but elsewhere, has demonstrated that it is impossible to procure legislation looking to the separation of institutions already connected; we believe, however, in the light of recent occurrences, that an act should be passed prohibiting any bank hereafter incorporated from occupying rooms in any way connected with another bank or trust company.

Banks in Hands of Receivers.

Stockbridge Savings Bank.

The litigation referred to in our last report is still pending, the death of Ex-Governor Robinson, counsel for the defence, and the subsequent illness of one of the parties in interest, having been the cause of postponement from time to time; it is now expected that the case will come up for trial very soon.

The receiver has realized about all he can out of the assets of the bank, and upon the termination of the litigation above noted will at once proceed to procure a final settlement with the Fidelity and Casualty Company for its liability on the bond of the former receiver, Hobbs, after which a final dividend will be declared.

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The dividends thus far declared have been: —

1 of	33⅓	per cent., declared	July 28, 1891.
1 of	16⅔	" "	Feb. 15, 1892.
1 of	15	" "	Nov. 1, 1894.
1 of	10	" "	Nov. 27, 1895.

Brookfield Savings Bank.

At the date of our last report an injunction had just been put upon this bank and George W. Johnson appointed as receiver, and the discovery made that the former treasurer, Hiram P. Gerald, had been tampering with the depositors' accounts and books, in consequence of which the actual liabilities of the bank were found to be about $27,000 in excess of what its books had previously indicated.

The former treasurer left Brookfield December 28, and was arrested in Baltimore about four weeks later, subsequently arraigned in court, pleaded guilty, and was sentenced to imprisonment for not less than seven nor more than ten years.

The receiver has vigorously pressed the liquidation of the affairs of the bank and has brought suit against the bondsmen of the late treasurer, and hopes to be able to close the affairs of the bank during the present year.

Of the first dividend of 30 per cent., payable April 24, 1896, there remained unpaid, at date of the annexed report, the sum of $126.36.

A second dividend of 20 per cent., amounting to $14,781.02, was declared payable November 23 last.

The following statement shows the amount of assets delivered to the receiver Dec. 17, 1895; also the receipts and disbursements during the year and the remaining assets at close of business October 31 last: —

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Statement of Brookfield Savings Bank, Oct. 31, 1896.

	Assets Dec. 17, 1895.	Disposition of Assets.						Assets Oct. 31, 1896.
		Received in Cash.	Interest Collected.	Loss on Foreclosure.	Offset by Deposit Books.	Previous Payments	Credits on Principal.	
Loans on personal security,	$14,215 00	$9,600 00	$465 42	–	$115 00	$250 00	$9,965 00	$4,250 00*
Loans on real estate,	33,052 73	29,909 55	1,285 15	$395 25	172 93	150 00	30,627 73	2,425 00
Real estate by foreclosure,	400 00	235 00	–	165 00	–	–	400 00	–
Iron safe,	100 00	–	–	–	–	–	–	100 00
	$47,767 73		$1,750 57	$560 25	$287 93	$400 00	$40,992 73	
Interest on deposits,		256 48						
Interest on loans,		1,750 57						
First dividend from estate insolvent treasurer: —								
Unprivileged claim, 12½ per cent.,		3,325 03						
Privileged claim,		11 12						
Rebate of fire insurance premium,		1 18						
		$45,088 93						
Less payments for —								
Expenses, $1,303 96								
Taxes, 178 97								
First dividend of 30 per cent., 22,045 15								
$23,528 08								
Amount of payments,		23,528 08						
Cash balance,		$21,560 85						21,560 85
								$28,335 85

* Of this amount, $2,450 is considered worthless and $1,500 is considered of doubtful value.

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Millis Savings Bank.

This bank, incorporated March 4, 1892, was started with the idea that it would help the growth of the town of Millis, which locality in the opinion of this Board was not of sufficient size and business prosperity to warrant the establishment of such an institution within its borders; its inhabitants were well provided with opportunities for depositing their savings in the surrounding towns, in nearly all of which savings banks were already in existence.

The bank had obtained only a small amount of deposits when the business of the town failed, and the bank having made one or two bad loans, it became necessary to wind up its affairs; accordingly an injunction was applied for Jan. 6, 1896, and on January 14 Mr. George W. Wiggin was appointed as receiver; the amount due depositors was $7,614.81.

The following statement shows the assets of the bank when it was placed in charge of the receiver; also his receipts and disbursements and the balance of assets remaining in his hands. No considerable delay should arise in the liquidation of the remaining assets. When this is done, the court will be asked to order the distribution of the assets among the depositors.

Statement of Millis Savings Bank, Jan. 5, 1897.

	Amount of Assets Delivered to Receiver Jan. 14, 1896.	Disposition of Assets.		Balance of Assets Jan. 5, 1897.
		Received in Cash.	Interest Collected.	
Loans on real estate,	$3,950 00	$3,450 00	$175 00	$500 00*
Loans on personal security,	2,975 00	1,684 53	46 02	1,290 47*
Furniture, carried on books at	270 53	165 00	-	-
Deposit in Shoe and Leather National Bank, Boston,	620 96	620 96	-	-
	$7,816 49		$221 02	
Interest on loans,		221 02		
Total receipts,		$6,141 51		
Less expenses paid,		35 91		
Cash balance,		$6,105 60		6,105 60
				$7,896 07

* A loss will occur on these items.

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Taking into consideration the history of the Millis Savings Bank and the fact previously referred to, that several banks recently organized have commenced business in close connection with other monied institutions, it may not be out of place here to say: —

The founders of the excellent savings bank system of this Commonwealth intended that the banks should be the safe, trusted depository of the poorer classes, who had no other means of investing their savings; it was not expected banks would be incorporated to boom towns or villages, to furnish a position for some one not otherwise employed, as a channel for placing loans or securities, or to help out the business of some other institution.

When it is proposed to start a savings bank in a place where a sufficient number of public-spirited men of good judgment and some financial experience cannot be found who are ready to aid in defraying the expenses of starting a bank, and willing thereafter to devote the required time, without compensation, to its management, it is the opinion of this Board that a savings bank in that locality is not called for.

Miners' Savings Bank, West Stockbridge.

At the annual meeting of this bank, held December 30 last, at which one of the commissioners was present, the fact was made known that depositors holding deposits to the extent of $12,000 had notified the treasurer of their wish to withdraw their deposits.

The bank at that time had only about $2,000 on hand in cash, and, in order to meet these demands, would have been obliged to sell at short notice, and possibly at a sacrifice, some of its best securities. In view of this fact, and the fact that the business of West Stockbridge had for several years been dying out, it was deemed expedient, after a full consideration of the matter, to carry out what the commissioners had for some little time apprehended would be necessary, namely, the liquidation of the affairs of the bank. Accordingly, on the 31st of December an application was made to the supreme judicial court for an injunction, prohibiting the bank from paying or receiving deposits, but allowing it to realize upon its securities.

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It is hoped that the expense of a receivership may be avoided, and that within a reasonably short time its officers may convert its assets into cash and divide the same among the depositors; some losses will occur on the personal loans, and possibly on the mortgage loans, but it is believed that enough will be realized to pay the depositors in full.

Trust Companies.

At the last session of the General Court four companies were incorporated, only one of which, the Malden Trust Company, has commenced business.

In the case of that company the Board holds the sworn certificate of its officers that the capital stock was duly paid in in cash, but, as stated elsewhere, no report has yet been required of the company.

The provisions of chapter 413 of the Acts of 1888, relating to trust companies, are that "no business shall be transacted by the corporation until the whole amount of its capital is subscribed for and actually paid in;" there is no provision, however, requiring proof of this having been done, and we would recommend that no company hereafter be allowed to begin business until it has lodged with this Board a certificate of its organization and the payment of its capital, and received the authorization of the Board.

Under the provisions of the statute regarding savings banks, the officers of such institutions are required to be sworn; no such provision, however, exists in the law regulating the business of trust companies, and it is suggested that an amendment thereto be adopted, requiring the officers to be sworn for the faithful discharge of their duties.

The added experience of another year serves to intensify the Board in its belief that too many trust companies have been incorporated within the past few years.

Of the 32 companies now doing business in this Commonwealth, only 11 have established a trust department, most of the others doing a business almost identical with that of national banks.

As the law stands at present, a trust company when incorporated may organize with a capital of $100,000, an amount so

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small that it is comparatively easy to obtain; the managers of one of these small companies can then secure control of, or enter into business arrangements with, one or more equally small national banks, at greater or less distance from the place where the trust company is located, and thus succeed in floating securities, in "kiting" checks, or in other irregular business which cannot be readily discovered, or when discovered not readily traced, owing to the fact of the two classes of institutions being under different supervision, the national bank examiners not being able to trace transactions through the trust companies, nor this Board those through the national banks. This fact opens an element of danger to both classes of institutions.

The provisions of the State law regarding the business of trust companies are more liberal than are the provisions of the national law in relation to banks; hence, no doubt, the many applications for the incorporation of trust companies.

The legitimate business of a trust company requires a large capital and a broad field of operations, which can be found only in the principal financial centres, and in such localities the ground is already well covered.

In localities where legitimate business requires additional banking capital, all the facilities required can be obtained by an organization under the national banking act; and this Board becomes every day more decided in its opinion (frequently heretofore expressed) that, if the Commonwealth is to maintain the stability and high standing of its monied institutions, no more small trust companies (which are merely State banks) should be incorporated.

The Board, therefore, again recommends that the law regarding trust companies be amended, and the minimum of capital be fixed at $500,000.

Companies Chartered but not yet commenced Business.

The following table gives the name and date of incorporation of the several trust companies incorporated but not yet having commenced business: —

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Name.	Location.	Date of Incorporation.
Dorchester Safe Deposit and Trust Company, . . .	Boston, . .	June 3, 1896.
Fidelity Trust Company, ...	Boston, . .	March 13, 1895.
Fitchburg Loan, Trust and Safety Deposit Company, . .	Fitchburg, .	March 30, 1895.
Hyde Park Trust Company, ...	Hyde Park, .	June 3, 1896.
People's Trust Company, ...	Boston, . .	June 4, 1896.
Pynchon Safe Deposit and Trust Company, ...	Springfield, .	March 27, 1895.

Trust Companies in Hands of Receiver.

Suffolk Trust Company.

As regards this company, we have to repeat what we said in our last report, that "very little progress has been made in the settlement of the affairs of this company, and a long time must elapse before the end is reached."

No decision has been reached in the action to enforce the statutory liability of shareholders; the receiver states that "the matter will be pushed during the next two months as vigorously as can be."

The amount of dividends unpaid remains the same as last year, — say $5,773.43.

The following statement shows the result of the year's business as it affects the assets of the company: —

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Changes in Assets of Suffolk Trust Company, Nov. 1, 1895, to Oct. 31, 1896.

CHARACTER OF ASSETS.	Amount Oct. 31, 1895.	Disposition of Assets as shown by Reports of Receiver.				Amount Oct. 31, 1896.
		Received in Cash.	Charged off.	Interest Collected.	Total Credits on Principal.	
Time loans,	$44,533 35	$7 92	-	-	$7 92	$44,525 43
Demand loans,	30,646 37	250 00	-	-	250 00	30,396 37
Tax sale certificates,	3,373 75	-	-	-	-	3,373 75
Coupon account,	24,273 21	-	-	-	-	24,273 21
Mortgage loans,	4,400 00	-	-	$63 00	-	4,400 00
Bills receivable,	532 25	-	-	-	-	532 25
Overdrafts,	777 85	-	-	-	-	777 85
Furniture, etc.,	4,141 15	-	-	-	-	4,141 15
Teller's memoranda,	446 88	-	-	-	-	446 88
Real estate equities,	10,939 20	-	-	-	-	10,939 20
Due from agents,	3,347 52	-	-	-	-	3,347 52
Foreclosure account,	18,357 48	116 36	-	4 00	116 36	18,241 12
Maverick National Bank,	279 52	44 72	-	-	44 72	234 80
Cash,	8,762 24	8,762 24	-	-	-	-
	$154,810 77		-	$67 00	$419 00	
Received interest on deposits,		178 27	-			-
Received from assignment of mortgages,		27 00	-			-
Received from interest on loans, etc.,		67 00	-			-
Total receipts for year,		$9,453 51	-			-
Less expenses for year,		455 73	-			-
Cash balance Oct. 31, 1896,		$8,997 78	-			8,997 78
						$154,627 31

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Union Loan and Trust Company.

This company was incorporated May 29, 1888, but did not organize at that time, its charter having been for sale for several years, and finally passing into the control of parties who had been connected with the Suffolk Trust Company at or just before its failure.

The company nominally commenced business on March 25, 1895, the day preceding that on which the charter would have expired by limitation of time; it did little or no business for a few weeks, pending its establishment in suitable rooms.

It at once became evident to this Board that the business of the company was not likely to be conducted in the manner required in a well-managed institution, and as a measure of precaution more frequent examinations of its affairs were made than it is customary to make in other companies.

The examinations developed the fact that the class of paper being taken was very similar to, and in a few cases almost identical with, that formerly taken by the Suffolk Trust Company, and which in part led to the embarrassment of that company. It was also ascertained that the directors took but little part in the management of affairs, which were apparently left almost entirely in the hands of the president.

The examination made on October 6 last tended to confirm what had been noticed at previous examinations: the item in the daily statements of condition of "bills of national banks" was never found to be correct, the bills on hand constituting only a small portion of the amount, the balance being made up of memoranda, overdrafts, promissory notes, etc.; the required reserve had been seldom, if ever, kept; and its business was being conducted in a shiftless and irregular manner.

It was also found that several notes, of considerable amount each, were of doubtful value; that the office of treasurer (required by statute) had been vacant since March; that an assistant treasurer had been chosen, but had not given bond, although at the time of his election it was voted he should be required so to do; that from the records the last meeting of directors appeared to have been held in March; and that, contrary to the provisions of statute, security had been given for numerous deposits.

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Under the circumstances, taken in connection with other matters pertaining to the business of the company, the commissioners were convinced that "its condition was such as to render its further proceeding hazardous to the public and to those having funds in its custody," and consequently applied to the supreme judicial court for an injunction and the appointment of a receiver. The injunction was granted October 9 last, and on October 13 Samuel W. McCall was appointed temporary receiver.

The receiver has converted a part of the assets into cash, has succeeded in considerably reducing the amount of deposits by offsets, and it is the expectation that in the course of a few weeks steps will be taken to secure the declaration of a dividend to the remaining depositors.

The following statement shows the condition of the company, as shown by its books, at the examination of October 6.

Considerable amounts in notes and other securities were pledged as collateral for certificates of deposit and were not delivered to the receiver, who has, however, been able to convert some of them into money, and apply the proceeds towards the payment of the respective certificates for which they were pledged.

Statement Oct. 5, 1896.

Resources.

Notes discounted,	$256,088 91
Call loans,	44,303 22
Investments,	40,225 00
Due from Broadway National Bank, Boston,	37 37
Due from Hancock National Bank, Boston,	541 64
Current expenses and taxes,	12,002 37
Cash, cash items and memoranda,	11,429 00
Specie,	342 20
Furniture and fixtures,	434 41
	$365,404 12

Liabilities.

Capital stock,	$100,000 00
Undivided profits,	22,835 24
Deposits,	150,354 08
Treasurer's checks,	4,635 41
Certified checks,	118 00
Certificates of deposit,	87,461 39
	$365,404 12

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Conclusion.

The Board desires to hereby express its appreciation of the valuable services rendered by the Attorney-General and his assistants during the year.

The succeeding pages contain statements of the several savings banks and trust companies, as compiled from the annual returns of the institutions.

A table showing the number, condition and progress of the banks in each year since 1834 — when returns were first required — is given on pages 668 and 669.

The Appendix contains the statutes governing the savings banks, also those in relation to trust companies.

STARKES WHITON,
WILLIAM D. T. TREFRY,
WARREN E. LOCKE,
Board of Commissioners of Savings Banks.

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Federal Reserve Bank of St. Louis

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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, 1896.

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Federal Reserve Bank of St. Louis

ABINGTON SAVINGS BANK — ABINGTON.

Incorporated March 17, 1853. Present number of corporators, 60.

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. SPROULE,
OTIS W. SOULE, GEO. L. RICHARDSON,
JOSEPH L. GREENWOOD, ADONIRAM VAUGHAN.

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

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$95,500 00	Deposits,	$1,901,082 29
Bank stock, as per schedule,	130,100 00	Guaranty fund,	88,500 00
Loans on bank stock,	1,975 00	Interest account,	11,769 06
Railroad bonds, as per schedule,	207,000 00	Profit and loss account,	17,989 03
Real estate (for banking purposes),	42,000 00		
Real estate by foreclosure,	41,998 34		
Loans on real estate,	1,089,689 56		
Loans on personal security,	326,829 16		
Loans to counties, cities or towns (notes),	53,100 00		
Loans on depositors' books,	1,010 00		
Deposits in banks, on interest,	20,183 62		
Expense account,	432 51		
Real estate income,	512 68		
Lawrence Duck Co. stock,*	6,000 00		
Furniture and fixtures,	1,000 00		
Store fixtures,	1,000 00		
Individual insurance,	88 55		
Cash on hand,	920 96		
	$2,019,340 38		$2,019,340 38

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each: —

Abington National Bank, Abington,	$15,168 50
National Bank of Redemption, Boston,	5,015 12

Loans on Bank Stock, amount on each: —

5 shares National Granite Bank, Quincy,	$300 00
10 shares First National Bank, Rockland,	875 00
10 shares First National Bank, Rockland,	800 00

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Abington Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bay City, Mich., 5s,	$10,000	$10,100 00	$10,000 00
of Fort Wayne, Ind., 6s,	5,000	5,250 00	5,000 00
of Grand Rapids, Mich., 5s,	3,000	3,180 00	3,000 00
of Malden, Mass., 4s,	18,500	18,685 00	18,500 00
of New Britain, Conn., 4s.,	10,000	10,150 00	10,000 00
of Springfield, Ohio, 4½s,	5,000	5,250 00	5,000 00
of Springfield, Ohio, 5s,	5,000	5,300 00	5,000 00
Town of Abington, Mass., 4s,	19,000	19,280 00	19,000 00
of Middleborough, Mass., 4s,	10,000	10,300 00	10,000 00
County of Middlesex, Mass., 4s,	10,000	10,100 00	10,000 00
	$95,500	$97,595 00	$95,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
62	Abington N'l Bank, Abington,	$6,200	$7,440 00	$6,200 00
40	First National Bank, Adams,	4,000	5,200 00	4,000 00
50	Blackstone N'l Bank, Boston,	5,000	4,312 50	5,000 00
74	Boston National Bank, Boston,	7,400	6,632 25	7,400 00
12	Central Nat'l Bank, Boston,	1,200	1,404 00	1,200 00
25	Continental N'l Bank, Boston,	2,500	2,512 50	2,500 00
59	Eliot National Bank, Boston,	5,900	7,168 50	5,900 00
50	Globe National Bank, Boston,	5,000	4,200 00	5,000 00
50	Hamilton Nat'l Bank, Boston,	5,000	5,250 00	5,000 00
150	Howard Nat'l Bank, Boston,	15,000	13,207 50	15,000 00
100	Merchants' N'l Bank, Boston,	10,000	14,500 00	10,000 00
100	Metropolitan N'l B'k, Boston,	10,000	9,000 00	10,000 00
38	Mt Vernon N'l Bank, Boston,	3,800	3,928 25	3,800 00
110	N'l B'k of Redemption, Boston,	11,000	12,842 50	11,000 00
45	N'l B'k of the Republic, Boston,	4,500	6,232 50	4,500 00
19	National Eagle Bank, Boston,	1,900	1,330 00	1,900 00
68	N'l Hide & Leather B'k, Boston,	6,800	7,208 00	6,800 00
31	Nat'l Webster Bank, Boston,	3,100	3,061 25	3,100 00
22	North National Bank, Boston,	2,200	2,208 25	2,200 00
50	Second National Bank, Boston,	5,000	8,756 25	5,000 00
10	Shoe & Leather N'l B'k, Boston,	1,000	860 00	1,000 00
50	South End N'l Bank, Boston,	5,000	3,000 00	5,000 00
32	State National Bank, Boston,	3,200	3,392 00	3,200 00
20	Brockton Nat'l B'k, Brockton,	2,000	2,300 00	2,000 00
32	Old Colony N'l B'k, Plymouth,	3,200	4,000 00	3,200 00
2	First Nat'l Bank, Rockland,	200	220 00	200 00
		$130,100	$140,166 25	$130,100 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	39,855 00	39,000 00
Concord & Montreal R.R. 4s,	30,000	30,300 00	30,000 00
Eastern R.R. 6s,	25,000	29,750 00	25,000 00
Fitchburg R.R. 4s,	20,000	20,000 00	20,000 00
Fitchburg R.R. 4½s,	10,000	10,000 00	10,000 00
Maine Central R.R. 4½s,	10,000	10,500 00	10,000 00
Old Colony R.R. 4s,	15,000	15,450 00	15,000 00
Old Colony R.R. 6s,	1,000	1,010 00	1,000 00
Penobscot Shore Line R.R. 4s,	25,000	25,000 00	25,000 00
Portland & Ogdensburg R.R. 6s,	5,000	5,350 00	5,000 00
Upper Coos R.R. 4½s,	5,000	5,250 00	5,000 00
	$207,000	$214,685 00	$207,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$20,183 62	2 per cent.	$30,000 00	4⅜ per cent.	$907,973 72	6 per cent.
14,000 00	4 "	206,880 00	5 "	1,000 00	6½ "
45,000 00	4⅜ "	10,000 00	5¼ "	25,000 00	7½ "
101,000 00	4½ "	94,250 00	5½ "	4,000 00	8 "
20,000 00	4⅝ "	13,500 00	5¾ "		

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, 1896,	1,349 70
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	41,998 34
Assessed value of the same,	37,350 00
Net income received from same during year ending Oct. 31, 1896,	234 43
Number of loans which are of an amount not exceeding $3,000 each,	773
Aggregate amount of the same,	819,403 72
Total number of loans upon real estate,	774
Amount of investments from which no income is received,	22,194 98
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,	102,218 05

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

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Abington Savings Bank — Concluded.

Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1896,	2¼ per cent., $40,803 48 2¼ per cent., 41,417 67	$82,221 15
Number of accounts opened during the year ending Oct. 31, 1896,	399	
Number of accounts closed during the year ending Oct. 31, 1896,	305	
Total number of open accounts Oct. 31, 1896,	4,040	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		4,225 30
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		224,986 79
Number of same,	1,944	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		253,284 74
Number of same,	2,575	
Date of examination by commissioner: April 17.		

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Federal Reserve Bank of St. Louis

AMHERST SAVINGS BANK — AMHERST.

Incorporated April 5, 1864. Present number of corporators, 14.

E. F. Cook, *President.* E. D. Bangs, *Treasurer.*

George Cutler, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

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

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

Balance Sheet October 31, 1896.

Assets.		Liabilities.	
Public funds as per schedule,	$145,375 00	Deposits,	$2,139,724 80
Loans on public funds,	35,000 00	Guaranty fund,	92,373 00
Bank stock as per schedule,	207,071 41	Profit and loss account,	54,608 41
Loans on bank stock,	52,000 00		
Railroad bonds as per schedule,	162,800 00		
Railroad notes,	25,000 00		
Real estate (for banking purposes),	15,000 00		
Loans on real estate,	1,346,459 00		
Loans on personal security,	127,322 05		
Loans to counties, cities or towns (notes),	118,750 00		
Loans on depositors' books,	1,100 00		
Deposits in banks, on interest,	44,875 48		
Deposits in banks, not on interest,	5,000 00		
Cash on hand,	953 27		
	$2,286,706 21		$2,286,706 21

Cash on Deposit in Banks, amount in each: —

First National Bank, Amherst,	$21,875 48
City National Bank, Holyoke,	7,000 00
Hampshire County National Bank, Northampton,	10,000 00
Agawam National Bank, Springfield,	5,000 00
Pynchon National Bank, Springfield,	6,000 00

Loans on Public Funds, amount on each: —

$1,000 United States 4s, and $25,000 City of Holyoke note,	$25,000 00
$10,000 City of Portsmouth, N. H., 4s,	10,000 00

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Amherst Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

5 shares Palmer National Bank, Palmer,	$500 00
8 shares First National Bank, Easthampton,	700 00
50 shares Fourth National Bank, Boston,	4,800 00
40 shares Broadway National Bank, Boston,	4,000 00
100 shares Broadway National Bank, Boston,	10,000 00
137 shares Hancock National Bank, Boston,	9,000 00
180 shares Merchants National Bank, Boston,	18,000 00
100 shares Lincoln National Bank, Boston,	5,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Akron, Ohio, 5s,	$15,500	$15,655 00	$15,500 00
of Chicago, Ill., 4s,	20,000	20,200 00	19,875 00
of Cleveland, Ohio, 5s,	7,000	7,070 00	7,000 00
of Pawtucket, R. I., 5s,	3,000	3,060 00	3,000 00*
of Rutland, Vt., 4s,	10,000	10,000 00	10,000 00
of Saginaw, Mich., 4½s,	20,000	20,600 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 Springfield, Vt., 4s,	10,000	10,000 00	10,000 00
United States 5s,	15,000	16,650 00	15,000 00
	$145,500	$149,635 00	$145,375 00

* 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	$15,000 00	$14,910 00
34	First National Bank, Barre,	3,400	3,400 00	3,400 00
80	N'l B'k of the Republic, Boston,	8,000	11,200 00	10,095 50
10	N'l Hide & Leather B'k, Boston,	1,000	1,050 00	1,000 00
15	Suffolk National Bank, Boston,	1,500	1,800 00	1,495 08
45	Conway Nat'l Bank, Conway,	4,500	4,500 00	4,493 33
28	National Pahquioque Bank, Danbury, Ct.,	2,800	3,920 00	3,870 00
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	City National Bank, Holyoke,	10,000	11,000 00	10,930 00
100	Holyoke Nat'l Bank, Holyoke,	10,000	16,500 00	10,800 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.
30	National Bank of Commerce, New London, Ct.,	$3,000	$3,900 00	$3,000 00
5	Berkshire N'l B'k, No. Adams,	500	500 00	500 00
78	First Nat'l B'k, Northampton,	7,800	10,140 00	9,380 00
130	Hampshire Co. National Bank, Northampton,	13,000	14,560 00	13,000 00
133	Northampton National Bank, Northampton,	13,300	19,285 00	13,504 00
80	First N'l Bank, Norwich, Ct.,	8,000	10,000 00	8,000 00
125	Second N'l B'k, Norwich, Ct.,	12,500	14,375 00	14,825 00
117	Thames N'l B'k, Norwich, Ct.,	11,700	18,135 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	11,600 00	11,600 00
100	Chapin N'l Bank, Springfield,	10,000	14,500 00	11,703 00
70	First Nat'l Bank, Springfield,	7,000	8,400 00	8,730 00
56	Crocker N'l B'k, Turner's Falls,	5,600	6,720 00	5,600 00
8	Ware National Bank, Ware,	800	920 00	800 00
25	Citizens' N'l Bank, Worcester,	2,500	3,250 00	2,500 00
40	City Nat'l Bank, Worcester,	4,000	5,800 00	4,000 00
10	Mechanics' N'l B'k, Worcester,	1,000	1,000 00	1,000 00
		$182,300	$236,475 00	$207,071 41

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	$43,000	$43,852 50	$43,000 00
Boston & Maine R.R. 4s,	35,000	36,750 00	34,800 00
Boston & Maine R.R. 4½s,	10,000	11,550 00	10,000 00
Boston, Revere Beach & Lynn R.R. 6s,	25,000	25,250 00	25,000 00
Fitchburg R.R. 4½s,	10,000	10,000 00	10,000 00
Fitchburg R.R. 5s,	40,000	42,150 00	40,000 00
	$163,000	$169,552 50	$162,800 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$16,875 48	3 per cent.	$38,000 00	4½ per cent.	$50,468 00	5½ per cent.
77,450 00	4 "	38,700 00	4¾ "	101,672 00	6 "
25,000 00	4¼ "	1,402,341 05	5 "		

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Amherst Savings Bank — Concluded.

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, 1896,		830 40
Number of loans which are of an amount not exceeding $3,000 each,	686	
Aggregate amount of the same,		680,919 53
Total number of loans upon real estate,	746	
Amount of investments from which no income is received,		11,600 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		108,022 63
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, 1896,	2 per cent., $39,514 35 2½ per cent., 45,855 83	85,370 18
Number of accounts opened during the year ending Oct. 31, 1896,	633	
Number of accounts closed during the year ending Oct. 31, 1896,	401	
Total number of open accounts Oct. 31, 1896,	4,927	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		5,180 21
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		290,118 82
Number of same,	3,428	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		264,128 30
Number of same,	3,363	

Date of examination by commissioner: May 22.

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Federal Reserve Bank of St. Louis

ANDOVER SAVINGS BANK — ANDOVER.

Date of incorporation, April 2, 1834. Present number of corporators, 39.
MOSES T. STEVENS, *President.* JOHN F. KIMBALL, *Treasurer.*
JOHN F. KIMBALL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JAMES P. BUTTERFIELD, J. TYLER KIMBALL,
LEWIS T. HARDY, MOSES T. STEVENS,
WILLIAM S. JENKINS.

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

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$382,500 00	Deposits,	$2,595,158 37
Loans on public funds,	80 00	Guaranty fund,	123,000 00
Bank stock as per schedule,	302,083 50	Interest account,	52,902 26
Loans on bank stock,	1,962 50	Profit and loss account,	74,588 85
Railroad bonds as per schedule,	761,987 50		
Real estate by foreclosure,	33,900 00		
Loans on real estate,	1,301,059 10		
Loans on personal security,	29,252 00		
Deposits in banks, on interest,	9,477 08		
Deposits in banks, not on interest,	4,118 28		
Expense account,	2,121 57		
Cash on hand,	17,107 95		
	$2,845,649 48		$2,845,649 48

Cash on Deposit in Banks, amount in each: —

Andover National Bank, Andover,	$7,118 28
Blackstone National Bank, Boston,	6,477 08

Loan on Public Funds: —

$100 City of Boston 4s,	$80 00

Loans on Bank Stock, amount on each: —

32 shares Andover National Bank, Andover,	$1,150 00
6 shares National Bank of the Republic, Boston,	512 50
4 shares National Bank of the Republic, Boston,	300 00

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ederal Reserve Bank of St. Louis

Andover Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Belfast, Me., 6s,	$17,000	$17,000 00	$17,000 00*
of Boston, Mass., 4s,	50,000	53,000 00	50,000 00
of Brockton, Mass., 4s,	23,000	23,900 00	23,000 00
of Chicago, Ill., 4s,	75,500	80,000 00	75,500 00
of Fall River, Mass., 6s,	11,000	11,700 00	11,000 00
of Gloucester, Mass., 4s,	9,000	9,350 00	9,000 00
of Lewiston, Me., 6s,	4,000	4,200 00	4,000 00
of Lynn, Mass, 4s,	25,000	26,200 00	25,000 00
of Norwich, Ct., 6s,	30,000	30,000 00	30,000 00
of Portland, Me., 6s,	21,000	24,000 00	21,000 00
of Salem, Mass., 6s,	3,000	3,000 00	3,000 00
of Sioux City, Iowa, 4½s,	15,000	15,300 00	15,000 00
Town of Andover, Mass., 4s,	8,000	8,500 00	8,000 00
of Arlington, Mass., 4s.,	10,000	10,600 00	10,000 00
of Marblehead, Mass., 4s,	25,000	26,000 00	25,000 00
of Melrose, Mass., 4s,	26,000	27,500 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*
of Rockingham, N. H., 4s,	10,000	10,400 00	10,000 00
	$382,500	$401,850 00	$382,500 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
141	Andover Nat'l Bank, Andover,	$14,100	$14,100 00	$14,100 00
40	Atlas National Bank, Boston,	4,000	4,400 00	4,000 00
149	Blackstone N'l Bank, Boston,	14,900	12,850 00	14,890 50
27	Boylston Nat'l Bank, Boston,	2,700	3,300 00	2,700 00
100	Continental N'l Bank, Boston,	10,000	10,000 00	10,000 00
84	Everett Nat'l Bank, Boston,	8,400	6,700 00	8,400 00
112	Freeman's Nat'l Bank, Boston,	11,200	9,700 00	11,200 00
100	Market Nat'l Bank, Boston,	10,000	7,600 00	10,000 00
100	Massachusetts N'l B'k, Boston,	10,000	8,200 00	10,000 00
50	Merchants' N'l Bank, Boston,	5,000	7,200 00	5,000 00
120	Metropolitan N'l B'k, Boston,	12,000	10,800 00	12,000 00
300	National Bank of the Commonwealth, Boston,	30,000	41,000 00	30,000 00
225	N'l B'k of the Republic, Boston,	22,500	31,000 00	22,500 00
100	National City Bank, Boston,	10,000	7,800 00	10,000 00
100	National Eagle Bank, Boston,	10,000	7,000 00	10,000 00
100	N'l Hide & Leather B'k, Boston,	10,000	10,600 00	10,000 00
263	National Revere Bank, Boston,	26,300	21,000 00	26,300 00

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Andover Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
6	National Security B'k, Boston,	$600	$1,050 00	$600 00
60	National Union Bank, Boston,	6,000	7,800 00	6,000 00
192	Nat'l Webster Bank, Boston, .	19,200	18,800 00	19,200 00
58	New England N'l B'k, Boston,	5,800	8,600 00	5,800 00
41	North National Bank, Boston, .	4,100	4,100 00	4,100 00
129	Old Boston Nat'l Bank, Boston,	12,900	13,600 00	12,900 00
110	Second National Bank, Boston,	11,000	19,200 00	11,000 00
35	Shawmut Nat'l Bank, Boston, .	3,500	3,700 00	3,500 00
50	South End N'l Bank, Boston, .	5,000	3,000 00	5,000 00
52	State National Bank, Boston, .	5,200	5,500 00	5,200 00
25	Tremont Nat'l Bank, Boston, .	2,500	2,100 00	2,468 00
3	First National Bank, Danvers,	225	225 00	225 00
50	Wachusett N'l B'k, Fitchburg,	5,000	9,000 00	5,000 00
100	Bay State Natl B'k, Lawrence,	7,500	9,000 00	7,500 00
25	Union Nat'l Bank, Weymouth,	2,500	2,500 00	2,500 00
		$302,125	$321,425 00	$302,083 50

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	2,000 00	2,000 00
Boston & Maine R.R. 4s, . . .	110,000	116,500 00	110,000 00
Boston & Maine R.R. 4½s, . .	30,000	34,000 00	30,000 00
Concord & Montreal R.R. 4s, . .	100,000	103,000 00	99,987 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, ...	75,000	76,900 00	75,000 00
Fitchburg R.R. 5s, ...	50,000	54,000 00	50,000 00
Maine Central R.R. 4s, . . .	15,000	15,600 00	15,000 00
Maine Central R.R. 4½s, . . .	25,000	27,000 00	25,000 00
Manchester & Lawrence R.R. 4s, .	25,000	26,400 00	25,000 00
Newport & Richford R.R. 5s, . .	13,000	13,500 00	13,000 00*
Old Colony R.R. 4s, . . .	142,000	148,000 00	142,000 00
Old Colony R.R. 6s, . . .	5,000	5,000 00	5,000 00
St. Johnsbury & Lake Champlain R.R. 5s, ...	25,000	27,000 00	25,000 00
Worcester, Nashua & Roch. R.R. 4s,	50,000	51,500 00	50,000 00
	$762,000	$800,200 00	$761,987 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.
$6,477 08	2 per cent.	$362,587 00	5 per cent.	$816,244 50	6 per cent.
6,001 00	4 "	149,363 50	5½ "	1,157 60	7 "

Value, by books, of real estate, held or owned by foreclosure or otherwise,		$33,900 00
Assessed value of the same,		35,275 00
Net income received from same during year ending Oct. 31, 1896,		327 00
Number of loans which are of an amount not exceeding $3,000 each,	543	
Aggregate amount of the same,		877,074 60
Total number of loans upon real estate,	622	
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, 1896,		139,955 73
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, 1896,	2½ per cent., $61,439 77 2 per cent., 50,488 03	111,927 80
Number of accounts opened during the year ending Oct. 31, 1896,	536	
Number of accounts closed during the year ending Oct. 31, 1896,	520	
Total number of open accounts Oct. 31, 1896,	5,914	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		5,294 70
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		298,089 12
Number of same,	3,714	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		361,663 42
Number of same,	3,304	
Date of examination by commissioner: December 1.		

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Federal Reserve Bank of St. Louis

ARLINGTON FIVE CENTS SAVINGS BANK — ARLINGTON.

Incorporated April 2, 1860. Present number of corporators, 40.

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, D. BELMONT LOCKE,
EDWARD S. FESSENDEN.

Open for business every business day, 3 to 5.30 P.M.; Wednesdays and Saturdays, 7 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$311,800 00	Deposits,	$1,420,774 06
Bank stock as per schedule,	27,400 00	Guaranty fund,	54,763 53
Loans on bank stock,	5,000 00	Interest account,	11,343 79
Railroad bonds as per schedule,	179,000 00	Profit and loss account,	10,160 36
Real estate (for banking purposes),	100 00	Surplus,	9,594 60
Loans on real estate,	911,475 36	Rent account,	533 36
Loans on personal security,	1,000 00	Due on mortgage loans,	13,560 00
Loans to counties, cities or towns (notes)	36,800 00		
Loans on depositors' books,	500 00		
Deposits in banks, on interest,	42,477 54		
Expense account,	1,438 23		
Tax account,	410 75		
Insurance account,	572 19		
Cash on hand,	2,755 63		
	$1,520,729 70		$1,520,729 70

Cash on Deposit in Banks, amount in each: —

Atlantic National Bank, Boston,	$29,707 84
Faneuil Hall National Bank, Boston,	12,769 70

Loan on Bank Stock: —

50 shares First Ward National Bank, Boston,	$5,000 00

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Arlington Five Cents Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	$2,000	$2,100 00	$2,000 00
of Brockton, Mass., 4s,	2,000	2,070 00	2,000 00
of Chelsea, Mass., 4s,	1,000	1,035 00	1,000 00
of Cleveland, Ohio, 5s,	9,000	9,555 00	9,000 00
of Cleveland, Ohio, 6s,	6,000	6,155 00	6,000 00
of Dayton, Ohio, 5s,	18,000	18,360 00	18,000 00*
of Dayton, Ohio, 6s,	5,000	5,350 00	5,000 00*
of Fall River, Mass., 6s,	2,000	2,120 00	2,000 00
of Grand Rapids, Mich., 5s,	20,000	21,370 00	20,000 00
of Holyoke, Mass., 6s,	5,000	5,300 00	5,000 00
of Lewiston, Me, 5s,	1,000	1,170 00	1,000 00
of Middletown, Conn, 4s,	10,000	10,250 00	10,000 00
of New London, Conn., 4s,	16,000	16,560 00	16,000 00
of Peoria, Ill., 7s,	13,000	13,910 00	13,000 00
of Portland, Me., 6s,	20,000	24,000 00	20,000 00
of Rochester, N. H., 4s,	6,000	6,120 00	6,000 00
of Springfield, Ohio, 4½s,	12,000	12,495 00	12,000 00
of Springfield, Ohio, 5s,	5,000	5,000 00	5,000 00
of Waterbury, Conn., 4s,	5,000	5,150 00	5,000 00
of Woonsocket, R. I., 4s,	25,000	25,750 00	25,000 00
Town of Arlington, Mass., 4s,	25,800	26,390 00	25,800 00
of Arlington, Mass., 5s,	13,000	13,195 00	13,000 00
of Attleborough, Mass., 4s,	5,000	5,150 00	5,000 00
of Chatham, Mass., 4½s,	8,000	8,280 00	8,000 00
of Cranston, R. I., 4s,	2,000	2,040 00	2,000 00
of Hull, Mass., 5s,	18,000	25,820 00	18,000 00
of Medford, Mass., 4s,	10,000	10,250 00	10,000 00
of Methuen, Mass., 4s,	15,000	15,415 00	15,000 00
of Rockport, Mass., 4s,	13,000	13,337 50	13,000 00
of Wayland, Mass., 5s,	2,000	2,020 00	2,000 00
of Wellesley, Mass., 4s,	10,000	10,110 00	10,000 00
of Winchester, Mass., 4s,	4,000	4,100 00	4,000 00
District of Columbia 6s,	3,000	3,360 00	3,000 00
	$311,800	$327,987 50	$311,800 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	First Nat'l Bank, Arlington,	$1,000	$1,200 00	$1,000 00
50	Atlantic Nat'l Bank, Boston,	5,000	5,450 00	5,000 00
50	Continental N'l Bank, Boston,	5,000	5,000 00	5,000 00

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Arlington Five Cents Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Faneuil Hall N'l Bank, Boston,	$5,000	$6,350 00	$5,000 00
22	First Ward N'l Bank, Boston,	2,200	2,794 00	2,200 00
25	N'l B'k of No. America, Boston,	2,500	2,425 00	2,500 00
10	N'l B'k of Redemption, Boston,	1,000	1,150 00	1,000 00
33	N'l B'k of the Republic, Boston,	3,300	4,554 00	3,300 00
12	National Union Bank, Boston,	1,200	1,560 00	1,200 00
12	Dedham Nat'l Bank, Dedham,	1,200	1,260 00	1,200 00
		$27,400	$31,743 00	$27,400 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	$2,000	$2,240 00	$2,000 00
Boston, Revere Beach & Lynn R.R. 6s,	10,000	10,000 00	10,000 00
Cheshire R R. 6s,	27,500	28,325 00	27,500 00
Concord & Montreal R.R. 4s,	20,000	20,200 00	20,000 00
Eastern R R. 6s,	5,500	6,600 00	5,500 00
Fitchburg R R. 6s,	8,000	8,080 00	8,000 00
Lowell & Lawrence R.R. 6s,	1,000	1,010 00	1,000 00
Maine Central R.R. 7s,	14,000	14,700 00	14,000 00
Newport & Richford R.R. 5s,	20,000	21,000 00	20,000 00*
Old Colony R.R. 4s,	30,000	30,900 00	30,000 00
Old Colony R.R. 6s,	1,000	1,010 00	1,000 00
Portland & Ogdensburg R.R. 6s,	4,000	4,280 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	1,030 00	1,000 00
St. Johnsbury & Lake Champlain R.R 5s,	10,000	11,800 00	10,000 00
Vermont & Massachusetts R.R. 5s,	10,000	10,600 00	10,000 00
	$179,000	$188,275 00	$179,000 00

* A legal investment when made.

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Arlington Five Cents Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$42,477 54	2 per cent.	$90,150 00	5¼ per cent.	$1,400 00	6½ per cent.
6,000 00	4 "	292,750 00	5½ "	14,050 00	7 "
15,800 00	4½ "	258,015 00	6 "	21,000 00	8 "
255,610 36	5 "				

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, 1896,		748 02
Number of loans which are of an amount not exceeding $3,000 each,	316	
Aggregate amount of the same,		348,074 34
Total number of loans upon real estate,	397	
Amount of investments from which no income is received,		1,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		76,290 45
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, 1896,	2 per cent., $26,256 81 2 per cent., 26,822 08	53,078 89
Number of accounts opened during the year ending Oct. 31, 1896,	437	
Number of accounts closed during the year ending Oct. 31, 1896,	283	
Total number of open accounts Oct. 31, 1896,	4,275	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		5,340 36
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		213,984 65
Number of same,	3,729	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		208,758 55
Number of same,	2,553	
Date of examination by commissioner: April 23.		

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Federal Reserve Bank of St. Louis

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 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, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$247,000 00	Deposits,	$1,871,117 90
Bank stock as per schedule,	9,400 00	Guaranty fund,	86,000 00
Loans on bank stock,	28,075 00	Interest account,	31,271 98
Railroad bonds as per schedule,	90,000 00	Profit and loss account,	52,777 82
Loans on real estate,	936,118 04		
Loans on personal security,	601,685 50		
Loans to counties, cities or towns (notes),	82,100 00		
Deposits in banks, on interest,	44,243 34		
Expense account,	1,945 40		
Cash on hand,	600 42		
	$2,041,167 70		$2,041,167 70

Cash on Deposit in Banks, amount in each: —

Athol National Bank, Athol,	$5,000 00
Miller's River National Bank, Athol,	34,835 15
Third National Bank, Boston,	4,408 19

Loans on Bank Stock, amount on each: —

10 shares Home National Bank, Holyoke,	$12,200 00
20 shares National Bank of the Commonwealth, Boston,	
20 shares Springfield Safe Deposit and Trust Company, Springfield,	
100 shares Manufacturers' Trust Company, Holyoke,	
150 shares Springfield Safe Deposit and Trust Company, Springfield,	15,000 00
8 shares Athol National Bank, Athol,	375 00
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.
City of Boston, Mass., 4s,	$30,000	$31,700 00	$30,000 00
of Chicopee, Mass., 4s,	8,000	8,000 00	8,000 00
of Cleveland, Ohio, 5s,	20,000	21,010 00	20,000 00
of Holyoke, Mass., 4s,	25,000	25,375 00	25,000 00
of Milwaukee, Wis., 5s,	20,000	20,500 00	20,000 00
of Newton, Mass., 4s,	10,000	10,500 00	10,000 00
of Newton, Mass., 5s,	10,000	11,000 00	10,000 00
of Taunton, Mass., 5s,	2,000	2,070 00	2,000 00
of Youngstown, Ohio, 5s,	20,000	20,800 00	20,000 00
United States 4s,	50,000	58,500 00	50,000 00
United States 5s,	50,000	55,000 00	50,000 00
United States 6s,	2,000	2,010 00	2,000 00
	$247,000	$266,465 00	247,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
27	Miller's River N'l B'k, Athol,	$2,700	$4,725 00	$2,700 00
7	Blackstone N'l Bank, Boston,	700	602 00	700 00
10	Eliot National Bank, Boston,	1,000	1,200 00	1,000 00
50	National Eagle Bank, Boston,	5,000	3,500 00	5,000 00
		$9,400	$10,027 00	$9,400 00

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
Boston & Providence R.R. 4s,	25,000	25,875 00	25,000 00
Fitchburg R.R. 4½s,	20,000	21,100 00	20,000 00
Vermont & Massachusetts R.R. 5s,	20,000	21,200 00	20,000 00
	$90,000	$93,800 00	$90,000 00

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Athol Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$39,243 34	2 per cent.	$75,000 00	4¼ per cent.	$868,200 54	5 per cent.
17,500 00	3¾ "	109,700 00	4½ "	346,678 00	6 "
2,400 00	3⅞ "	115,000 00	4¾ "	25,000 00	6¼ "
93,500 00	4 "				

Number of loans which are of an amount not exceeding $3,000 each,	322	
Aggregate amount of the same,		$335,427 53
Total number of loans upon real estate,	415	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		95,071 06
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, 1896,	2 per cent., $35,866 51 2 per cent., 36,368 91	72,235 42
Number of accounts opened during the year ending Oct 31, 1896,	745	
Number of accounts closed during the year ending Oct. 31, 1896,	631	
Total number of open accounts Oct. 31, 1896,	5,381	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		6,016 30
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		272,574 49
Number of same,	3,333	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		322,372 01
Number of same,	3,633	

Date of examination by commissioner: March 16.

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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:

GEORGE A. DEAN, JOSEPH G. BARDEN,
ABIEL CODDING, B. S. FREEMAN,
RANDOLPH KNAPP, JAS. H. STURDY,
EVERETT S. CAPRON.

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

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$49,500 00	Deposits,	$1,263,961 67
Bank stock as per schedule,	11,100 00	Guaranty fund,	63,000 00
Railroad bonds as per schedule,	100,500 00	Interest account,	4,535 00
Loans on railroad stock,	40,000 00	Profit and loss account,	33,740 99
Real estate by foreclosure,	42,592 50		
Loans on real estate,	611,177 73		
Loans on personal security,	496,920 06*		
Deposits in banks, on interest,	12,873 48		
Deposits in banks, not on interest,	319 34		
Expense account,	254 55		
	$1,365,237 66		$1,365,237 66

Cash on Deposit in Banks, amount in each: —

Boston National Bank, Boston,	$2,873 48
North Attleborough National Bank, North Attleborough,	319 34
First National Bank, Pawtucket, R. I,	10,000 00

Loans on Railroad Stock, amount on each: —

150 shares Boston & Maine R.R.,	$15,000 00
200 shares Boston & Maine R.R.,	25,000 00

* This bank has been notified that this amount must be reduced within the legal limit.

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Attleborough Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Brockton, Mass., 4s, . .	$4,500	$4,540 00	$4,500 00
of Cleveland, Ohio, 6s, . .	20,000	20,200 00	20,000 00
of Sioux City, Iowa, 4½s, . .	25,000	25,750 00	25,000 00
	$49,500	$50,490 00	$49,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
61	First N'l B'k, Attleborough, .	$6,100	$8,845 00	$6,100 00
50	Boston Nat'l Bank, Boston, .	5,000	4,400 00	5,000 00
		$11,100	$13,245 00	$11,100 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R R. 4s, ...	$25,000	$24,750 00	$23,750 00
Fitchburg R R. 5s, ...	75,000	77,750 00	76,750 00
	$100,000	$102,500 00	$100,500 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$2,873 48	2 per cent.	$25,000 00	4¾ per cent.	$649,205 54	6 per cent.
10,000 00	3 "	201,600 00	5 "	32,481 80	7 "
15,000 00	4 "	97,810 45	5½ "	70,000 00	8 "
50,000 00	4½ "	7,000 00	5¾ "		

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Attleborough Savings Bank — Concluded.

Value, by books, of real estate, held or owned by foreclosure or otherwise,		$42,592 50
Assessed value of the same,		35,000 00
Net income received from same during year ending Oct. 31, 1896,		2,215 62
Number of loans which are of an amount not exceeding $3,000 each,	340	
Aggregate amount of the same,		315,219 12
Total number of loans upon real estate,	352	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		67,001 65
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, 1896,	2 per cent, $23,963 06 2 per cent., 24,534 65	48,497 71
Number of accounts opened during the year ending Oct. 31, 1896,	569	
Number of accounts closed during the year ending Oct. 31, 1896,	476	
Total number of open accounts Oct. 31, 1896,	3,866	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		3,798 91
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		229,826 32
Number of same,	3,056	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		253,792 58
Number of same,	3,180	

Date of examination by commissioner: February 14.

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Federal Reserve Bank of St. Louis

BARRE SAVINGS BANK — BARRE.

Incorporated May 1, 1869. Present number of corporators, 40.

CHARLES H. FOLLANSBY, *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,
CHARLES H. FOLLANSBY, GEORGE R. SIMONDS,
JOHN 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, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$10,000 00	Deposits,	$674,884 76
Bank stock as per schedule,	80,958 00	Guaranty fund,	18,500 00
Railroad bonds as per schedule,	25,860 00	Interest account,	4,180 95
Real estate (for banking purposes),	10,477 41	Profit and loss account,	10,852 73
Real estate by foreclosure,	12,606 38		
Loans on real estate,	465,638 52		
Loans on personal security,	79,400 00		
Loans to counties, cities or towns (notes),	1,000 00		
Deposits in banks, on interest,	16,000 00		
Deposits in banks, not on interest,	3,346 77		
Expense account,	777 59		
Suspense account,	14 82		
Safe and furniture,	2,338 95		
	$708,418 44		$708,418 44

Cash on Deposit in Bank: —

First National Bank, Barre, ... $19,346 77

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Barre Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Springfield, Ohio, 5s, . .	$10,000	$11,350 00	$10,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
36	First National Bank, Barre, .	$3,600	$3,780 00	$4,260 00
28	Blackstone Nat'l Bank, Boston,	2,800	2,408 00	2,845 00
62	Boston National Bank, Boston,	6,200	5,456 00	6,830 00
20	Boylston Nat'l Bank, Boston, .	2,000	2,480 00	2,260 00
17	Continental N'l Bank, Boston,	1,700	1,700 00	1,777 00
25	Eliot National Bank, Boston, .	2,500	3,000 00	2,950 00
41	First National Bank, Boston, .	4,100	9,430 00	8,118 00
32	N'l B'k of Commerce, Boston,	3,200	3,552 00	3,616 00
46	N'l B'k of Redemption, Boston,	4,600	5,290 00	5,495 00
25	N'l Hide & Leather B'k, Boston,	2,500	2,625 00	2,825 00
9	National Revere Bank, Boston,	900	720 00	960 00
34	Second National Bank, Boston,	3,400	5,950 00	5,100 00
20	Shoe & Leather N'l B'k, Boston,	2,000	1,720 00	1,870 00
20	Suffolk National Bank, Boston,	2,000	2,140 00	2,285 00
30	Tremont Nat'l Bank, Boston, .	3,000	2,520 00	3,070 00
50	Nat'l Market Bank, Brighton, .	5,000	4,700 00	6,377 00
7	Ware National Bank, Ware, .	700	742 00	815 00
52	Central N'l Bank, Worcester,	5,200	7,020 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	3,400 00	3,300 00
		$64,500	$78,613 00	$80,958 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Winthrop & Shore R.R. 5s,	$5,000	$5,250 00	$5,000 00
Eastern R.R. 6s, ...	5,000	6,000 00	5,000 00
Rutland R.R. 5s, ...	1,000	900 00	860 00*
St. Johnsbury & Lake Champlain R.R. 5s, ...	15,000	17,700 00	15,000 00
	$26,000	29,850 00	$25,860 00

* A legal investment when made.

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Barre Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$16,000 00	2 per cent.	$78,727 52	5¼ per cent.	$5,000 00	6½ per cent.
1,000 00	4½ "	273,950 00	5½ "	21,600 00	7 "
21,500 00	5 "	144,261 00	6 "		

Amount invested in real estate for banking purposes,		$10,477 41
Estimated value of the same,		10,477 41
Assessed value of the same,		7,000 00
Net income received from same during the year ending Oct. 31, 1896,		407 73
Value, by books, of other real estate held or owned by foreclosure or otherwise,		12,606 38
Assessed value of the same,		10,140 00
Net income received from same during year ending Oct. 31, 1896,		129 28
Number of loans which are of an amount not exceeding $3,000 each,	167	
Aggregate amount of the same,		191,511 00
Total number of loans upon real estate,	193	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		34,669 32
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, 1896,	2¼ per cent., $13,957 79 2 per cent., 12,894 92	26,852 71
Number of accounts opened during the year ending Oct. 31, 1896,	221	
Number of accounts closed during the year ending Oct. 31, 1896,	120	
Total number of open accounts Oct. 31, 1896,	1,703	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		2,231 57
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		89,352 56
Number of same,	951	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		80,189 79
Number of same,	919	
Date of examination by commissioner: June 30.		

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BASS RIVER SAVINGS BANK—SOUTH YARMOUTH.

Incorporated April 15, 1874. Present number of corporators, 25.

HIRAM LORING, *President.* STEPHEN WING, *Treasurer.*
WILLIAM R. FARRIS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

PELEG P. AKIN, HIRAM LORING,
ELKANAH CROWELL, HIRAM D. LORING,
CHARLES F. PURRINGTON, EDWIN BAXTER.

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

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$44,792 85	Deposits,	$521,532 77
Bank stock as per schedule,	75,108 69	Guaranty fund,	20,710 87
Loans on bank stock,	475 00	Profit and loss account,	3,414 48
Railroad bonds as per schedule,	54,030 00		
Real estate by foreclosure,	37,580 78*		
Loans on real estate,	236,553 09		
Loans on personal security,	61,544 60		
Loans to counties, cities or towns (notes),	30,650 00		
Loans on depositors' books,	80 00		
Deposits in banks, on interest,	1,773 78		
Deposits in banks, not on interest,	888 90		
Cash on hand,	2,180 43		
	$545,658 12		$545,658 12

* Of this item, $20,000 has since been sold for cash without loss.

Cash on Deposit in Banks, amount in each:

Lincoln National Bank, Boston,	$681 36
Manufacturers' National Bank, Boston,	139 60
Maverick National Bank, Boston,	294 63
First National Bank, Hyannis,	952 82
First National Bank, Yarmouthport,	594 27

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Bass River Savings Bank — Continued.

Loans on Bank Stock, amount on each:

8 shares First National Bank, Yarmouth,	$375 00
2 shares Cape Cod National Bank, Harwich,	100 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Columbus, Ohio, 4s,	$10,000	$9,900 00	$10,000 00*
of Lowell, Mass., 4s,	3,000	3,030 00	3,000 00
of Providence, R. I., 5s,	10,000	11,100 00	11,442 85
Town of Beverly, Mass., 4s,	5,000	5,100 00	5,000 00
of Clinton, Mass., 4s,	5,000	5,000 00	5,000 00
of Spencer, Mass., 4s,	10,000	10,250 00	10,350 00
	$43,000	$44,380 00	$44,792 85

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
30	Atlas National Bank, Boston,	$3,000	$3,420 00	$3,660 00
5	Blackstone N'l Bank, Boston,	500	430 00	500 00
30	Boston Nat'l Bank, Boston,	3,000	2,640 00	3,270 00
63	Everett Nat'l Bank, Boston,	6,300	4,977 00	6,615 00
55	Faneuil Hall N'l B'k, Boston,	5,500	6,985 00	6,765 00
13	Market Nat'l Bank, Boston,	1,300	975 00	1,300 00
50	Manufacturers' N'l B'k, Boston,	5,000	5,000 00	5,241 80
56	Merchants' N'l Bank, Boston,	5,600	8,120 00	7,280 00
50	N'l B'k of Redemption, Boston,	5,000	5,750 00	6,500 00
50	N'l B'k of the Republic, Boston,	5,000	6,900 00	5,749 88
21	Nat'l Eagle Bank, Boston,	2,100	1,470 00	2,205 00
50	Nat'l Exchange Bank, Boston,	5,000	6,100 00	5,927 00
7	Old Boston N'l Bank, Boston,	700	735 00	756 00
25	Second Nat'l Bank, Boston,	2,500	4,375 00	3,258 00
25	Shawmut Nat'l Bank, Boston,	2,500	2,700 00	2,750 00
15	State National Bank, Boston,	1,500	1,590 00	1,770 00
6	Suffolk Nat'l Bank, Boston,	600	642 00	597 34
37	Tremont Nat'l Bank, Boston,	3,700	3,108 00	4,180 00
20	Citizens' N'l B'k, New Bedford,	2,000	2,300 00	2,000 00
24	First N'l Bank, New Bedford,	2,400	3,672 00	2,400 00
19	First N'l Bank, Yarmouthport,	1,900	2,280 00	2,383 67
		$65,100	$74,169 00	$75,108 69

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Bass River Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4½s,	$5,000	$5,700 00	$5,837 50
Fitchburg R.R. 4s,	20,000	19,800 00	20,600 00
Fitchburg R.R. 4½s,	5,000	4,975 00	5,000 00
Maine Central R.R. 4s,	5,000	5,000 00	5,100 00
Old Colony R.R. 4s,	6,000	6,180 00	6,480 00
Upper Coos R R. 4½s,	5,000	5,250 00	5,462 50
Vermont & Massachusetts R.R. 5s,	5,000	5,300 00	5,550 00
	$51,000	$52,205 00	$54,030 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$1,773 78	2 per cent.	$103,909 00	5 per cent.	$183,401·65	6 per cent.
2,500 00	4 "	1,200 00	5¼ "	3,355 00	7 "
13,100 00	4½ "	21,837 04	5½ "		

Value, by books, of real estate held or owned by foreclosure or otherwise,		$37,580 78
Assessed value of the same,		43,850 00
Net income received from same during year ending Oct. 31, 1896,		245 91
Number of loans which are of an amount not exceeding $3,000 each,	354	
Aggregate amount of the same,		196,161 65
Total number of loans upon real estate,	261	
Amount of investments from which no income is received,		28,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		26,859 73
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, 1896,	2 per cent., $10,215 79 1½ per cent., 7,594 06	17,809 85
Number of accounts opened during the year ending Oct. 31, 1896,	152	
Number of accounts closed during the year ending Oct. 31, 1896,	186	
Total number of open accounts Oct. 31, 1896,	1,875	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		3,308 06
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		68,005 84
Number of same,	758	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		105,746 49
Number of same,	1,137	
Date of examination by commissioner: May 28.		

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Federal Reserve Bank of St. Louis

BAY STATE SAVINGS BANK—WORCESTER.

Incorporated March 9, 1895. Present number of corporators, 106.

RICHARD HEALY, *President.* GEORGE MCALEER, *Treasurer.*
JOHN B. RATIGAN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WILLIAM HART, THOMAS BARRETT,
JOHN O'MEARA, RICHARD HEALY,
THOMAS KENNEY.

Open for business every business day, except Saturdays, 9 A.M. to 4 P.M.; Saturdays, 9 A.M. to 1 P.M. and 6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	$17,619 13	Deposits,	$81,690 14
Loans on real estate,	58,664 60	Guaranty fund,	101 65
Loans on personal security,	1,700 00	Interest account,	875 84
Deposits in banks, on interest,	4,485 46	Profit and loss account,	539 27
Cash on hand,	737 71		
	$83,206 90		$83,206 90

Cash on Deposit in Bank: —

First National Bank, Worcester, ... $4,485 46

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
15	Atlas National Bank, Boston,	$1,500	$1,725 00	$1,773 75
5	Boylston Nat'l Bank, Boston,	500	640 00	652 50
10	Central Nat'l Bank, Boston,	1,000	1,170 00	1,250 00
5	Continental N'l Bank, Boston,	500	500 00	516 25
9	Eliot National Bank, Boston,	900	1,125 00	1,172 25
7	Faneuil Hall N'l Bank, Boston,	700	910 00	935 00

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Bay State Savings Bank — Concluded.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
2	Hamilton Nat'l Bank, Boston,	$200	$208 00	$214 50
5	Howard Nat'l Bank, Boston, .	500	442 50	461 25
10	Merchants' N'l Bank, Boston,	1,000	1,400 00	1,538 75
10	N'l B'k of Commerce, Boston,	1,000	1,097 50	1,112 50
10	National Bank of the Commonwealth, Boston, . .	1,000	1,375 00	1,405 00
8	N'l Hide & Leather B'k, Boston,	800	832 00	838 00
10	N'l B'k of Redemption, Boston,	1,000	1,167 50	1,180 00
8	N'l B'k of the Republic, Boston,	800	1,120 00	1,176 00
5	New England N'l B'k, Boston,	500	750 00	752 50
11	North National Bank, Boston,	1,100	1,135 75	1,180 63
10	Old Boston N'l Bank, Boston,	1,000	1,100 00	1,115 00
1	Suffolk Nat'l Bank, Boston, .	100	107 00	115 25
3	Tremont Nat'l Bank, Boston, .	300	261 75	230 00
		$14,400	$17,067 00	$17,619 13

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$4,485 46 50,714 60	3 per cent. 5 "	$4,950 00	5½ per cent.	$4,700 00	6 per cent.

Number of loans which are of an amount not exceeding $3,000 each,	30	
Aggregate amount of the same,		$47,264 60
Total number of loans upon real estate,	28	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		2,358 66
Times for the dividends fixed by the by-laws: March 1 and September 1.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1896, 1½ per cent.,		880 10
Number of accounts opened during the year ending Oct. 31, 1896,	258	
Number of accounts closed during the year ending Oct. 31, 1896,	67	
Total number of open accounts Oct. 31, 1896,	349	
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		68,289 24
Number of same,	682	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		16,352 37
Number of same,	232	
Date of examination by commissioner: September 30.		

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BELMONT SAVINGS BANK — BELMONT.

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

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

Names of committee charged with the investment of its funds:

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

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

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$8,000 00	Deposits,	$155,731 96
Bank stock as per schedule,	8,500 00	Guaranty fund,	2,050 00
Loans on bank stock,	3,000 00	Interest account,	1,970 83
Railroad bonds as per schedule,	28,000 00	Profit and loss account,	503 73
Loans on real estate,	98,071 60		
Loans on personal security,	7,150 00		
Deposits in banks, on interest,	7,265 37		
Expense account,	3 00		
Cash on hand,	266 55		
	$160,256 52		$160,256 52

Cash on Deposit in Bank: —

Faneuil Hall National Bank, Boston, ... $7,265 37

Loan on Bank Stock: —

40 shares Hancock National Bank, Boston, ... $3,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Chicago, Ill., 4s,	$5,000	$5,000 00	$5,000 00
Town of Peabody, Mass., 4s,	2,000	2,080 00	2,000 00
of Winchester, Mass., 4s,	1,000	1,020 00	1,000 00
	$8,000	$8,100 00	$8,000 00

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Belmont Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
14	Blackstone N'l Bank, Boston, .	$1,400	$1,239 00	$1,400 00
24	Faneuil Hall N'l B'k, Boston, .	2,400	3,108 00	3,000 00
3	Freeman's N'l Bank, Boston, .	300	261 00	300 00
10	Howard Nat'l Bank, Boston, .	1,000	876 25	1,000 00
7	Nat'l Exchange Bank, Boston,	700	868 00	800 00
3	N'l Hide & Leather B'k, Boston,	300	318 00	300 00
2	Nat'l Webster Bank, Boston, .	200	197 50	200 00
5	South End Nat'l Bank, Boston,	500	300 00	500 00
10	Third National Bank, Boston, .	1,000	883 75	1,000 00
		$7,800	$8,051 50	$8,500 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . .	$4,000	$4,105 00	$4,000 00
Boston & Maine R.R. 4½s, . .	3,000	3,450 00	3,000 00
Concord & Montreal R.R. 4s, . .	9,000	9,090 00	9,000 00
Fitchburg R.R. 5s, ...	5,000	5,380 00	5,000 00
Maine Central R.R. 4½s, . . .	5,000	5,250 00	5,000 00
Upper Coos R.R. 4½s, . . .	2,000	2,020 00	2,000 00
	$28,000	$29,295 00	$28,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$7,265 37	2 per cent.	$23,400 00	5½ per cent.	$46,371 60	6 per cent.
38,450 00	5 "				

Number of loans which are of an amount not exceeding $3,000 each, . 66
Aggregate amount of the same, ... $73,171 60
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, 1896, ... 7,086 13
Times for the dividends fixed by the by-laws: third Wednesday in January and July.

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Belmont Savings Bank — Concluded.

Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1896,	2 per cent., $2,592 55 2 per cent., 2,796 63	$5,389 18
Number of accounts opened during the year ending Oct. 31, 1896,	105	
Number of accounts closed during the year ending Oct. 31, 1896,	42	
Total number of open accounts Oct. 31, 1896,	678	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		427 66
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		36,141 46
Number of same,	651	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		24,001 02
Number of same,	260	

Date of examination by commissioner: January 31.

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Federal Reserve Bank of St. Louis

BENJAMIN FRANKLIN SAVINGS BANK—FRANKLIN.

Incorporated Feb. 20, 1871. Present number of corporators, 36.

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, CHARLES J. McKENZIE,
ELISHA P. CHAPMAN, EDWARD H. SHERMAN,
WILLIAM F. RAY.

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

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$13,165 00	Deposits,	$499,021 32
Loans on public funds,	10,000 00	Guaranty fund,	25,784 48
Bank stock as per schedule,	38,770 62	Interest account,	19,494 31
Loans on bank stock,	40,900 00	Real estate income account,	108 53
Railroad bonds as per schedule,	45,357 50		
Real estate by foreclosure,	22,119 44		
Loans on real estate,	197,442 50		
Loans on personal security,	161,296 00		
Loans on depositors' books,	350 00		
Deposits in banks, on interest,	9,103 97		
Deposits in banks, not on interest,	952 51		
Expense account,	929 97		
Tax account,	344 82		
Bank furniture,	968 68		
Cash on hand,	2,707 63		
	$544,408 64		$544,408 64

Cash on Deposit in Banks, amount in each:—

Franklin National Bank, Franklin,	$952 51
Hancock National Bank, Boston,	9,103 97

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Benjamin Franklin Savings Bank — Continued.

Loan on Public Funds: —

$9,000 United States 4s,	$10,000 00*

Loans on Bank Stock, amount on each: —

200 shares Hancock National Bank, Boston,	$9,500 00
160 shares Hancock National Bank, Boston,	10,000 00
200 shares Fourth National Bank, Boston,	19,000 00
40 shares Producers' National Bank, Woonsocket, R. I.,	500 00
34 shares Exchange National Bank, Providence, R. I.,	1,900 00

* Bank notified that this loan in excess of the limit must be reduced.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bath, Me., 6s,	$2,000	$2,120 00	$1,815 00*
United States 4s,	10,000	11,700 00	11,350 00
	$12,000	$13,820 00	$13,165 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
14	Columbian N'l Bank, Boston,	$1,400	$1,330 00	$1,442 00
5	Continental N'l Bank, Boston,	500	500 00	553 75
70	Eliot National Bank, Boston,	7,000	8,400 00	9,345 00
30	Hamilton Nat'l Bank, Boston,	3,000	3,090 00	3,322 50
25	Howard Nat'l Bank, Boston,	2,500	2,125 00	2,412 50
10	Market Nat'l Bank, Boston,	1,000	750 00	850 00
27	N'l B'k of Commerce, Boston,	2,700	2,997 00	3,051 00
15	N'l B'k of No. America, Boston,	1,500	1,455 00	1,708 12
9	N'l Hide & Leather B'k, Boston,	900	945 00	978 75
16	Nat'l Revere Bank, Boston,	1,600	1,280 00	1,520 00
8	Shoe & Leather N'l B'k, Boston,	800	688 00	712 00
16	Tremont Nat'l Bank, Boston,	1,600	1,344 00	1,135 00
23	Washington N'l B'k, Boston,	2,300	2,323 00	2,530 00
75	Franklin Nat'l Bank, Franklin,	7,500	8,250 00	8,250 00
12	Wrentham N'l B'k, Wrentham,	840	900 00	960 00
		$35,140	$36,377 00	$38,770 62

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Benjamin Franklin Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s,	$10,000	$10,250 00	$10,450 00
Boston & Maine R.R. 4½s,	10,000	11,400 00	10,900 00
Fitchburg R.R. 6s,	10,000	10,100 00	10,075 00
Maine Central R.R. 5s,	3,000	3,210 00	3,232 50
Upper Coos R.R. 4½s,	10,000	10,500 00	10,700 00
	$43,000	$45,460 00	$45,357 50

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$9,103 97	2½ per cent.	$1,350 00	5½ per cent.	$50,500 00	7 per cent.
2,040 00	4 "	181,998 50	6 "		
149,100 00	5 "	25,000 00	6½ "		

Value, by books, of real estate held or owned by foreclosure or otherwise,		$22,119 44
Assessed value of the same,		21,800 00
Net income received from same during year ending Oct. 31, 1896,		356 20
Number of loans which are of an amount not exceeding $3,000 each,	290	
Aggregate amount of the same,		192,888 50
Total number of loans upon real estate,	217	
Amount of investments from which no income is received,		5,225 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		26,948 64
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, 1896,	2 per cent., $9,197 41 2 per cent., 9,483 98	18,681 39
Number of accounts opened during the year ending Oct. 31, 1896,	248	
Number of accounts closed during the year ending Oct. 31, 1896,	244	
Total number of open accounts Oct 31, 1896,	2,066	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		2,433 88
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		97,217 05
Number of same,	1,373	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		103,379 16
Number of same,	1,590	

Date of examination by commissioner: January 24.

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BERKSHIRE COUNTY SAVINGS BANK — PITTSFIELD.

Incorporated Feb. 2, 1846. Present number of corporators, 44.

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, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$708,000 00	Deposits,	$3,386,748 09
Bank stock as per schedule,	197,700 00	Guaranty fund,	140,000 00
Loans on bank stock,	17,900 00	Profit and loss account,	9,700 42
Railroad bonds as per schedule,	265,000 00		
Loans on railroad stock,	100 00		
Real estate (for banking purposes),	165,814 03		
Loans on real estate,	1,903,365 00		
Loans on personal security,	179,000 00		
Loans to counties, cities or towns (notes),	63,500 00		
Deposits in banks, on interest,	24,003 53		
Deposits in banks, not on interest,	8,455 85		
Expense account,	2,932 46		
Cash on hand,	677 64		
	$3,536,448 51		$3,536,448 51

Cash on Deposit in Banks, amount in each: —

Agricultural National Bank, Pittsfield,	$4,521 40
Pittsfield National Bank, Pittsfield,	943 33
Third National Bank, Pittsfield,	540 04
Berkshire Loan and Trust Company, Pittsfield,	2,451 08
National Revere Bank, Boston,	24,003 53

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Berkshire County Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

40 shares Housatonic National Bank, Stockbridge,	$2,300 00
9 shares Berkshire Loan and Trust Company, Pittsfield,	900 00
12 shares Pittsfield National Bank, Pittsfield,	1,700 00
5 shares Housatonic National Bank, Stockbridge,	
4 shares Agricultural National Bank, Pittsfield,	400 00
3 shares Lee National Bank, Lee,	300 00
8 shares Pittsfield National Bank, Pittsfield,	800 00
20 shares Third National Bank, Pittsfield,	1,500 00
60 shares Third National Bank, Pittsfield,	6,000 00
20 shares Pittsfield National Bank, Pittsfield,	2,000 00
10 shares Williamstown National Bank, Williamstown,	2,000 00
8 shares Berkshire National Bank, North Adams,	
8 shares Boston & Albany R.R.,	

Loan on Railroad Stock: —

1 share Boston & Albany R.R.,	$100 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bath, Me., 6s,	$12,000	$12,360 00	$12,000 00*
of Boston, Mass., 4s,	42,000	43,680 00	42,000 00
of Columbus, Ohio, 4s,	50,000	50,000 00	50,000 00*
of Dayton, Ohio, 4s,	85,000	85,000 00	85,000 00*
of Grand Rapids, Mich., 4½s,	25,000	26,500 00	25,000 00
of Keene, N. H., 4s,	15,000	15,000 00	15,000 00
of Lowell, Mass., 4s,	50,000	51,330 00	50,000 00
of Lynn, Mass., 4s,	25,000	26,000 00	25,000 00
of Milwaukee, Wis., 7s,	5,000	5,150 00	5,000 00
of New Bedford, Mass., 4s,	25,000	25,250 00	25,000 00
of Newton, Mass., 4s,	30,000	31,050 00	30,000 00
of Pawtucket, R. I., 5s,	20,000	20,400 00	20,000 00*
of Peoria, Ill., 4s,	45,000	45,000 00	45,000 00
of Pittsfield, Mass., 4s,	45,000	45,900 00	45,000 00
of Springfield, Ohio, 6s,	20,000	20,700 00	20,000 00
of Taunton, Mass., 4s,	27,000	27,810 00	27,000 00
Town of Braintree, Mass., 4s,	22,000	22,880 00	22,000 00
of Marlborough, Mass., 4s,	75,000	77,250 00	75,000 00
of Southbridge, Mass., 4s,	30,000	30,000 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
State of New Hampshire 6s,	7,000	7,490 00	7,000 00
	$708,000	$722,980 00	$708,000 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	$4,905 00	$4,500 00
109	Atlas National Bank, Boston, .	10,900	12,426 00	10,900 00
27	Blackstone N'l Bank, Boston, .	2,700	2,322 00	2,700 00
100	Boston Nat'l Bank, Boston, .	10,000	8,800 00	10,000 00
57	First Nat'l Bank, Boston, .	5,700	13,110 00	5,700 00
32	Howard Nat'l Bank, Boston, .	3,200	2,720 00	3,200 00
125	Merchants' N'l Bank, Boston, .	12,500	18,125 00	12,500 00
60	N'l B'k of Commerce, Boston,	6,000	6,660 00	6,000 00
100	National Bank of the Commonwealth, Boston, . .	10,000	13,500 00	10,000 00
100	N'l B'k of the Republic, Boston,	10,000	13,800 00	10,000 00
80	Nat'l Eagle Bank, Boston, .	8,000	5,600 00	8,000 00
25	N'l Hide & Leather B'k, Boston,	2,500	2,625 00	2,500 00
120	Nat'l Revere Bank, Boston, .	12,000	9,600 00	12,000 00
53	Nat'l Webster Bank, Boston, .	5,300	5,194 00	5,300 00
105	New England N'l B'k, Boston,	10,500	15,645 00	10,500 00
35	North National Bank, Boston,	3,500	3,500 00	3,500 00
70	Second Nat'l Bank, Boston, .	7,000	12,250 00	7,000 00
20	Shawmut Nat'l Bank, Boston,	2,000	2,160 00	2,000 00
70	First Nat'l Bank, Chicopee, .	7,000	10,150 00	7,000 00
24	Hadley Falls N'l B'k, Holyoke,	2,400	3,720 00	2,400 00
35	Lee National Bank, Lee, . .	3,500	5,950 00	3,500 00
31	Adams N'l B'k, North Adams, .	3,100	3,875 00	3,100 00
39	Agricultural N'l B'k, Pittsfield,	3,900	9,750 00	3,900 00
50	Berkshire Loan and Trust Co., Pittsfield, ...	5,000	6,250 00	5,000 00
60	Pittsfield N'l Bank, Pittsfield, .	6,000	9,600 00	6,000 00
65	Third Nat'l Bank, Pittsfield, .	6,500	13,000 00	6,500 00
35	Agawam N'l B'k, Springfield, .	3,500	3,150 00	3,500 00
50	Chapin N'l B'k, Springfield, .	5,000	6,500 00	5,000 00
110	Chicopee N'l B'k, Springfield,	11,000	17,380 00	11,000 00
20	First Nat'l Bank, Springfield, .	2,000	2,200 00	2,000 00
25	John Hancock National Bank, Springfield, ...	2,500	2,750 00	2,500 00
50	Springfield N'l B'k, Springfield,	5,000	7,250 00	5,000 00
40	Springfield Safe Deposit and Trust Co., Springfield, .	4,000	5,600 00	4,000 00
10	Housatonic National Bank, Stockbridge, . . .	1,000	1,500 00	1,000 00
		$197,700	$261,567 00	$197,700 00

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Berkshire County Savings Bank — Concluded.

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 & Maine R.R. 4½s,	75,000	85,500 00	75,000 00
Boston, Winthrop & Shore R.R. 5s,	20,000	21,400 00	20,000 00
Concord & Montreal R.R. 4s,	25,000	25,250 00	25,000 00
Conn. & Passumpsic Rivers R.R. 4s,	35,000	36,400 00	35,000 00
Portland & Rumford Falls R.R. 5s,	25,000	27,000 00	25,000 00
Vermont & Massachusetts R.R. 5s,	25,000	26,500 00	25,000 00
Worcester, Nashua & Roch. R.R. 4s,	10,000	10,100 00	10,000 00
	$265,000	$283,650 00	$265,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$24,003 53	2 per cent.	$100,000 00	4½ per cent.	$3,300 00	6 per cent.
5,000 00	3½ "	2,055,565 00	5 "		

Amount invested in real estate for banking purposes,		$165,814 03
Estimated value of the same,		165,814 03
Assessed value of the same,		110,000 00
Number of loans which are of an amount not exceeding $3,000 each,	674	
Aggregate amount of the same,		847,615 00
Total number of loans upon real estate,	767	
Amount of investments from which no income is received,		8,500 00
Gross amount of interest or profits received or earned, as per books, during the year ending Oct. 31, 1896,		158,526 04
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, 1896,	2 per cent., $63,077 32 2 per cent., 64,740 22	127,817 54
Number of accounts opened during the year ending Oct. 31, 1896,	1,571	
Number of accounts closed during the year ending Oct. 31, 1896,	1,376	
Total number of open accounts Oct. 31, 1896,	10,558	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		9,560 63
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		598,619 52
Number of same,	8,944	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		641,377 67
Number of same,	8,413	
Date of examination by commissioner: September 28.		

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BEVERLY SAVINGS BANK—BEVERLY.

Incorporated Feb. 23, 1867. Present number of corporators, 55.

ROBERT R. ENDICOTT, *President.* CHARLES H. KILHAM, *Treasurer.*
CHARLES 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, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$95,000 00	Deposits,	$2,015,229 75
Loans on public funds,	45,000 00	Guaranty fund,	65,000 00
Bank stock as per schedule,	205,610 00	Interest account,	2,577 50
Loans on bank stock,	14,400 00	Profit and loss account,	7,595 19
Railroad bonds as per schedule,	156,000 00		
Loans on railroad stock,	68,000 00		
Real estate (for banking purposes),	20,000 00		
Loans on real estate,	740,141 62		
Loans on personal security,	696,115 00		
Loans to counties, cities or towns (notes),	20,700 00		
Deposits in banks, not on interest,	26,511 83		
Expense account,	224 62		
Real estate owned,	400 24		
Cash on hand,	2,299 13		
	$2,090,402 44		$2,090,402 44

Cash on Deposit in Bank:—

Beverly National Bank, Beverly, ... $26,511 83

Loan on Public Funds:—

$43,000 Massachusetts 3½s, ... $45,000 00*

* Since reduced within the legal limit.

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Beverly Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

150 shares Hancock National Bank, Boston,	$10,000 00
24 shares First National Bank, Salem,	2,000 00*
15 shares Beverly National Bank, Beverly,	2,000 00
10 shares Gloucester Safe Deposit and Trust Company, Gloucester,	
6 shares First National Bank, Danvers,	400 00

Loan on Railroad Stock: —

523 shares Boston & Maine R.R.,	$68,000 00

* Since reduced within the legal limit.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Cleveland, Ohio, 4s,	$2,000	$2,000 00	$2,000 00
of Fall River, Mass., 6s,	10,000	10,550 00	10,000 00
of Kansas City, Mo., 4½s,	25,000	26,750 00	25,000 00
Town of Attleborough, Mass., 4s,	2,000	2,000 00	2,000 00
of Beverly, Mass., 4s,	36,000	36,725 00	36,000 00
of Medford, Mass., 4s,	2,000	2,080 00	2,000 00
of Peabody, Mass., 4s,	1,000	1,010 00	1,000 00
of Rockport, Mass., 4s,	3,000	3,060 00	3,000 00
of Wellesley, Mass., 4s,	4,000	4,040 00	4,000 00
of Winchester, Mass., 4s,	10,000	10,400 00	10,000 00
	$95,000	$98,615 00	$95,000 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	11,400 00	10,000 00
66	Blackstone N'l Bank, Boston,	6,600	5,676 00	6,600 00
58	Continental N'l Bank, Boston,	5,800	5,800 00	5,800 00
75	Freeman's N'l Bank, Boston,	7,500	6,375 00	7,500 00
20	Globe National Bank, Boston,	2,000	1,660 00	2,000 00
57	Hamilton Nat'l Bank, Boston,	5,700	5,871 00	5,700 00
80	Howard Nat'l Bank, Boston,	8,000	6,800 00	8,000 00
100	Massachusetts N'l B'k, Boston,	10,000	8,000 00	10,000 00
20	Merchants' N'l Bank, Boston,	2,000	2,900 00	2,000 00
50	N'l B'k of Redemption, Boston,	5,000	5,750 00	5,000 00
61	N'l B'k of the Republic, Boston,	6,100	8,418 00	6,100 00
100	National City Bank, Boston,	10,000	7,500 00	10,000 00
75	National Eagle Bank, Boston,	7,500	5,250 00	7,500 00
30	Nat'l Exchange Bank, Boston,	3,000	3,660 00	3,000 00
73	N'l Hide & Leather B'k, Boston,	7,300	7,665 00	7,300 00
50	National Revere Bank, Boston,	5,000	4,000 00	5,000 00

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Beverly Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
33	Nat'l Webster Bank, Boston, .	$3,300	$3,234 00	$3,300 00
20	New England N'l B'k, Boston,	2,000	2,980 00	2,000 00
50	North National Bank, Boston,	5,000	5,000 00	5,000 00
50	Shawmut Nat'l Bank, Boston,.	5,000	5,400 00	5,000 00
50	Shoe & Leather N'l B'k, Boston,	5,000	4,300 00	5,000 00
66	Suffolk National Bank, Boston,	6,600	7,062 00	6,600 00
25	Tremont Nat'l Bank, Boston, .	2,500	2,100 00	2,500 00
60	Winthrop Nat'l Bank, Boston,	6,000	7,800 00	6,000 00
50	First National Bank, Lynn, .	5,000	6,500 00	5,000 00
18	N'l Grand Bank, Marblehead,.	1,800	2,016 00	1,800 00
177	Asiatic National Bank, Salem,	5,310	5,310 00	5,310 00
71	First National Bank, Salem, .	7,100	6,390 00	7,100 00
67	Mercantile N'l Bank, Salem, .	6,700	7,035 00	6,700 00
28	Merchants' N'l Bank, Salem, .	1,400	1,704 00	1,400 00
87	Nat'l Exchange Bank, Salem,	8,700	7,830 00	8,700 00
60	Naumkeag Nat'l Bank, Salem,	6,000	7,500 00	6,000 00
67	Salem National Bank, Salem,.	6,700	7,437 00	6,700 00
		$205,610	$214,323 00	$205,610 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
Boston & Lowell R.R. 5s, . .	11,000	11,220 00	11,000 00
Dexter & Piscataquis R.R. 4s, .	10,000	9,900 00	10,000 00
Fitchburg R.R. 4s, ...	20,000	19,800 00	20,000 00
Fitchburg R.R. 4½s, ...	20,000	21,100 00	20,000 00
Fitchburg R.R. 5s, ...	20,000	20,650 00	20,000 00
Maine Central R.R. 4s, . . .	15,000	15,000 00	15,000 00
Upper Coos R.R. 4½s, . . .	25,000	26,250 00	25,000 00
Worcester, Nashua & Roch. R.R. 4s,	25,000	25,500 00	25,000 00
	$156,000	$159,570 00	$156,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$5,000 00	4½ per cent.	$415,150 00	5 per cent.	$615,738 15	6 per cent.
125,000 00	4⅝ "	90,000 00	5¼ "	10,000 00	7 "
15,000 00	4⅞ "	227,368 47	5½ "	20,000 00	8 "
60,000 00	4¾ "	1,100 00	5¾ "		

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Beverly Savings Bank — Concluded.

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, 1896,		855 95
Value, by books, of other real estate held or owned by foreclosure or otherwise,		400 24
Net income received from same during year ending Oct. 31, 1896,		24 60
Number of loans which are of an amount not exceeding $3,000 each,	506	
Aggregate amount of the same,		492,639 62
Total number of loans upon real estate,	553	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		98,947 26
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, 1896,	2 per cent., $36,268 43 2 per cent., 37,737 31	74,005 74
Number of accounts opened during the year ending Oct. 31, 1896,	789	
Number of accounts closed during the year ending Oct. 31, 1896,	690	
Total number of open accounts Oct. 31, 1896,	5,749	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		4,652 19
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		405,583 17
Number of same,	4,804	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		344,395 48
Number of same,	4,446	

Date of examination by commissioner: February 20.

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Federal Reserve Bank of St. Louis

BOSTON FIVE CENTS SAVINGS BANK—BOSTON.

Incorporated April 7, 1854. Present number of corporators, 61.

ALONZO H. EVANS, *President.* JOSEPH C. HOLMES, *Treasurer.*
EDWARD EDMUNDS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ALONZO H. EVANS, A. H. DAVENPORT,
LEANDER BEAL, WM. R. DUPEE,
SAMUEL A. CARLETON, WILMOT R. EVANS,
NATHANIEL J. RUST.

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

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$3,070,651 50	Deposits,	$22,330,432 13
Loans on public funds,	53,600 00	Guaranty fund,	1,114,422 88
Bank stock as per schedule,	668,300 00	Interest account,	37,339 57
Loans on bank stock,	46,700 00	Profit and loss account,	655,285 23
Railroad bonds as per schedule,	999,685 00	Suspense account,	6,013 93
Loans on railroad bonds,	25,000 00		
Loans on railroad stock,	77,600 00		
Railroad notes,	400,000 00		
Real estate (for banking purposes),	195,000 00		
Loans on real estate,	10,559,530 79		
Loans on personal security,	6,682,725 00		
Loans to counties, cities or towns (notes),	443,300 00		
Deposits in banks, on interest,	877,661 42		
Expense account,	553 34		
Real estate, rents and expenses,	572 69		
Cash on hand,	43,214 00		
	$24,143,493 74		$24,143,493 74

Cash on Deposit in Banks, amount in each: —

First National Bank, Adams,	$5,000 00
Blackstone National Bank, Boston,	117,049 88
Faneuil Hall National Bank, Boston,	41,860 31
Lincoln National Bank, Boston,	22,935 27
Mechanics' National Bank, Boston,	7,743 46
National Bank of the Commonwealth, Boston,	86,596 88

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Federal Reserve Bank of St. Louis

Boston Five Cents Savings Bank — Continued.

National Security Bank, Boston,	$215,677 17*
North National Bank, Boston,	68,588 99
Second National Bank, Boston,	128,651 05
Winthrop National Bank, Boston,	118,508 41
Pocasset National Bank, Fall River,	50,000 00
Pynchon National Bank, Springfield,	15,000 00

Loans on Public Funds, amount on each: —

$2,000 United States 4s,	$2,000 00
$2,000 City of Boston, Mass., 5s,	1,600 00
$2,000 Town of Winthrop, Mass, 5s,	2,000 00
$15,000 City of Dover, N. H., 4s,	13,000 00
$35,000 United States 4s,	35,000 00

Loans on Bank Stock, amount on each: —

200 shares National City Bank, Boston,	$12,500 00
62 shares National Security Bank, Boston,	6,200 00
70 shares Atlas National Bank, Boston,	6,000 00
80 shares Freeman's National Bank, Boston,	5,500 00
120 shares Freeman's National Bank, Boston,	8,000 00
70 shares National Bank of the Commonwealth, Boston,	5,000 00
37 shares Home National Bank, Brockton,	3,500 00

Loan on Railroad Bonds: —

$24,500 Maine Central R.R. 4s, $1,000 Maine Central R.R. 7s, $500 Salem & Lowell R.R. 6s,	$25,000 00

Loans on Railroad Stock, amount on each: —

20 shares Boston & Maine R.R.,	$2,000 00
700 shares Boston & Maine R.R.,	75,000 00

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

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Biddeford, Me., 4s,	$50,000 00	$50,500 00	$50,000 00
of Boston, Mass., 4s,	680,000 00	708,800 00	680,000 00
of Boston, Mass., 5s,	206,151 50	213,961 43	206,151 50
of Brockton, Mass., 4s,	35,000 00	36,150 00	35,000 00
of Cleveland, Ohio, 4½s,	219,000 00	221,190 00	219,000 00
of Cleveland, Ohio, 5s,	200,000 00	205,000 00	200,000 00
of Chelsea, Mass., 4s,	109,000 00	110,090 00	109,000 00
of Chicago, Ill., 7s,	5,000 00	5,300 00	5,000 00
of Chicopee, Mass., 4s,	21,000 00	21,000 00	21,000 00

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Boston Five Cents Savings Bank — Continued.

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Columbus, Ohio, 4s,	$70,000 00	$70,350 00	$70,000 00*
of Dayton, Ohio, 6s,	5,000 00	5,050 00	5,000 00*
of Detroit, Mich., 7s,	21,000 00	23,100 00	21,000 00
of East Saginaw, Mich., 5s,	8,000 00	8,120 00	8,000 00
of Fort Wayne, Ind., 6s,	6,000 00	6,240 00	6,000 00
of Haverhill, Mass., 4s,	50,000 00	52,500 00	50,000 00
of Indianapolis, Ind., 4s,	248,000 00	254,200 00	248,000 00
of Keene, N. H., 4s.,	73,000 00	73,730 00	73,000 00
of Lynn, Mass., 4s,	91,000 00	91,682 50	91,000 00
of Malden, Mass., 4s,	10,000 00	10,100 00	10,000 00
of Milwaukee, Wis., 4s,	54,000 00	55,080 00	54,000 00
of Milwaukee, Wis., 5s,	241,000 00	251,845 00	241,000 00
of Salem, Mass., 5s,	100,000 00	105,000 00	100,000 00
of So. Norwalk, Conn., 4s,	29,000 00	29,290 00	29,000 00
Town of Beverly, Mass., 4s,	21,000 00	21,630 00	21,000 00
of Brookline, Mass., 5s,	50,000 00	50,000 00	50,000 00
of Danvers, Mass., 5s,	63,000 00	65,520 00	63,000 00
of Melrose, Mass., 4s,	40,000 00	42,000 00	40,000 00
of No. Attleboro', Mass. (Fire Dist.), 4s,	72,000 00	73,440 00	72,000 00
of North Easton, Mass. (Village Dist.), 4s,	47,000 00	47,470 00	47,000 00
of Norwich, Conn., 4s,	60,000 00	61,200 00	60,000 00
of Spencer, Mass., 4s,	5,000 00	5,150 00	5,000 00
of Walpole, Mass., 4s,	24,000 00	24,000 00	24,000 00
County of Carroll, N. H., 4s,	12,500 00	12,750 00	12,500 00
Commonwealth of Mass. 3s,	80,000 00	80,000 00	80,000 00
District of Columbia 5s,	65,000 00	66,650 00	65,000 00
	$3,070,651 50	$3,158,088 93	$3,070,651 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	$28,250 00	$25,000 00
274	Blackstone N'l Bank, Boston,	27,400	23,838 00	27,400 00
234	Boston Nat'l Bank, Boston,	23,400	21,879 00	23,400 00
130	Boylston Nat'l Bank, Boston,	13,000	16,250 00	13,000 00
330	Columbian N'l Bank, Boston,	33,000	31,020 00	33,000 00
100	Continental N'l Bank, Boston,	10,000	9,800 00	10,000 00
250	First National Bank, Boston,	25,000	56,750 00	25,000 00
100	Freeman's N'l Bank, Boston,	10,000	8,500 00	10,000 00
350	Globe National Bank, Boston,	35,000	28,700 00	35,000 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.
100	Hamilton Nat'l Bank, Boston, .	$10,000	$10,100 00	$10,000 00
223	Howard Nat'l Bank, Boston, .	22,300	19,178 00	22,300 00
47	Merchants' N'l Bank, Boston, .	4,700	6,439 00	4,700 00
168	N'l B'k of Commerce, Boston, .	16,800	17,976 00	16,800 00
280	National Bank of the Commonwealth, Boston, . .	28,000	38,080 00	28,000 00
108	N'l B'k of Redemption, Boston,	10,800	12,204 00	10,800 00
150	N'l B'k of the Republic, Boston,	15,000	20,400 00	15,000 00
202	National City Bank, Boston, .	20,200	15,756 00	20,200 00
100	National Eagle Bank, Boston, .	10,000	6,800 00	10,000 00
101	Nat'l Exchange Bank, Boston,	10,100	11,918 00	10,100 00
325	N'l Hide & Leather B'k, Boston,	32,500	32,825 00	32,500 00
225	National Revere Bank, Boston,	22,500	17,550 00	22,500 00
200	Nat'l Rockland Bank, Boston, .	20,000	27,400 00	20,000 00
50	Nat'l Union Bank, Boston, .	5,000	6,450 00	5,000 00
96	Nat'l Webster Bank, Boston, .	9,600	9,216 00	9,600 00
297	North National Bank, Boston, .	29,700	29,700 00	29,700 00
515	Second National Bank, Boston,	51,500	89,095 00	51,500 00
216	Shawmut Nat'l Bank, Boston, .	21,600	22,680 00	21,600 00
161	State National Bank, Boston, .	16,100	16,422 00	16,100 00
150	Suffolk National Bank, Boston,	15,000	15,600 00	15,000 00
71	Third National Bank, Boston, .	7,100	6,106 00	7,100 00
200	Tremont Nat'l Bank, Boston, .	20,000	17,000 00	20,000 00
150	Washington N'l B'k, Boston, .	15,000	15,000 00	15,000 00
380	Winthrop Nat'l Bank, Boston,	38,000	48,640 00	38,000 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
		$668,300	$760,322 00	$668,300 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 5s, . .	$300,000	$313,500 00	$300,000 00
Boston, Clinton & Fitchburg R.R. 5s,	6,000	6,120 00	6,000 00
Boston & Maine R.R. 4s, . . .	300,000	301,000 00	300,000 00
Boston & Maine R.R. 4½s, . .	50,000	52,250 00	50,000 00
Eastern R.R. 6s, ...	69,685	80,387 83	69,685 00
Manchester & Lawrence R.R. 4s, .	174,000	176,610 00	174,000 00
Old Colony R.R. 4s, . . .	100,000	104,000 00	100,000 00
	$999,685	$1,033,867 83	$999,685 00

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Federal Reserve Bank of St. Louis

Boston Five Cents Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$781,661 42	2½ per cent.	$135,000 00	4⅜ per cent.	$2,500 00	5⅜ per cent.
60,300 00	3⅝ "	1,148,550 00	4¾ "	1,372,499 50	5½ "
4,657,000 00	4 "	200,000 00	4⅞ "	125,700 00	5¾ "
400,000 00	4⅛ "	13,000 00	4 9/10 "	1,628,415 00	6 "
2,316,500 00	4¼ "	3,144,471 29	5 "	54,000 00	6¼ "
316,000 00	4⅜ "	4,800 00	5⅛ "	29,400 00	6½ "
2,484,900 00	4½ "	281,300 00	5¼ "	9,520 00	7 "

Amount invested in real estate for banking purposes,		$195,000 00
Estimated value of the same,		225,000 00
Assessed value of the same,		293,500 00
Number of loans which are of an amount not exceeding $3,000 each,	485	
Aggregate amount of the same,		873,376 29
Total number of loans upon real estate,	936	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		1,044,110 40
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, 1896,	2 per cent., $404,078 43 2 per cent., 408,563 47	812,641 90
Number of accounts opened during the year ending Oct. 31, 1896,	15,814	
Number of accounts closed during the year ending Oct. 31, 1896,	11,786	
Total number of open accounts Oct. 31, 1896,	146,260	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		69,235 82
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		5,892,485 48
Number of same,	134,730	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		6,082,139 07
Number of same,	109,275	
Date of examination by commissioners: November 16 and 17.		

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BOSTON PENNY SAVINGS BANK — BOSTON.

Incorporated April 6, 1864. Present number of corporators, 96.

ASA H. CATON, *President.* HENRY R. REYNOLDS, *Treasurer.*
LEWIS M. CLARK, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOHN SWEETSER, WILLIAM A. RUST,
JOHN A. PRAY, THOMAS N. HART,
DEXTER N. RICHARDS, ASA H. CATON,
JOHN REYNOLDS.

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

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$50,000 00	Deposits,	$1,823,478 15
Bank stock as per schedule,	78,160 50	Guaranty fund,	61,500 00
Loans on bank stock,	5,500 00	Interest account,	12,722 47
Railroad bonds as per schedule,	50,000 00		
Real estate (for banking purposes),	125,000 00		
Loans on real estate,	1,056,597 33		
Loans on personal security,	495,000 00		
Deposits in banks, on interest,	29,092 16		
Expense account,	863 78		
Cash on hand,	7,486 85		
	$1,897,700 62		$1,897,700 62

Cash on Deposit in Banks, amount in each: —

Mount Vernon National Bank, Boston,	$21,841 53
National Bank of the Commonwealth, Boston,	7,250 63

Loans on Bank Stock, amount on each: —

5 shares Mechanics' National Bank, Boston,	$500 00
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	$53,000 00	$50,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
42	Atlantic Nat'l Bank, Boston, .	$4,200	$4,578 00	$6,384 00
50	Atlas National Bank, Boston, .	5,000	5,700 00	6,300 00
50	Boston Nat'l Bank, Boston, .	5,000	4,481 25	6,050 00
150	Everett Nat'l Bank, Boston, .	15,000	12,000 00	15,000 00
50	Howard Nat'l Bank, Boston, .	5,000	4,425 00	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	3,625 00	3,600 00
37	N'l B'k of Commerce, Boston,	3,700	4,162 50	4,662 00
50	N'l B'k of No. America, Boston,	5,000	4,843 75	5,525 00
100	N'l Hide & Leather B'k, Boston,	10,000	10,600 00	11,550 00
32	N'l Webster Bank, Boston, .	3,200	3,160 00	3,632 00
11	State National Bank, Boston, .	1,100	1,174 25	1,402 50
20	Tremont Nat'l Bank, Boston, .	2,000	1,685 00	2,480 00
		$66,700	$65,434 75	$78,160 50

Detailed Statement of Railroad Bonds.

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

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$29,092 16	2 per cent.	$25 000 00	5⅛ per cent.	$185,900 00	6 per cent.
107,400 00	4½ "	25,000 00	5¼ "	3,000 00	7 "
1,068,697 33	5 "	142,100 00	5½ "		

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Boston Penny Savings Bank — Concluded.

Amount invested in real estate for banking purposes,		$125,000 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, 1896,		4,236 44
Number of loans which are of an amount not exceeding $3,000 each,	77	
Aggregate amount of the same,		134,297 33
Total number of loans upon real estate,	212	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		84,160 60
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, 1896,	2 per cent., $32,400 72 2 per cent., 33,606 79	66,007 51
Number of accounts opened during the year ending Oct. 31, 1896,	2,246	
Number of accounts closed during the year ending Oct. 31, 1896,	1,538	
Total number of open accounts Oct. 31, 1896,	8,170	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		8,179 10
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		488,786 16
Number of same,	12,809	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		409,902 43
Number of same,	8,257	

Date of examination by commissioner: March 6.

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ederal Reserve Bank of St. Louis

BRAINTREE SAVINGS BANK — SOUTH BRAINTREE.

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

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

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

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

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$24,000 00	Deposits,	$245,789 91
Bank stock as per schedule,	28,800 00	Guaranty fund,	7,049 20
Railroad bonds as per schedule,	63,000 00	Interest account,	10,044 16
Loans on real estate,	137,478 00		
Loans on personal security,	180 00		
Deposits in banks, on interest,	8,316 95		
Expense account,	45 72		
Premium account,	68 75		
Cash on hand,	993 85		
	$262,883 27		$262,883 27

Cash on Deposit in Bank: —

Shawmut National Bank, Boston, ... $8,316 95

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	$5,000	$5,250 00	$5,000 00
of New Bedford, Mass., 5s,	3,000	3,120 00	3,000 00
of Worcester, Mass., 4½s,	2,000	2,120 00	2,000 00
Town of Braintree, Mass., 4s,	5,000	5,150 00	5,000 00
of Brookline, Mass., 5s,	3,000	3,120 00	3,000 00
of Chatham, Mass., 4½s,	1,000	1,035 00	1,000 00
County of Aroostook, Me., 4½s,	5,000	5,250 00	5,000 00*
	$24,000	$25,045 00	$24,000 00

* A legal investment when made.

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Braintree Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	Blackstone N'l Bank, Boston, .	$2,000	$1,720 00	$2,000 00
18	Freeman's N'l Bank, Boston, .	1,800	1,530 00	1,800 00
5	Globe National Bank, Boston, .	500	415 00	500 00
20	Manufacturers' N'l B'k, Boston,	2,000	2,000 00	2,000 00
7	Merchants' N'l Bank, Boston, .	700	1,015 00	700 00
28	Mt. Vernon N'l Bank, Boston,	2,800	2,912 00	2,800 00
10	N'l B'k of No. America, Boston,	1,000	970 00	1,000 00
8	Nat'l Exchange Bank, Boston,	800	976 00	800 00
10	N'l Hide & Leather B'k, Boston,	1,000	1,050 00	1,000 00
45	Shawmut Nat'l Bank, Boston, .	4,500	4,860 00	4,500 00
25	Shoe & Leather N'l B'k, Boston,	2,500	2,150 00	2,500 00
15	State National Bank, Boston, .	1,500	1,590 00	1,500 00
17	Tremont Nat'l Bank, Boston, .	1,700	1,428 00	1,700 00
8	Winthrop Nat'l Bank, Boston,	800	1,040 00	800 00
25	Brockton N'l Bank, Brockton, .	2,500	2,875 00	2,500 00
16	Union Market National Bank, Watertown, ...	1,600	2,000 00	1,600 00
11	Union Nat'l Bank, Weymouth,	1,100	1,210 00	1,100 00
		$28,800	$29,741 00	$28,800 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s, . . .	$5,000	$5,115 00	$5,000 00
Fitchburg R.R. 4s, ...	5,000	4,950 00	5,000 00
Fitchburg R.R. 4½s, . . .	2,000	2,000 00	2,000 00
Fitchburg R.R. 5s, ...	3,000	3,135 00	3,000 00
Maine Central R.R. 4s, . . .	2,000	2,000 00	2,000 00
Maine Central R.R. 4½s, . . .	3,000	3,180 00	3,000 00
Newport & Richford R.R. 5s, . .	5,000	5,250 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	10,300 00	10,000 00
Penobscot Shore Line R.R. 4s, .	3,000	2,970 00	3,000 00
Portland & Ogdensburg R.R. 6s, .	5,000	5,350 00	5,000 00
Upper Coos R.R. 4½s, . . .	5,000	5,250 00	5,000 00
Vermont & Massachusetts R.R. 5s, .	5,000	5,300 00	5,000 00
Worcester, Nashua & Roch. R.R. 4s,	5,000	5,100 00	5,000 00
	$63,000	$64,900 00	$63,000 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.
$8,316 95 63,900 00	2½ per cent. 5 "	$72,358 00	6 per cent.	$1,400 00	7 per cent.

Number of loans which are of an amount not exceeding $3,000 each,	134	
Aggregate amount of the same,		$135,278 00
Total number of loans upon real estate,	139	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		12,411 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, 1896,	2 per cent., $4,414 86 2 per cent., 4,554 17	8,969 03
Number of accounts opened during the year ending Oct. 31, 1896,	159	
Number of accounts closed during the year ending Oct. 31, 1896,	105	
Total number of open accounts Oct. 31, 1896,	870	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		837 77
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		54,093 51
Number of same,	983	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		47,683 77
Number of same,	690	
Date of examination by commissioner: April 10.		

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BRIDGEWATER SAVINGS BANK—BRIDGEWATER.

Incorporated March 19, 1872. Present number of corporators, 21.

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, SAMUEL P. GATES,
HOSEA KINGMAN, JOHN H. FAIRBANKS,
PAUL O. CLARK.

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, 1896.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$60,000 00	Deposits,	$533,095 43
Bank stock, as per schedule,	56,716 75	Guaranty fund,	25,900 00
Railroad bonds, as per schedule,	86,000 00	Interest account,	3,013 49
Real estate (for banking purposes),	5,450 00	Profit and loss account,	863 69
Real estate by foreclosure,	10,000 00	Suspense account,	56 00
Loans on real estate,	242,260 13		
Loans on personal security,	95,330 79		
Loans on depositors' books,	150 00		
Deposits in banks, not on interest,	298 02		
Expense account,	92 12		
Cash on hand,	6,630 80		
	$562,928 61		$562,928 61

Cash on Deposit in Bank:—

First National Bank, Boston, ... $298 02

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Bridgewater Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 5s,	$5,000	$5,550 00	$5,000 00
of Chicago, Ill., 4s,	5,000	5,050 00	5,000 00
of Cleveland, Ohio, 5s,	5,000	5,250 00	5,000 00
of Dayton, Ohio, 5s,	5,000	5,550 00	5,000 00*
of Fall River, Mass., 6s,	4,000	4,720 00	4,000 00
of Kansas City, Mo., 4½s,	5,000	5,350 00	5,000 00
of Lewiston, Me., 5s,	5,000	5,825 00	5,000 00
of Milwaukee, Wis., 5s,	15,000	16,595 00	15,000 00
of Saginaw, Mich., 5s,	1,000	1,070 00	1,000 00
of Springfield, Ohio, 5s,	5,000	5,575 00	5,000 00
County of Aroostook, Me., 4½s,	5,000	5,250 00	5,000 00*
	$60,000	$65,785 00	$60,000 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	$1,365 00	$1,300 00
50	Blackstone N'l Bank, Boston,	5,000	4,300 00	5,000 00
44	Boylston Nat'l Bank, Boston,	4,400	5,456 00	5,546 75
10	Faneuil Hall N'l B'k, Boston,	1,000	1,270 00	1,000 00
40	Fourth Nat'l Bank, Boston,	4,000	4,800 00	4,000 00
20	Freeman's N'l Bank, Boston,	2,000	1,700 00	2,000 00
10	Globe National Bank, Boston,	1,000	830 00	1,000 00
20	Howard Nat'l Bank, Boston,	2,000	1,700 00	2,000 00
10	Merchants' N'l Bank, Boston,	1,000	1,450 00	1,000 00
30	N'l B'k of No. America, Boston,	3,000	2,910 00	3,000 00
30	N'l B'k of Redemption, Boston,	3,000	3,450 00	3,000 00
20	National Eagle Bank, Boston,	2,000	1,400 00	2,000 00
6	National Security B'k, Boston,	600	1,380 00	600 00
20	Nat'l Rockland Bank, Boston,	2,000	2,800 00	2,770 00
30	North National Bank, Boston,	3,000	3,000 00	3,000 00
24	Shawmut Nat'l Bank, Boston,	2,400	2,592 00	2,400 00
10	South End N'l Bank, Boston,	1,000	600 00	1,000 00
30	State National Bank, Boston,	3,000	3,180 00	3,000 00
10	Washington N'l Bank, Boston,	1,000	1,010 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	3,630 00	2,200 00
25	Blue Hill N'l Bank, Milton,	2,500	2,750 00	2,500 00
8	Plymouth N'l B'k, Plymouth,	800	840 00	800 00
36	Bristol Co. N'l Bank, Taunton,	3,600	4,500 00	3,600 00
		$54,800	$60,363 00	$56,716 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	$11,400 00	$10,000 00
Boston, Revere Beach & Lynn R.R. 6s,	3,000	3,000 00	3,000 00
Fitchburg R R. 4s,	5,000	4,950 00	5,000 00
Fitchburg R.R. 4½s,	4,000	4,220 00	4,000 00
Fitchburg R.R. 5s,	11,000	11,390 00	11,000 00
Fitchburg R.R. 6s,	5,000	5,050 00	5,000 00
Maine Central R R. 7s,	20,000	26,800 00	20,000 00
Old Colony R.R. 4s,	10,000	10,300 00	10,000 00
Old Colony R.R. 4½s,	5,000	5,200 00	5,000 00
Old Colony R.R. 6s,	3,000	3,003 00	3,000 00
Portland & Ogdensburg R.R. 6s,	5,000	5,350 00	5,000 00
Upper Coos R.R. 4½s,	5,000	5,250 00	5,000 00
	$86,000	$95,913 00	$86,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$265 79	0 per cent.	$12,600 00	5½ per cent.	$1,300 00	7 per cent.
33,000 00	4½ "	202,625 13	6 "	200 00	8 "
87,750 00	5 "				

Amount invested in real estate for banking purposes,		$5,450 00
Estimated value of the same,		5,450 00
Assessed value of the same,		6,000 00
Net income received from same during year ending Oct. 31, 1896,		66 33
Value, by books, of other real estate held or owned by foreclosure or otherwise,		10,000 00
Assessed value of the same,		5,300 00
Net income received from same during year ending Oct. 31, 1896,		631 41
Number of loans which are of an amount not exceeding $3,000 each,	191	
Aggregate amount of the same,		177,540 92
Total number of loans upon real estate,	162	
Amount of investments from which no income is received,		965 79
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		28,682 77
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, 1896,	2 per cent., $9,953 46 2 per cent., 10,055 19	$20,008 65
Number of accounts opened during the year ending Oct. 31, 1896,	184	
Number of accounts closed during the year ending Oct. 31, 1896,	143	
Total number of open accounts Oct. 31, 1896,	1,788	

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Bridgewater Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		$1,878 53
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		101,897 99
Number of same,	1,304	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		105,047 50
Number of same,	1,461	

Date of examination by commissioner: May 8.

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

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

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

Names of committee charged with the investment of its funds:

N. WARREN SANBORN, GRANVILLE A. FULLER,
BENJ. M. FISKE, WEBSTER F. WARREN,
FRANK G. NEWHALL.

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, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$59,020 00	Deposits,	$647,171 05
Bank stock as per schedule,	33,935 00	Guaranty fund,	16,400 00
Railroad bonds as per schedule,	157,018 75	Interest account,	10,466 41
Loans on real estate,	405,510 00	Profit and loss account,	6,013 53
Loans on personal security,	7,000 00	Uncompleted mortgage loans,	5,896 00
Deposits in banks, on interest,	17,540 63		
Expense account,	1,122 45		
Furniture and fixtures,	500 00		
Suspense account,	33 95		
Cash on hand,	4,266 21		
	$685,946 99		$685,946 99

Cash on Deposit in Bank: —

National Market Bank of Brighton, Boston, ... $17,540 63

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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	$5,250 00	$5,000 00
of Bridgeport, Conn., 4s,	5,000	5,150 00	5,000 00
of Brockton, Mass., 4s,	8,000	8,040 00	8,000 00
of Chelsea, Mass., 4s,	2,000	2,060 00	2,000 00
of Chicago, Ill., 4s,	10,000	10,000 00	10,000 00
of Cleveland, Ohio, 5s,	3,000	3,180 00	3,000 00
of Cleveland, Ohio, 6s,	1,000	1,020 00	1,020 00
of Everett, Mass , 4s,	5,000	5,150 00	5,000 00
of Lynn, Mass., 4s,	6,000	6,060 00	6,000 00
of Chicopee, Mass., 4s,	5,000	5,150 00	5,000 00
Town of Winchester, Mass., 4s,	4,000	4,020 00	4,000 00
County of Aroostook, Me., 4½s,	5,000	5,350 00	5,000 00*
	$59,000	$60,430 00	$59,020 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
8	Blackstone N'l Bank, Boston,	$800	$720 00	$800 00
12	Boylston Nat'l Bank, Boston,	1,200	1,500 00	1,200 00
5	Central Nat'l Bank, Boston,	500	585 00	500 00
10	Columbian N'l Bank, Boston,	1,000	960 00	1,000 00
15	Eliot Nat'l Bank, Boston,	1,500	1,800 00	1,500 00
19	Everett Nat'l Bank, Boston,	1,900	1,520 00	1,900 00
23	Freeman's Nat'l Bank, Boston,	2,300	2,070 00	2,300 00
10	Howard Nat'l Bank, Boston,	1,000	880 00	1,000 00
25	Lincoln Nat'l Bank, Boston,	2,500	1,870 00	2,500 00
10	Merchants' N'l Bank, Boston,	1,000	1,450 00	1,000 00
30	Metropolitan N'l B'k, Boston,	3,000	2,700 00	3,000 00
15	N'l Hide & Leather B'k, Boston,	1,500	1,571 00	1,500 00
30	N'l Market Bank, Brighton,	3,000	3,000 00	3,000 00
5	National Revere Bank, Boston,	500	400 00	500 00
13	Nat'l Webster Bank, Boston,	1,300	1,300 00	1,300 00
18	Old Boston Nat'l Bank, Boston,	1,800	1,926 00	1,800 00
21	Shawmut Nat'l Bank, Boston,	2,100	2,268 00	2,100 00
13	Shoe & Leather N'l B'k, Boston,	1,300	1,170 00	1,300 00
10	State National Bank, Boston,	1,000	1,060 00	1,000 00
6	Suffolk Nat'l Bank, Boston,	600	642 00	600 00
22	Third Nat'l Bank, Boston,	2,200	1,947 00	2,035 00
12	Tremont Nat'l Bank, Boston,	1,200	1,020 00	1,200 00
5	First National Bank, Lynn,	500	650 00	500 00
4	Union Market N'l B'k, Watertown,	400	400 00	400 00
		$34,100	$33,409 00	$33,935 00

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Brighton Five Cents Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s,	$10,000	$10,400 00	$10,000 00
Boston & Lowell R.R. 4s,	27,000	27,950 00	27,000 00
Boston & Maine R.R. 4s,	7,000	7,070 00	7,000 00
Boston, Winthrop & Shore R.R. 5s,	3,000	3,270 00	3,000 00
Concord & Montreal R.R 4s,	10,000	10,100 00	9,997 50
Fitchburg R R. 4s,	4,000	4,000 00	3,990 00
Fitchburg R.R. 4½s,	4,000	4,200 00	4,000 00
Fitchburg R.R. 5s,	18,000	18,870 00	18,000 00
Fitchburg R.R. 6s,	3,000	3,010 00	3,000 00
Maine Central R.R. 4s,	16,000	16,000 00	16,000 00
Maine Central R.R. 5s,	1,500	1,635 00	1,500 00
Maine Central R.R. 7s,	11,000	13,170 00	11,000 00
N. Y., Providence & Boston R.R. 7s,	3,000	3,120 00	3,000 00
Old Colony R.R. 4s,	9,000	9,450 00	9,000 00
Old Colony R.R. 4½s,	5,000	5,035 25	5,031 25
Portland & Ogdensburg R.R. 6s,	5,000	5,350 00	5,000 00
Portsmouth, Great Falls & Conway R.R. 4½s,	10,000	10,900 00	10,000 00
Salem & Lowell R.R. 6s,	500	515 00	500 00
St. Johnsbury & Lake Champlain R.R. 5s,	10,000	11,700 00	10,000 00
	$157,000	$165,745 25	$157,018 75

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$17,540 63	2 per cent.	$54,000 00	5½ per cent.	$100 00	8 per cent.
204,800 00	5 "	153,610 00	6 "		

Number of loans which are of an amount not exceeding $3,000 each,	139	
Aggregate amount of the same,		$195,810 00
Total number of loans upon real estate,	167	
Gross amount of interest or profits received or earned, as per books, during the year ending Oct. 31, 1896,		32,045 75
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, 1896,	2 per cent., $11,147 13 2 per cent., 11,844 17	22,991 30
Number of accounts opened during the year ending Oct. 31, 1896,	536	
Number of accounts closed during the year ending Oct. 31, 1896,	263	
Total number of open accounts Oct. 31, 1896,	3,182	

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Federal Reserve Bank of St. Louis

Brighton Five Cents Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		$2,748 62
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		169,728 20
Number of same,	4,104	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		144,161 89
Number of same,	2,429	

Date of examination by commissioner: March 23.

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Federal Reserve Bank of St. Louis

BRISTOL COUNTY SAVINGS BANK — TAUNTON.

Incorporated March 2, 1846. Present number of corporators, 77.

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

Names of committee charged with the investment of its funds:

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

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

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$1,170,000 00	Deposits,	$4,320,283 58
Loans on public funds,	50,000 00	Guaranty fund,	197,100 00
Bank stock as per schedule,	358,000 00	Interest account,	27,632 93
Loans on bank stock,	1,125 00	Profit and loss account,	2,682 12
Railroad bonds as per schedule,	570,000 00		
Railroad notes,	50,000 00		
Real estate (for banking purposes),	25,000 00		
Real estate by foreclosure,	1,525 00		
Loans on real estate,	1,193,515 00		
Loans on personal security,	877,315 00		
Loans to counties, cities or towns (notes),	192,000 00		
Deposits in banks, on interest,	56,300 98		
Expense account,	629 11		
Cash on hand,	2,288 54		
	$4,547,698 63		$4,547,698 63

Cash on Deposit in Banks, amount in each: —

National Bank of Redemption, Boston,	$375 52
National Exchange Bank, Boston,	5,191 02
Pynchon National Bank, Springfield,	40,000 00
Bristol County National Bank, Taunton,	10,734 44

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Federal Reserve Bank of St. Louis

Bristol County Savings Bank — Continued.

Loans on Public Funds, amount on each: —

$19,000 Fitchburg, Mass., 4s,	
$8,000 Medford, Mass., 4s,	
$14,000 Newton, Mass., 4s,	$50,000 00
$10,000 Cambridge, Mass., 4s,	

Loans on Bank Stock, amount on each: —

5 shares Merchants' National Bank, New Bedford,	
5 shares First National Bank, New Bedford,	
3 shares National Bank of Commerce, New Bedford,	$900 00
2 shares Mechanics' National Bank, New Bedford,	
9 shares Bristol County National Bank, Taunton,	225 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	$50,000	$50,000 00	$50,000 00
of Brockton, Mass., 4s,	30,000	51,750 00	30,000 00
of Brockton, Mass., 5s,	20,000		20,000 00
of Chelsea, Mass., 4s,	50,000	51,000 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	52,000 00	50,000 00
of Dover, N. H., 6s,	10,000	10,000 00	10,000 00
of Gloucester, Mass., 4s,	25,000	25,250 00	25,000 00
of Haverhill, Mass., 4s,	50,000	52,000 00	50,000 00
of Holyoke, Mass., 4s,	50,000	51,000 00	50,000 00
of Kansas City, Mo., 4s,	25,000	25,000 00	25,000 00
of Lynn, Mass., 4s,	20,000	20,200 00	20,000 00
of Malden, Mass., 4s,	50,000	51,000 00	50,000 00
of Manchester, N. H., 4s,	25,000	25,750 00	25,000 00
of Minneapolis, Minn., 4s,	25,000	25,000 00	25,000 00
of New Bedford, Mass., 4s,	35,000	52,500 00	35,000 00
of New Bedford, Mass., 5s,	15,000		15,000 00
of New London, Conn., 4s,	30,000	30,600 00	30,000 00
of Newport, R. I., 4s,	10,000	10,100 00	10,000 00
of Newton, Mass., 4s,	50,000	52,000 00	50,000 00
of Pawtucket, R. I., 4s,	20,000	20,000 00	20,000 00*
of Providence, R. I., 5s,	50,000	52,250 00	50,000 00
of Somerville, Mass., 4s,	20,000	20,200 00	20,000 00
of Springfield, Ohio, 4½s,	20,000	21,000 00	20,000 00
of Taunton, Mass., 4s,	50,000	50,000 00	50,000 00
of Woonsocket, R. I., 4s,	50,000	50,000 00	50,000 00
Town of Cranston, R. I., 4s,	50,000	50,000 00	50,000 00
of Rockland, Mass., 4s,	20,000	20,200 00	20,000 00
United States 4s,	50,000	58,000 00	50,000 00
	$1,170,000	$1,196,800 00	$1,170,000 00

* Legal investments when made.

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Federal Reserve Bank of St. Louis

Bristol County Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Atlantic Nat'l Bank, Boston, .	$10,000	$10,900 00	$10,000 00
100	Atlas National Bank, Boston, .	10,000	11,300 00	10,000 00
100	Boston National Bank, Boston,	10,000	8,800 00	10,000 00
50	Boylston Nat'l Bank, Boston, .	5,000	6,150 00	5,000 00
50	Columbian N'l Bank, Boston, .	5,000	4,750 00	5,000 00
25	Eliot National Bank, Boston, .	2,500	2,950 00	2,500 00
100	Everett Nat'l Bank, Boston, .	10,000	7,800 00	10,000 00
100	Faneuil Hall N'l Bank, 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 N'l Bank, Boston, .	5,000	4,300 00	5,000 00
100	Hamilton Nat'l Bank, Boston, .	10,000	10,000 00	10,000 00
100	Howard Nat'l Bank, Boston, .	10,000	8,700 00	10,000 00
150	Merchants' N'l Bank, Boston, .	15,000	21,750 00	23,000 00
100	Metropolitan N'l B'k, Boston, .	10,000	8,900 00	10,000 00
50	Mt. Vernon N'l Bank, Boston,	5,000	5,150 00	5,000 00
100	N'l B'k of Commerce, Boston,	10,000	10,500 00	10,000 00
50	N'l B'k of No. America, Boston,	5,000	4,850 00	5,000 00
150	N'l B'k of Redemption, Boston,	15,000	17,400 00	15,000 00
100	N'l B'k of the Republic, Boston,	10,000	13,800 00	10,000 00
100	National Eagle Bank, Boston, .	10,000	7,000 00	10,000 00
100	Nat'l Exchange Bank, Boston,	10,000	12,300 00	10,000 00
100	N'l Hide & Leather B'k, Boston,	10,000	10,400 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	12,900 00	10,000 00
100	North National Bank, Boston, .	10,000	10,000 00	10,000 00
100	Peoples' Nat'l Bank, Boston, .	10,000	13,600 00	10,000 00
100	Second National Bank, Boston,	10,000	17,400 00	15,000 00
50	Shawmut Nat'l Bank, Boston, .	5,000	5,350 00	5,000 00
100	State National Bank, Boston, .	10,000	10,500 00	10,000 00
25	Tremont Nat'l Bank, Boston, .	2,500	2,150 00	2,500 00
100	Washington N'l Bank, Boston,	10,000	10,000 00	10,000 00
50	First National Bank, Chelsea, .	5,000	5,300 00	5,000 00
30	First National Bank, Easton, .	3,000	4,200 00	3,000 00
100	Bristol Co. N'l Bank, Taunton,	10,000	12,500 00	10,000 00
150	Machinists' N'l Bank, Taunton,	15,000	23,200 00	22,000 00
150	Taunton Nat'l Bank, Taunton,	15,000	21,700 00	15,000 00
100	Third Nat'l Bank, Springfield,	10,000	18,000 00	10,000 00
		$328,000	$397,300 00	$358,000 00

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Federal Reserve Bank of St. Louis

Bristol County Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	$50,000	$55,000 00	$50,000 00
Boston & Lowell R.R. 4s,	50,000	50,500 00	50,000 00
Boston & Maine R.R. 4s,	50,000	51,000 00	50,000 00
Boston & Providence R R. 4s,	50,000	52,000 00	50,000 00
Boston, Revere Beach & Lynn R R. 6s,	15,000	15,000 00	15,000 00
Concord & Montreal R.R. 4s,	50,000	50,200 00	50,000 00
Fitchburg R.R. 5s,	60,000	63,600 00	60,000 00
Maine Central R.R. 4½s,	25,000	26,000 00	25,000 00
Old Colony R R. 4s,	150,000	153,000 00	150,000 00
Vermont & Massachusetts R.R. 5s,	20,000	20,800 00	20,000 00
Worcester, Nashua & Roch. R.R. 4s,	50,000	50,000 00	50,000 00
	$570,000	$587,100 00	$570,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$10,734 44	1½ per cent.	$196,500 00	4½ per cent.	$28,000 00	5¼ per cent.
5,566 54	2 "	219,000 00	4¾ "	140,410 00	5½ "
60,000 00	3¾ "	75,000 00	4⅞ "	822,645 00	6 "
70,000 00	4 "	429,500 00	5 "	25,000 00	6¼ "
50,000 00	4⅛ "	25,000 00	5⅛ "	36,700 00	6½ "
226,200 00	4¼ "				

Amount invested in real estate for banking purposes,	$25,000 00
Estimated value of the same,	30,000 00
Assessed value of the same,	30,200 00
Net income received from same during year ending Oct. 31, 1896,	750 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	1,525 00
Assessed value of the same,	1,500 00
Net income received from same during year ending Oct. 31, 1896,	100 00
Number of loans which are of an amount not exceeding $3,000 each,	682
Aggregate amount of the same,	615,735 00
Total number of loans upon real estate,	723
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,	209,542 09

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

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Federal Reserve Bank of St. Louis

Bristol County Savings Bank — Concluded.

Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1896,	2 per cent., $82,054 52 2 per cent., 83,201 48	$165,256 00
Number of accounts opened during the year ending Oct. 31, 1896,	1,228	
Number of accounts closed during the year ending Oct. 31, 1896,	1,018	
Total number of open accounts Oct. 31, 1896,	10,828	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		8,630 61
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		620,279 80
Number of same,	8,248	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		686,890 95
Number of same,	8,036	

Date of examination by commissioner: May 29.

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Federal Reserve Bank of St. Louis

BROADWAY SAVINGS BANK—LAWRENCE.

Incorporated March 9, 1872. Present number of corporators, 23.

ALFRED A. LAMPREY, *President.* GILBERT E. HOOD, *Treasurer.*
GILBERT E. HOOD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

A. A. LAMPREY, A. A. CURRIER,
W. F. RUTTER, J. W. HIGGINS.

Open for business every business day except Saturdays, 9 A M. to 1 P.M.; Saturdays, 9 A M. to 12 M.; 2 to 3 P.M.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$191,500 00	Deposits,	$1,526,546 72
Loans on public funds,	10,000 00	Guaranty fund,	57,400 00
Bank stock as per schedule,	119,000 00	Interest account,	29,831 40
Loans on bank stock,	76,650 00	Profit and loss account,	20,627 83
Railroad bonds as per schedule,	246,000 00		
Loans on real estate,	598,785 00		
Loans on personal security,	354,750 00		
Loans on depositors' books,	2,000 00		
Deposits in banks, on interest,	33,937 99		
Cash on hand,	1,782 96		
	$1,634,405 95		$1,634,405 95

Cash on Deposit in Banks, amount in each:—

Lawrence National Bank, Lawrence,	$13,937 99
Arlington National Bank, Lawrence,	20,000 00

Loan on Public Funds:—

$10,150 City of Malden, Mass., 4s,	$10,000 00

Loans on Bank Stock, amount on each:—

134 shares Bay State National Bank, Lawrence,	$10,000 00
50 shares Arlington National Bank, Lawrence,	3,500 00
33 shares Arlington National Bank, Lawrence,	4,500 00
12 shares Lawrence National Bank, Lawrence,	
2 shares Lawrence National Bank, Lawrence,	200 00
10 shares Lawrence National Bank, Lawrence,	300 00
29 shares Lawrence National Bank, Lawrence,	1,800 00

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Broadway Savings Bank — Continued.

15 shares Lawrence National Bank, Lawrence,	$500 00
200 shares Broadway National Bank, Boston,	20,000 00
163 shares Hancock National Bank, Boston,	10,000 00
150 shares Mechanics' National Bank, Boston,	14,000 00
35 shares Merchants' National Bank, Lawrence,	3,500 00
6 shares Andover National Bank, Andover,	
100 shares Methuen National Bank, Methuen,	8,000 00
6 shares Methuen National Bank, Methuen,	350 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bay City, Mich., 8s,	$500	$515 00	$500 00
of Chicago, Ill., 4s,	25,000	25,250 00	25,000 00
of Concord, N. H., 4s,	25,000	26,000 00	25,000 00
of East Providence, R. I., 4s,	60,000	60,600 00	60,000 00
of Lynn, Mass., 4s,	15,000	15,600 00	15,000 00
of Marlborough, Mass., 4s,	5,000	5,125 00	5,000 00
of Peoria, Ill., 4½s,	24,000	24,660 00	24,000 00
Town of Ft. Fairfield, Me., 4½s,	14,000	14,280 00	14,000 00
of Methuen, Mass., 4s,	10,000	10,300 00	10,000 00
of Rockport, Mass., 4s,	2,000	2,000 00	2,000 00
of Watertown, Mass., 4s,	1,000	1,010 00	1,000 00
County of Aroostook, Me., 4½s,	10,000	10,500 00	10,000 00*
	$191,500	$195,840 00	$191,500 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	$6,000 00	$5,000 00
50	Everett Nat'l Bank, Boston,	5,000	3,950 00	5,000 00
33	Globe Nat'l Bank, Boston,	3,300	2,739 00	3,300 00
50	Hamilton Nat'l Bank, Boston,	5,000	5,150 00	5,000 00
50	Howard Nat'l Bank, Boston,	5,000	4,250 00	5,000 00
50	Manufacturers' Nat'l Bank, Boston,	5,000	5,000 00	5,000 00
50	Market Nat'l Bank, Boston,	5,000	3,750 00	5,000 00
100	N'l B'k of Commerce, Boston,	10,000	11,100 00	10,000 00
50	N'l B'k of No. America, Boston,	5,000	4,850 00	5,000 00
44	National City Bank, Boston,	4,400	3,300 00	4,400 00
50	National Eagle Bank, Boston,	5,000	3,500 00	5,000 00
15	N'l Hide & Leather B'k, Boston,	1,500	1,575 00	1,500 00
33	Nat'l Webster Bank, Boston,	3,300	3,234 00	3,300 00
76	Shawmut Nat'l Bank, Boston,	7,600	8,208 00	7,600 00

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Broadway Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
66	Shoe & Leather N'l B'k, Boston,	$6,600	$5,676 00	$6,600 00
50	State National Bank, Boston, .	5,000	5,300 00	5,000 00
100	Suffolk Nat'l Bank, Boston, .	10,000	10,700 00	10,000 00
85	Tremont Nat'l Bank, Boston, .	8,500	6,340 00	8,500 00
64	Bay State Nat'l B'k, Lawrence,	4,800	7,680 00	4,800 00
140	Lawrence N'l B'k, Lawrence,	14,000	17,500 00	14,000 00
		$119,000	$119,802 00	$119,000 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 & Lowell R.R. 4s, . .	50,000	50,500 00	50,000 00
Boston & Maine R.R. 4s, . . .	10,000	10,200 00	10,000 00
Boston & Providence R.R. 4s, . .	50,000	51,750 00	50,000 00
Concord & Montreal R.R. 4s, . .	50,000	50,500 00	50,000 00
Fitchburg R.R. 5s, ...	50,000	53,750 00	50,000 00
Old Colony R.R. 4s, . . .	25,000	25,750 00	25,000 00
Salem & Lowell R.R. 6s, . .	1,000	1,030 00	1,000 00
	$246,000	$254,080 00	$246,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$13,937 99	3½ per cent.	$25,000 00	4⅞ per cent.	$10,000 00	5¾ per cent.
20,000 00	4 "	648,335 00	5 "	148,855 00	6 "
35,000 00	4¼ "	20,000 00	5¼ "	445 00	6½ "
45,000 00	4½ "	36,700 00	5½ "	2,850 00	7 "
70,000 00	4¾ "				

Number of loans which are of an amount not exceeding $3,000 each, . 254
Aggregate amount of the same, ... $337,035 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, 1896, ... 75,722 23
Times for the dividends fixed by the by-laws: third Wednesday in April and October.

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Broadway Savings Bank — Concluded.

Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1896,	2 per cent.,	$28,406 09	$57,509 54
	2 per cent.,	29,103 45	
Number of accounts opened during the year ending Oct. 31, 1896,		799	
Number of accounts closed during the year ending Oct. 31, 1896,		738	
Total number of open accounts Oct. 31, 1896,		3,548	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),			5,041 47
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,			350,820 26
Number of same,		4,322	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,			349,514 40
Number of same,		3,005	

Date of examination by commissioner: February 28.

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Federal Reserve Bank of St. Louis

BROCKTON SAVINGS BANK—BROCKTON.

Incorporated March 3, 1881. Present number of corporators, 50.

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

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

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$326,980 00	Deposits,	$2,036,691 13
Bank stock as per schedule,	19,900 00	Guaranty fund,	67,100 00
Railroad bonds as per schedule,	232,000 00	Interest account,	2,195 04
Railroad notes,	25,000 00	Profit and loss account,	10,000 00
Real estate (for banking purposes),	88,000 00	Uncompleted mortgage loans,	6,000 00
Real estate by foreclosure,	2,462 57	Real estate income account (rents),	355 25
Loans on real estate,	998,450 00		
Loans on personal security,	343,250 00		
Deposits in banks, on interest,	66,202 99		
Expense account,	422 54		
Premiums,	10,635 05		
Furniture and fixtures,	5,000 00		
Suspense account,	118 86		
Cash on hand,	3,919 41		
	$2,122,341 42		$2,122,341 42

Cash on Deposit in Banks, amount in each:—

Brockton National Bank, Brockton,	$25,676 86
Home National Bank, Brockton,	30,037 47
Massachusetts Loan and Trust Company, Boston,	10,488 66

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Federal Reserve Bank of St. Louis

Brockton Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Biddeford, Me., 4s,	$1,000	$1,000 00	$1,000 00
of Brockton, Mass., 4s,	152,280	154,622 00	152,280 00
of Brockton, Mass., 5s,	5,700	5,950 00	5,700 00
of Cleveland, Ohio, 5s,	25,000	26,750 00	25,000 00
of Cleveland, Ohio, 6s,	5,000	5,055 00	5,000 00
of Fall River, Mass., 4s,	25,000	26,500 00	25,000 00
of Indianapolis, Ind., 4s,	35,000	35,700 00	35,000 00
of Somerville, Mass., 4s,	21,000	21,365 00	21,000 00
Town of Middleborough, Mass., 4s,	5,000	5,125 00	5,000 00
County of Aroostook, Me., 4½s,	12,000	12,600 00	12,000 00*
of Middlesex, Mass., 4s,	30,000	30,300 00	30,000 00
District of Columbia 6s,	7,000	7,840 00	7,000 00
District of Columbia 7s,	3,000	3,420 00	3,000 00
	$326,980	$336,227 00	$326,980 00

* A legal investment when made.

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	$970 00	$1,000 00
10	Shawmut Nat'l Bank, Boston,	1,000	1,080 00	1,000 00
100	Third National Bank, Boston,	10,000	8,700 00	10,000 00
9	Tremont Nat'l Bank, Boston,	900	756 00	900 00
50	Brockton Nat'l B'k, Brockton,	5,000	6,250 00	5,000 00
20	Home Nat'l Bank, Brockton,	2,000	3,800 00	2,000 00
		$19,900	$21,556 00	$19,900 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	$1,000	$1,120 00	$1,000 00
Boston & Lowell R.R. 4s,	10,000	10,150 00	10,000 00
Boston & Lowell R.R. 5s,	1,000	1,020 00	1,000 00

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Brockton Savings Bank — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s,	$30,000	$30,450 00	$30,000 00
Boston, Revere Beach & Lynn R.R. 6s,	4,000	4,000 00	4,000 00
Conn. & Passumpsic Rivers R.R. 4s,	20,000	20,600 00	20,000 00
Fitchburg R.R. 5s,	40,000	41,265 00	40,000 00
Maine Central R.R. 6s,	3,000	3,225 00	3,000 00
Maine Central R.R. 7s,	25,000	33,500 00	25,000 00
Newport & Richford R.R. 5s,	6,000	6,300 00	6,000 00*
Old Colony R.R. 4s,	20,000	20,600 00	20,000 00
Old Colony R.R. 6s,	5,000	5,050 00	5,000 00
Penobscot Shore Line R.R. 4s,	20,000	20,000 00	20,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	25,000	29,500 00	25,000 00
Vermont & Massachusetts R.R. 5s,	9,000	9,540 00	9,000 00
Worcester, Nashua & Roch. R.R. 4s,	13,000	13,240 00	13,000 00
	$232,000	$249,560 00	$232,000 00

* A legal investment when made.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$55,714 33	2 per cent.	$80,000 00	4¾ per cent.	$386,325 00	6 per cent.
10,488 66	2½ "	669,475 00	5 "	26,500 00	6½ "
25,000 00	4¼ "	61,450 00	5½ "	2,450 00	7 "
115,500 00	4½ "				

Amount invested in real estate for banking purposes,	$88,000 00
Estimated value of the same,	100,000 00
Assessed value of the same,	96,750 00
Net income received from same during year ending Oct. 31, 1896,	2,571 41
Value, by books, of other real estate held or owned by foreclosure or otherwise,	2,462 57
Assessed value of the same,	1,700 00
Net income received from same during year ending Oct. 31, 1896,	52 38
Number of loans which are of an amount not exceeding $3,000 each, 428	
Aggregate amount of the same,	473,900 00
Total number of loans upon real estate, 463	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,	97,117 72
Times for the dividends fixed by the by-laws: April 15 and October 15.	

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Federal Reserve Bank of St. Louis

Brockton Savings Bank — Concluded.

Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1896,	2 per cent., $36,296 78 2 per cent, 37,334 61	$73,631 39
Number of accounts opened during the year ending Oct. 31, 1896,	1,765	
Number of accounts closed during the year ending Oct. 31, 1896,	1,321	
Total number of open accounts Oct. 31, 1896,	9,483	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		6,750 35
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		647,837 39
Number of same,	11,537	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		633,734 81
Number of same,	9,595	

Date of examination by commissioner: March 13.

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ederal Reserve Bank of St. Louis

BROOKLINE SAVINGS BANK — BROOKLINE.

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

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

Names of committee charged with the investment of its funds:

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

Open for business every business day, 9 A.M. to 1 P.M.; Mondays and Wednesdays, 3 to 5 P.M.; Saturdays, 6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$102,451 05	Deposits,	$1,094,138 57
Bank stock as per schedule,	29,995 75	Guaranty fund,	19,422 00
Railroad bonds as per schedule,	45,000 00	Interest account,	11,339 77
Loans on railroad stock,	2,000 00	Uncompleted mortgage loans,	2,000 00
Real estate (for banking purposes),	7,231 36		
Loans on real estate,	712,766 50		
Loans on personal security,	172,300 00		
Loans to counties, cities or towns (notes),	40,000 00		
Deposits in banks, on interest,	12,919 00		
Expense account,	834 45		
Taxes paid,	699 82		
Cash on hand,	702 41		
	$1,126,900 34		$1,126,900 34

Cash on Deposit in Banks, amount in each: —

Central National Bank, Boston,	$4,060 80
Shawmut National Bank, Boston,	5,486 84
Brookline National Bank, Brookline,	3,371 36

Loan on Railroad Stock: —

15 shares Boston & Albany R.R.,	$2,000 00

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Brookline Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Brookline, Mass., 3½s,	$2,000	$2,000 00	$2,000 00
of Brookline, Mass., 3 9/16s,	25,000	25,000 00	25,000 00
of Brookline, Mass., 3⅝s,	18,100	18,100 00	18,100 00
of Brookline, Mass., 4s,	38,400	38,592 00	38,400 00
of Brookline, Mass., 7s,	4,000	4,120 00	4,000 00
United States 4s	13,400	15,812 00	14,951 05
	$100,900	$103,624 00	$102,451 05

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
75	Central Nat'l Bank, Boston,	$7,500	$8,625 00	$11,400 00
50	National City Bank, Boston,	5,000	3,750 00	5,000 00
12	National Eagle Bank, Boston,	1,200	840 00	1,200 00
37	National Revere Bank, Boston,	3,700	2,960 00	3,700 00
15	Tremont Nat'l Bank, Boston,	1,500	1,260 00	1,500 00
58	Third Nat'l Bank, Boston,	5,800	5,046 00	5,195 75
20	Brookline Nat'l Bank, Brookline,	2,000	2,600 00	2,000 00
		$26,700	$25,081 00	$29,995 75

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4½s,	$10,000	$11,400 00	$10,000 00
Fitchburg R.R. 4s,	10,000	9,900 00	10,000 00
Fitchburg R.R. 5s,	15,000	15,825 00	15,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	10,000	11,800 00	10,000 00
	$45,000	$48,925 00	$45,000 00

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Federal Reserve Bank of St. Louis

Brookline Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$12,919 00	2 per cent.	$632,316 50	5 per cent.	$83,750 00	6 per cent.
20,000 00	4¼ "	55,000 00	5¼ "	10,000 00	6½ "
53,500 00	4½ "	42,500 00	5½ "	5,000 00	7 "
25,000 00	4¾ "				

Amount invested in real estate for banking purposes,		$7,231 36
Estimated value of the same,		7,500 00
Assessed value of the same,		6,100 00
Net income received from same during year ending Oct. 31, 1896,		166 80
Number of loans which are of an amount not exceeding $3,000 each,	96	
Aggregate amount of the same,		151,150 00
Total number of loans upon real estate,	176	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		47,477 69
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, 1896,	2 per cent., $17,929 57 2 per cent., 19,366 40	37,295 97
Number of accounts opened during the year ending Oct. 31, 1896,	1,162	
Number of accounts closed during the year ending Oct. 31, 1896,	739	
Total number of open accounts Oct. 31, 1896,	5,678	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		3,616 59
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		369,570 70
Number of same,	8,610	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		290,956 56
Number of same,	4,186	
Date of examination by commissioner: March 3.		

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CAMBRIDGE SAVINGS BANK — CAMBRIDGE.

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

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, JOHN T. G. NICHOLS,
EDWIN DRESSER, EDWARD R. COGSWELL,
CHARLES W. SEVER, WALTER S. SWAN.

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

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$369,500 00	Deposits,	$3,360,599 63
Loans on public funds,	60,000 00	Guaranty fund,	125,500 00
Bank stock as per schedule,	220,000 00	Interest account,	44,025 09
Loans on bank stock,	500 00	Profit and loss account,	15,222 29
Railroad bonds as per schedule,	362,500 00		
Loans on railroad bonds,	6,800 00		
Loans on railroad stock,	6,200 00		
Real estate by foreclosure,	15,074 64		
Loans on real estate,	2,202,678 00		
Loans on personal security,	261,550 00		
Loans to counties, cities or towns (notes),	10,000 00		
Loans on depositors' books,	350 00		
Deposits in banks, on interest,	23,234 27		
Expense account,	2,330 14		
Suspense account,	1,005 00		
Cash on hand,	3,624 96		
	$3,545,347 01		$3,545,347 01

Cash on Deposit in Bank: —

Charles River National Bank, Cambridge, ... $23,234 27

Loans on Public Funds, amount on each: —

$10,000 Medford, Mass., 4s,
$8,000 Provincetown, Mass., 4s,
$7,000 Wakefield, Mass., 4s,
$1,000 Everett, Mass., 4s, } $25,000 00

$25,000 Commonwealth of Massachusetts 3s, ... 25,000 00

$11,000 Melrose, Mass., 4s, ... 10,000 00

Loan on Bank Stock: —

5 shares Charles River National Bank, Cambridge, ... $500 00

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Cambridge Savings Bank — Continued.

Loans on Railroad Bonds, amount on each: —

$1,000 Old Colony R.R. 6s,	$800 00
$3,000 Maine Central R.R. 7s, $4,000 City of Bangor 6s,	6,000 00

Loan on Railroad Stock: —

60 shares Boston & Maine R.R.,	$6,200 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 5s,	$2,000	$2,200 00	$2,000 00
of Bridgeport, Ct., 4s,	25,000	26,000 00	25,000 00
of Cambridge, Mass., 4s,	25,000	26,500 00	25,000 00
of Cambridge, Mass., 6s,	8,000	9,100 00	8,000 00
of Chicago, Ill., 6s,	5,000	5,050 00	5,000 00
of Chicago, Ill., 7s,	8,000	8,490 00	8,000 00
of Cleveland, Ohio, 5s,	9,000	9,380 00	9,000 00
of Dover, N. H., 4s,	10,000	10,150 00	10,000 00
of Fall River, Mass., 6s,	20,000	22,800 00	20,000 00
of Fort Wayne, Ind., 6s,	1,000	1,040 00	1,000 00
of Grand Rapids, Mich., 4½s,	25,000	26,250 00	25,000 00
of Indianapolis, Ind., 4s,	40,000	40,200 00	40,000 00
of Portsmouth, N. H., 4s,	25,000	25,250 00	25,000 00
of Providence, R. I., 5s,	27,000	28,325 00	27,000 00
of Saginaw, Mich., 4½s,	25,000	25,875 00	25,000 00
of Saginaw, Mich., 5s,	1,000	1,035 00	1,000 00
of Springfield, Mass., 7s,	1,000	1,190 00	1,000 00
of Waltham, Mass., 4s,	7,000	7,000 00	7,000 00
Town of Brookline, Mass., 4s,	10,000	10,050 00	10,000 00
of Mansfield, Mass., 4s,	9,500	9,595 00	9,500 00
of Marblehead, Mass., 4s,	1,000	1,030 00	1,000 00
of Marshfield, Mass., 4s,	55,000	55,000 00	55,000 00
of Westborough, Mass., 5s,	14,000	15,540 00	14,000 00
of Westport, Mass., 4s,	16,000	16,000 00	16,000 00
	$369,500	$383,050 00	$369,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
159	Atlas National Bank, Boston,	$15,900	$18,126 00	$17,500 00
225	Boston National Bank, Boston,	22,500	19,912 00	22,500 00
18	Continental N'l Bank, Boston,	1,800	1,800 00	1,800 00
107	Eliot National Bank, Boston,	10,700	12,840 00	12,400 00
42	Faneuil Hall N'l B'k, Boston,	4,200	5,313 00	5,000 00

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Cambridge Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
9	Freeman's N'l Bank, Boston, .	$900	$783 00	$900 00
69	Globe National Bank, Boston,	6,900	5,796 00	6,900 00
93	Hamilton Nat'l Bank, Boston,	9,300	9,765 00	9,300 00
126	Howard Nat'l Bank, Boston, .	12,600	11,025 00	12,600 00
58	Market Nat'l Bank, Boston, .	5,800	4,437 00	5,800 00
194	Merchants' N'l Bank, Boston, .	19,400	28,130 00	27,400 00
125	N'l B'k of Commerce, Boston,	12,500	13,750 00	13,400 00
11	National Eagle Bank, Boston, .	1,100	770 00	1,100 00
11	Nat'l Exchange Bank, Boston,	1,100	1,364 00	1,100 00
28	N'l Hide & Leather B'k, Boston,	2,800	2,954 00	2,800 00
146	Nat'l Revere Bank, Boston, .	14,600	11,680 00	14,600 00
30	Nat'l Rockland Bank, Boston, .	3,000	4,125 00	4,000 00
5	National Union Bank, Boston, .	500	650 00	500 00
10	Shawmut Nat'l Bank, Boston, .	1,000	1,080 00	1,000 00
50	State National Bank, Boston, .	5,000	5,300 00	5,000 00
96	Suffolk Nat'l Bank, Boston, .	9,600	10,272 00	10,000 00
100	Third Nat'l Bank, Boston, .	10,000	8,750 00	10,000 00
58	Tremont Nat'l Bank, Boston, .	5,800	4,872 00	5,800 00
42	Charles River National Bank, Cambridge, ...	4,200	6,300 00	5,100 00
60	First N'l Bank, New Bedford,	6,000	9,180 00	7,400 00
50	National Bank of Commerce, New Bedford, . . .	5,000	3,750 00	5,000 00
46	Newton Nat'l Bank, Newton, .	4,600	4,140 00	4,600 00
50	Naumkeag N'l Bank, Salem, .	5,000	6,250 00	6,500 00
		$201,800	$213,114 00	$220,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 5s, . .	$3,000	$3,060 00	$3,000 00
Boston & Maine R.R. 4s, . . .	25,000	25,500 00	25,000 00
Concord & Montreal R.R. 4s, . .	26,000	26,260 00	26,000 00
Conn. & Passumpsic Rivers R.R. 4s,	25,000	25,750 00	25,000 00
Fitchburg R.R. 4½s, ...	50,000	49,750 00	50,000 00
Fitchburg R.R. 5s, ...	125,000	134,375 00	125,000 00
Lowell & Lawrence R.R. 6s, . .	6,000	6,060 00	6,000 00
Maine Central R.R. 4½s, . . .	25,000	26,500 00	25,000 00
Maine Central R.R. 7s, . . .	16,500	22,110 00	16,500 00
Penobscot Shore Line R.R. 4s, .	25,000	24,625 00	25,000 00
Portland & Ogdensburg R.R. 6s, .	9,000	9,630 00	9,000 00
Upper Coos R.R. 4½s, ...	25,000	26,250 00	25,000 00
Vermont & Massachusetts R.R. 5s, .	2,000	2,120 00	2,000 00
	$362,500	$381,990 00	$362,500 00

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Cambridge Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$23,234 27	3 per cent.	$546,950 00	4½ per cent.	$26,050 00	6½ per cent.
125,450 00	4 "	1,417,591 00	5 "	75,050 00	7 "
163,000 00	4¼ "	37,948 00	5½ "	1,000 00	7½ "
24,000 00	4⅜ "	131,039 00	6 "		

Value, by books, of real estate held or owned by foreclosure or otherwise,		$15,074 64
Assessed value of the same,		17,900 00
Number of loans which are of an amount not exceeding $3,000 each,	346	
Aggregate amount of the same,		402,790 00
Total number of loans upon real estate,	487	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		167,937 12
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, 1896,	2 per cent., $63,940 75 1½ per cent., 48,346 57	112,287 32
Number of accounts opened during the year ending Oct. 31, 1896,	1,085	
Number of accounts closed during the year ending Oct. 31, 1896,	956	
Total number of open accounts Oct. 31, 1896,	9,619	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		8,180 83
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		582,262 23
Number of same,	10,243	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		686,883 04
Number of same	9,449	

Date of examination by commissioner: March 12.

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CAMBRIDGEPORT SAVINGS BANK — CAMBRIDGEPORT.

Incorporated Feb. 22, 1853. Present number of corporators, 21.

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

Names of committee charged with the investment of its funds:
ASA P. MORSE, DANIEL U. CHAMBERLIN,
DANA W. HYDE.

Open for business every business day, 8.30 A.M. to 1 30 P.M ; 6 to 8 P.M. the first Saturday of each month.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$1,831,911 35	Deposits,	$3,912,005 42
Loans on public funds,	80,000 00	Guaranty fund,	175,000 00
Bank stock as per schedule,	92,725 00	Interest account,	48,635 22
Railroad bonds as per schedule,	243,605 55		
Real estate by foreclosure,	35,730 37		
Loans on real estate,	1,543,512 86		
Loans on personal security,	150,875 00		
Loans to counties, cities or towns (notes),	32,000 00		
Deposits in banks, on interest,	117,507 31		
Expense account,	2,107 05		
Cash on hand,	5,666 15		
	$4,135,640 64		$4,135,640 64

Cash on Deposit in Banks, amount in each: —

Cambridgeport National Bank, Cambridge,	$30,000 00
First National Bank, Cambridge,	67,507 31
National City Bank, Cambridge,	20,000 00

Loans on Public Funds, amount on each: —

$45,000 City of Providence, R.I., 4s,	$45,000 00
$30,000 City of Cambridge, Mass., 4s,	
$2,000 United States 4s,	
$3,000 Town of Winchester, Mass., 4s,	35,000 00
$2,000 City of Newton, Mass., 4s,	

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Cambridgeport Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 4s,	$50,000 00	$50,000 00	$50,000 00
of Boston, Mass., 5s,	70,911 35	73,984 13	70,911 35
of Boston, Mass, 6s,	9,000 00	10,226 25	9,000 00
of Cambridge, Mass, 4s,	277,000 00	285,975 00	277,000 00
of Chicago, Ill., 7s,	1,000 00	1,075 00	1,000 00
of Cleveland, Ohio, 3.65s,	7,000 00	7,000 00	7,000 00
of Cleveland, Ohio, 4s,	14,000 00	14,192 50	14,000 00
of Cleveland, Ohio, 5s,	50,000 00	53,312 50	50,000 00
of Cleveland, Ohio, 6s,	4,000 00	4,120 00	4,000 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	42,093 75	40,000 00*
of Dover, N. H., 4s,	22,000 00	22,000 00	22,000 00
of Fall River, Mass., 4½s,	40,000 00	41,300 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	52,812 50	50,000 00
of Lawrence, Mass., 4s,	58,000 00	58,942 50	58,000 00
of Lowell, Mass., 4s,	50,000 00	53,000 00	50,000 00
of Lynn, Mass., 4s,	50,000 00	50,875 00	50,000 00
of Middletown, Conn., 4s,	25,000 00	25,000 00	25,000 00
of New Bedford, Mass., 5s,	5,000 00	5,275 00	5,000 00
of New Britain, Conn, 4s,	5,000 00	5,000 00	5,000 00
of Newton, Mass., 6s,	3,000 00	3,525 00	3,000 00
of Pawtucket, R. I., 4s,	100,000 00	100,000 00	100,000 00*
of Peoria, Ill, 4½s,	50,000 00	52,250 00	50,000 00
of Providence, R. I., 5s,	100,000 00	112,250 00	100,000 00
of Reading, Pa., 4s,	55,000 00	55,412 50	55,000 00
of Somerville, Mass., 4s,	36,000 00	36,405 00	36,000 00
of Springfield, Mass., 7s,	15,000 00	15,693 75	15,000 00
of Springfield, Ohio, 4½s,	50,000 00	52,875 00	50,000 00
of Woburn, Mass., 4s,	53,000 00	53,000 00	53,000 00
of Worcester, Mass., 5s,	20,000 00	21,975 00	20,000 00
Town of Arlington, Mass, 4s,	11,000 00	11,316 25	11,000 00
of Beverly, Mass., 4s,	112,000 00	114,430 00	112 000 00
of E. Providence, R.I., 4s,	50,000 00	50,000 00	50,000 00*
of Kingston, Mass., 4s,	27,000 00	27,506 25	27,000 00
of Lincoln, R. I., 4s,	25,000 00	25,000 00	25,000 00
of Maynard, Mass, 4s,	40,000 00	41,500 00	40,000 00
of Rockland, Mass., 4s,	48,000 00	48,660 00	48,000 00
of So. Abington, Mass., 4s,	19,000 00	19,593 75	19,000 00
of Weymouth, Mass., 4s,	31,000 00	32,007 50	31,000 00
of Woonsocket, R. I., 4s,	50,000 00	50,000 00	50,000 00
	$1,831,911 35	$1,888,584 13	$1,831,911 35

* 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	$2,846 25	$3,300 00
40	Eliot National Bank, Boston,	4,000	4,880 00	4,000 00
50	Globe Nat'l Bank, Boston,	5,000	4,200 00	5,000 00
100	Hamilton Nat'l Bank, Boston,	10,000	10,550 00	10,000 00
56	N'l B'k of Commerce, Boston,	5,600	6,300 00	5,600 00
206	National Union Bank, Boston,	20,600	26,780 00	20,600 00
50	Nat'l Webster Bank, Boston,	5,000	4,937 50	5,000 00
100	Suffolk Nat'l Bank, Boston,	10,000	10,700 00	10,000 00
50	Tremont Nat'l Bank, Boston,	5,000	4,212 50	5,000 00
50	Washington N'l Bank, Boston,	5,000	5,087 50	5,000 00
40	Cambridgeport Nat'l Bank, Cambridge,	4,000	4,800 00	4,000 00
100	First Nat'l Bank, Cambridge,	10,000	18,000 00	13,825 00
14	Nat'l City Bank, Cambridge,	1,400	2,310 00	1,400 00
		$88,900	$105,603 75	$92,725 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R R. 4s,	$25,000 00	$25,625 00	$25,000 00
Eastern R.R. 6s,	32,605 55	38,474 54	32,605 55
Fitchburg R.R. 4s,	50,000 00	50,000 00	50,000 00
Fitchburg R R. 5s,	22,000 00	23,197 50	22,000 00
Old Colony R.R 4s,	50,000 00	50,437 50	50,000 00
Old Colony R.R. 6s,	4,000 00	4,050 00	4,000 00
Vermont & Massachusetts R.R. 5s,	60,000 00	63,375 00	60,000 00
	$243,605 55	$255,159 54	$243,605 55

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$117,507 31	2 per cent.	$195,000 00	4½ per cent.	$32,804 81	6 per cent.
46,500 00	4 "	1,401,733 05	5 "	550 00	6½ "
85,000 00	4¼ "	9,800 00	5½ "	35,000 00	7 "

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Cambridgeport Savings Bank — Concluded.

Value, by books, of real estate held or owned by foreclosure or otherwise,		$35,730 37
Assessed value of the same,		43,200 00
Number of loans which are of an amount not exceeding $3,000 each,	435	
Aggregate amount of the same,		608,333 05
Total number of loans upon real estate,	556	
Amount of investments from which no income is received,		24,193 73
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		182,659 33
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, 1896,	2 per cent., $73,056 78 2 per cent., 74,358 05	147,414 83
Number of accounts opened during the year ending Oct. 31, 1896,	1,415	
Number of accounts closed during the year ending Oct. 31, 1896,	916	
Total number of open accounts Oct. 31, 1896,	12,528	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		6,884 24
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		681,687 69
Number of same,	12,821	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		732,614 88
Number of same,	10,463	
Date of examination by commissioner: April 16.		

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Federal Reserve Bank of St. Louis

CANTON INSTITUTION FOR SAVINGS — CANTON.

Incorporated March 4, 1835. Present number of corporators, 28.

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, except Saturdays, 8 A.M. to 12 M.; 1.30 to 4 P.M.; Saturdays, 8 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$142,100 00	Deposits,	$716,367 80
Bank stock as per schedule,	51,225 00	Guaranty fund,	32,500 00
Loans on bank stock,	4,200 00	Interest account,	1,710 33
Railroad bonds as per schedule,	125,500 00	Profit and loss account,	8,047 66
Real estate by foreclosure,	6,620 00		
Loans on real estate,	287,065 00		
Loans on personal security,	48,640 00		
Loans to counties, cities or towns (notes),	46,400 00		
Deposits in banks, on interest,	46,000 00		
Cash on hand,	875 79		
	$758,625 79		$758,625 79

Cash on Deposit in Banks, amount in each: —

National Bank of Redemption, Boston,	$20,000 00
Neponset National Bank, Canton,	26,000 00

Loan on Bank Stock: —

43 shares Neponset National Bank, Canton,	$4,200 00*

* The bank has been notified that this loan in excess of the legal limit must be reduced.

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Canton Institution for Savings — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Lawrence, Mass., 4s,	$15,000	$15,150 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 New Britain, Conn., 4s,	10,000	10,200 00	10,000 00
of Providence, R. I., 5s,	10,000	11,100 00	10,000 00
of Woonsocket, R. I., 4s,	20,000	20,400 00	20,000 00
Town of Canton, Mass., 4s,	39,000	40,365 00	39,000 00
of Natick, Mass., 4s,	5,000	5,200 00	5,000 00
of Orange, Mass., 4s,	10,000	10,300 00	10,000 00
County of Hampden, Mass., 3s,	10,000	9,600 00	9,600 00
	$142,500	$145,815 00	$142,100 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Atlas National Bank, Boston,	$2,500	$2,850 00	$2,500 00
17	Blackstone N'l Bank, Boston,	1,700	1,462 00	1,700 00
25	Central Nat'l Bank, Boston,	2,500	2,875 00	2,500 00
40	Freeman's Nat'l Bank, Boston,	4,000	3,400 00	4,000 00
33	Globe National Bank, Boston,	3,300	2,739 00	3,300 00
50	Market Nat'l Bank, Boston,	5,000	3,750 00	5,000 00
50	N'l B'k of No. America, Boston,	5,000	4,850 00	5,000 00
25	National Eagle Bank, Boston,	2,500	1,750 00	2,500 00
17	Nat'l Webster Bank, Boston,	1,700	1,666 00	1,700 00
17	North National Bank, Boston,	1,700	1,700 00	1,700 00
25	Shoe & Leather N'l B'k, Boston,	2,500	2,150 00	2,500 00
127	Neponset Nat'l Bank, Canton,	12,700	13,970 00	13,825 00
50	Dedham Nat'l Bank, Dedham,	5,000	5,250 00	5,000 00
		$50,100	$48,412 00	$51,225 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	$20,000	$20,600 00	$20,000 00
Boston & Maine R.R. 4s,	20,000	20,500 00	20,000 00
Boston & Providence R.R. 4s,	20,000	20,700 00	20,000 00

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Canton Institution for Savings — Concluded.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Concord & Montreal R.R. 4s,	$10,000	$10,100 00	$10,000 00
Eastern R.R. 6s,	5,500	6,600 00	5,500 00
Fitchburg R.R. 4½s,	20,000	20,000 00	20,000 00
Maine Central & European & North American R.R. 4s,	20,000	20,200 00	20,000 00
Old Colony R.R. 4s,	10,000	10,300 00	10,000 00
	$125,500	$129,000 00	$125,500 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$46,000 00	2 per cent.	$144,340 00	5 per cent.	$205,565 00	6 per cent.
36,400 00	4 "				

Value, by books, of real estate held or owned by foreclosure or otherwise,		$6,620 00
Assessed value of the same,		11,300 00
Net income received from same during year ending Oct. 31, 1896,		348 00
Number of loans which are of an amount not exceeding $3,000 each,	206	
Aggregate amount of the same,		200,005 00
Total number of loans upon real estate,	207	
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, 1896,		34,674 03
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, 1896,	2 per cent., $13,408 23 2 per cent., 13,597 13	27,005 36
Number of accounts opened during the year ending Oct. 31, 1896,	348	
Number of accounts closed during the year ending Oct. 31, 1896,	234	
Total number of open accounts Oct. 31, 1896,	2,550	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		1,183 17
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		105,075 28
Number of same,	1,435	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		109,853 69
Number of same,	1,579	
Date of examination by commissioner: February 10.		

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Federal Reserve Bank of St. Louis

CAPE ANN SAVINGS BANK — GLOUCESTER.

Incorporated April 15, 1846. Present number of corporators, 34.

ALLAN ROGERS, *President.* DANIEL T. BABSON, *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.

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, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$4,000 00	Deposits,	$3,241,678 89
Bank stock as per schedule,	268,600 00	Guaranty fund,	170,000 00
Loans on bank stock,	250 00	Interest account,	22,716 74
Real estate (for banking purposes),	62,160 05	Surplus,	61,374 93
Real estate by foreclosure,	84,612 51	Taxes,	2,051 44
Loans on real estate,	1,887,982 00	Due on mortgage loans,	22,400 41
Loans on personal security,	1,130,754 26		
Loans on depositors' books,	300 00		
Deposits in banks, on interest,	32,172 30		
Deposits in banks, not on interest,	35,027 94		
Expense account,	458 77		
Block income,	677 55		
Real estate owned,	2,750 00		
Cash on hand,	10,477 03		
	$3,520,222 41		$3,520,222 41

Cash on Deposit in Banks, amount in each: —

Third National Bank, Boston,	$32,172 30
Cape Ann National Bank, Gloucester,	10,000 00
City National Bank, Gloucester,	15,000 00
Gloucester National Bank, Gloucester,	10,027 94

Loan on Bank Stock: —

4 shares Gloucester National Bank, Gloucester,	$250 00

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Cape Ann Savings Bank — Continued.

Detailed Statement of Public Funds.

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

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Atlantic Nat'l Bank, Boston, .	$10,000	$10,900 00	$10,000 00
100	Atlas National Bank, Boston, .	10,000	11,400 00	10,000 00
74	Blackstone N'l Bank, Boston,	7,400	6,364 00	7,400 00
100	Central Nat'l Bank, Boston, .	10,000	11,700 00	10,000 00
30	Everett Nat'l Bank, Boston, .	3,000	2,400 00	3,000 00
100	Freeman's Nat'l Bank, Boston,	10,000	8,700 00	9,000 00
50	Globe National Bank, Boston,	5,000	4,200 00	4,500 00
50	Hamilton Nat'l Bank, Boston,	5,000	5,250 00	5,000 00
70	Howard Nat'l Bank, Boston, .	7,000	6,160 00	7,000 00
200	Merchants' Nat'l Bank, Boston,	20,000	29,000 00	20,000 00
100	N'l B'k of Commerce, Boston,	10,000	11,200 00	10,000 00
200	N'l B'k of the Commonwealth, Boston, ...	20,000	27,400 00	20,000 00
100	N'l B'k of No. America, Boston,	10,000	9,600 00	10,000 00
166	N'l B'k of Redemption, Boston,	16,600	19,256 00	16,600 00
150	N'l B'k of the Republic, Boston,	15,000	20,700 00	15,000 00
50	National City Bank, Boston, .	5,000	3,900 00	5,000 00
100	National Eagle Bank, Boston,	10,000	7,000 00	10,000 00
50	Nat'l Exchange Bank, Boston,	5,000	6,200 00	5,000 00
50	New England N'l B'k, Boston,	5,000	7,450 00	5,000 00
100	North National Bank, Boston,	10,000	10,000 00	10,000 00
25	Old Boston Nat'l Bank, Boston,	2,500	2,650 00	2,500 00
50	Second National Bank, Boston,	5,000	8,750 00	5,000 00
100	Shawmut Nat'l Bank, Boston,	10,000	10,800 00	10,000 00
50	State National Bank, Boston, .	5,000	5,300 00	5,000 00
200	Third National Bank, Boston,	20,000	17,600 00	20,000 00
25	Tremont Nat'l Bank, Boston, .	2,500	2,100 00	2,500 00
61	Cape Ann N'l B'k, Gloucester,	6,100	8,540 00	6,100 00
100	City Nat'l Bank, Gloucester, .	10,000	16,000 00	10,000 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
		$270,100	$309,770 00	$268,600 00

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Cape Ann Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$32,172 30	2 per cent.	$387,197 40	5 per cent.	$2,553,788 86	6 per cent.
28,300 00	4 "	50,000 00	5½ "		

Amount invested in real estate for banking purposes,		$62,160 05
Estimated value of the same,		61,000 00
Assessed value of the same,		45,000 00
Net income received from same during year ending Oct. 31, 1896,		602 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,		87,362 51
Assessed value of the same,		73,400 00
Net income received from same during year ending Oct. 31, 1896,		1,650 00
Number of loans which are of an amount not exceeding $3,000 each,	1,128	
Aggregate amount of the same,		909,130 00
Total number of loans upon real estate,	1,207	
Amount of investments from which no income is received,		150,225 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		162,369 98
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, 1896,	2 per cent., $63,362 35 2 per cent., 62,416 89	125,779 24
Number of accounts opened during the year ending Oct. 31, 1896,	1,085	
Number of accounts closed during the year ending Oct. 31, 1896,	1,217	
Total number of open accounts Oct. 31, 1896,	9,454	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		7,232 48
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		371,361 37
Number of same,	6,778	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		555,679 59
Number of same,	8,452	
Date of examination by commissioner: September 18.		

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Federal Reserve Bank of St. Louis

CAPE COD FIVE CENTS SAVINGS BANK—HARWICH.

Incorporated March 16, 1855. Present number of corporators, 59.

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, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$10,000 00	Deposits,	$783,256 67
Loans on public funds,	40,721 65	Guaranty fund,	24,000 00
Bank stock as per schedule,	59,089 75	Profit and loss account,	9,160 03
Loans on bank stock,	12,510 00		
Railroad bonds as per schedule,	137,331 00		
Loans on railroad stock,	19,500 00		
Railroad notes,	25,000 00		
Real estate (for banking purposes),	1,000 00		
Loans on real estate,	219,887 60		
Loans on personal security,	261,732 72		
Loans to counties, cities or towns (notes),	19,900 00		
Deposits in banks, on interest,	9,000 00		
Real estate to secure indebtedness,	100 00		
Cash on hand,	643 98		
	$816,416 70		$816,416 70

Cash on Deposit in Bank: —

Cape Cod National Bank, Harwich, ... $9,000 00

Loans on Public Funds, amount on each: —

$10,000 Town of Framingham Note,	$20,000 00
$10,000 Town of Natick 4 per cent. Bonds,	
$10,000 Town of Revere 4 per cent. Bonds,	10,000 00
$1,000 United States 4s,	721 65
$7,000 City of Boston, Mass., 4 per cent. Bonds,	10,000 00
$5,000 City of Boston, Mass, 3½ per cent. Bonds,	

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Cape Cod Five Cents Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

50 shares Welden National Bank, St. Albans, Vt.,	$5,000 00
52 shares Fourth National Bank, Boston,	4,900 00
7 shares Cape Cod National Bank, Harwich,	700 00
5 shares Cape Cod National Bank, Harwich,	500 00
4 shares Cape Cod National Bank, Harwich,	400 00
3 shares Cape Cod National Bank, Harwich,	300 00
2 shares Cape Cod National Bank, Harwich,	200 00
5 shares Cape Cod National Bank, Harwich,	150 00
3 shares Cape Cod National Bank, Harwich,	110 00
1 share Cape Cod National Bank, Harwich,	100 00
1 share Cape Cod National Bank, Harwich,	50 00
1 share First National Bank, Yarmouth,	100 00

Loan on Railroad Stock: —

100 shares Boston & Providence R.R.,	$19,500 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Chicago, Ill., 4s,	$10,000	$10,100 00	$10,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
18	Blackstone N'l Bank, Boston,	$1,800	$1,548 00	$2,016 00
40	Everett Nat'l Bank, Boston,	4,000	3,160 00	3,800 00
7	Faneuil Hall N'l B'k, Boston,	700	889 00	931 00
38	Fourth Nat'l Bank, Boston,	3,800	4,560 00	4,191 25
31	N'l B'k of Commerce, Boston,	3,100	3,441 00	3,674 50
26	National Bank of the Commonwealth, Boston,	2,600	3,510 00	2,821 00
16	N'l B'k of No. America, Boston,	1,600	1,532 00	1,616 00
15	N'l B'k of the Republic, Boston,	1,500	2,070 00	1,980 00
26	Nat'l Exchange Bank, Boston,	2,600	3,172 00	3,029 00
30	N'l Hide & Leather B'k, Boston,	3,000	3,150 00	3,450 00
30	Nat'l Revere Bank, Boston,	3,000	2,400 00	3,630 00
6	Nat'l Webster Bank, Boston,	600	588 00	650 00
43	Shawmut N'l Bank, Boston,	4,300	4,644 00	5,031 00
48	State National Bank, Boston,	4,800	5,088 00	5,676 00
16	Suffolk Nat'l Bank, Boston,	1,600	1,712 00	1,930 00
10	Tremont Nat'l Bank, Boston,	1,000	840 00	1,275 00
57	Cape Cod N'l Bank, Harwich,	5,700	7,125 00	7,866 00
42	First Nat'l Bank, Yarmouth,	4,200	5,250 00	5,523 00
		$49,900	$54,679 00	$59,089 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	$20,200 00	$20,000 00
Boston & Maine R.R. 4s, . .	10,000	10,250 00	10,000 00
Concord & Montreal R R. 4s, . .	25,000	25,250 00	25,000 00
Conn. & Passumpsic Rivers R.R 4s,	20,000	20,600 00	20,000 00
Fitchburg R.R. 5s, ...	20,000	21,200 00	20,439 00
Old Colony R.R 4s, ...	25,000	25,750 00	26,100 00
Portland & Ogdensburg R.R. 6s, .	5,000	5,350 00	5,321 00
Vermont & Massachusetts R.R. 5s, .	10,000	10,600 00	10,471 00
	$135,000	$139,200 00	$137,331 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$9,000 00	2 per cent	$9,900 00	4¾ per cent.	$183,785 76	6 per cent.
2,000 00	4 "	104,871 65	5 "	20,860 00	6½ "
59,500 00	4¼ "	85,000 00	5¼ "	62,919 56	7 "
33,300 00	4½ "	37,115 00	5½ "		

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, ...		100 00
Assessed value of the same, ...		9,900 00
Number of loans which are of an amount not exceeding $3,000 each, .	438	
Aggregate amount of the same, ...		196,912 87
Total number of loans upon real estate, ...	331	
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, 1896, ...		37,030 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 year ending Oct 31, 1896, . .	2 per cent., $14,365 20 2 per cent., 14,773 84	29,139 04
Number of accounts opened during the year ending Oct 31, 1896, .	348	
Number of accounts closed during the year ending Oct. 31, 1896, .	231	
Total number of open accounts Oct. 31, 1896, ...	3,020	

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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, 1896 (exclusive of taxes),		$2,695 68
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		129,517 55
Number of same,	1,449	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		105,559 71
Number of same,	1,406	

Date of examination by commissioner: July 9.

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Federal Reserve Bank of St. Louis

CENTRAL SAVINGS BANK—LOWELL.

Incorporated March 3, 1871. Present number of corporators, 59.

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, HENRY C. CHURCH,
ARTHUR G. POLLARD, AMASA PRATT,
SAMUEL A. CHASE, PRESCOTT C. GATES.

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

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$116,800 00	Deposits,	$2,865,095 90
Loans on public funds,	2,400 00	Guaranty fund,	137,500 00
Bank stock as per schedule,	208,900 00	Profit and loss account,	125,486 24
Loans on bank stock,	8,400 00		
Railroad bonds as per schedule,	71,000 00		
Loans on railroad bonds,	1,100 00		
Loans on real estate,	1,991,991 00		
Loans on personal security,	402,188 87		
Loans to counties, cities or towns (notes),	133,000 00		
Loans on depositors' books,	200 00		
Deposits in banks, on interest,	184,078 91		
Cash on hand,	8,023 36		
	$3,128,082 14		$3,128,082 14

Cash on Deposit in Banks, amount in each: —

Appleton National Bank, Lowell,	$15,000 00
First National Bank, Lowell,	25,000 00
Merchants' National Bank, Lowell,	80,765 68
Old Lowell National Bank, Lowell,	20,000 00
Prescott National Bank, Lowell,	25,000 00
Old Colony Trust Company, Boston,	18,313 23

Loans on Public Funds, amount on each: —

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

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Central Savings Bank — Continued.

Loans on Bank Stock, amount on each: —	
13 shares Merchants' National Bank, Lowell,	$800 00
10 shares Wamesit National Bank, Lowell,	
2 shares Tremont National Bank, Boston,	1,600 00
18 shares North National Bank, Boston,	
5 shares First National Bank, Lowell,	500 00
10 shares Merchants' National Bank, Lowell,	600 00
25 shares Old Lowell National Bank, Lowell,	2,400 00
50 shares People's National Bank, Swanton, Vt.,	2,500 00
Loans on Railroad Bonds, amount on each: —	
$1,000 Concord & Montreal R.R. 4s,	$300 00
$1,000 Concord & Montreal R.R. 4s,	800 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Brockton, Mass., 4s,	$5,000	$5,325 00	$5,000 00
of Haverhill, Mass., 4s,	15,000	16,000 00	15,000 00
of Lawrence, Mass., 4s,	3,000	3,067 50	3,000 00
of Lowell, Mass., 4s,	6,000	6,345 00	6,000 00
of Malden, Mass., 4s,	5,000	5,143 75	5,000 00
of Pawtucket, R. I., 4s,	5,000	5,425 00	5,000 00*
Town of Andover, Mass, 4s,	10,000	10,150 00	10,000 00
of Arlington, Mass., 4s,	3,800	3,876 00	3,800 00
of Melrose, Mass., 4s,	7,000	7,416 25	7,000 00
of Methuen, Mass., 4s,	7,000	7,507 50	7,000 00
United States 5s,	50,000	55,500 00	50,000 00
	$116,800	$125,756 00	$116,800 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	$10,900 00	$13,600 00
66	Blackstone Nat'l Bank, Boston,	6,600	5,940 00	7,600 00
50	Boston National Bank, Boston,	5,000	4,500 00	5,600 00
200	Central Nat'l Bank, Boston,	20,000	24,000 00	30,000 00
100	Eliot National Bank, Boston,	10,000	12,200 00	11,500 00
13	Hamilton Nat'l Bank, Boston,	1,300	1,365 00	1,300 00
50	Market Nat'l Bank, Boston,	5,000	3,850 00	5,000 00
50	Merchants' Nat'l Bank, Boston,	5,000	8,750 00	6,700 00
50	Metropolitan N'l B'k, Boston,	5,000	4,500 00	5,000 00

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Central Savings Bank — 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	$11,200 00	$10,000 00
60	N'l B'k of Redemption, Boston,	6,000	7,200 00	8,000 00
27	N'l B'k of the Republic, Boston,	2,700	3,780 00	3,400 00
100	National City Bank, Boston, .	10,000	7,800 00	10,000 00
50	N'l Hide & Leather B'k, Boston,	5,000	5,300 00	5,400 00
20	Nat'l Webster Bank, Boston, .	2,000	1,980 00	2,000 00
70	Second Nat'l Bank, Boston, .	7,000	12,250 00	10,000 00
63	Shawmut Nat'l Bank, Boston,	6,300	6,804 00	8,000 00
50	Shoe & Leather N'l B'k, Boston,	5,000	4,500 00	5,000 00
33	Suffolk Nat'l Bank, Boston, .	3,300	3,531 00	3,300 00
50	Georgetown National Bank, Georgetown, . . .	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	4,950 00	4,200 00
150	Merchants' N'l Bank, Lowell, .	15,000	22,500 00	18,300 00
52	Old Lowell N'l Bank, Lowell,	5,200	6,344 00	6,000 00
10	Prescott Nat'l Bank, Lowell, .	1,000	1,400 00	1,000 00
20	Railroad Nat'l Bank, Lowell, .	2,000	2,600 00	2,000 00
50	Wamesit Nat'l Bank, Lowell, .	5,000	6,500 00	6,000 00
		$171,400	$202,144 00	$208,900 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R R. 5s, . .	$10,000	$10,637 50	$10,000 00
Boston & Lowell R.R. 4s, . .	4,000	4,120 00	4,000 00
Boston & Maine R.R. 4s, . .	15,000	15,656 25	15,000 00
Fitchburg R.R. 5s, ...	5,000	5,181 25	5,000 00
Fitchburg R.R. 6s, ...	7,000	7,131 25	7,000 00
Lowell & Lawrence R.R. 6s, . .	5,000	5,081 25	5,000 00
Maine Central R.R. 4s, . . .	10,000	10,000 00	10,000 00
Maine Central R.R. 7s, . . .	6,000	7,860 00	6,000 00
N. Y., Providence & Boston R.R. 7s,	3,000	3,172 50	3,000 00
Portland & Ogdensburg R.R. 6s, .	1,000	1,065 00	1,000 00
St. Johnsbury & Lake Champlain R.R. 5s, ...	5,000	5,881 25	5,000 00
	$71,000	$75,786 25	$71,000 00

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Central Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$99,078 91	2 per cent.	$78,500 00	4¼ per cent.	$1,826,005 87	5 per cent.
20,000 00	2½ "	239,024 00	4½ "	66,650 00	5½ "
65,000 00	3 "	33,500 00	4¾ "	188,600 00	6 "
107,000 00	4 "				

Number of loans which are of an amount not exceeding $3,000 each,	492	
Aggregate amount of the same,		$668,639 67
Total number of loans upon real estate,	656	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		142,058 32
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, 1896,	2 per cent., $52,504 58 2 per cent., 54,344 86	106,849 44
Number of accounts opened during the year ending Oct. 31, 1896,	979	
Number of accounts closed during the year ending Oct. 31, 1896,	970	
Total number of open accounts Oct. 31, 1896,	6,536	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		7,923 25
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		456,472 61
Number of same,	6,184	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		478,534 75
Number of same,	5,514	
Date of examination by commissioner: February 18.		

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CHARLESTOWN FIVE CENTS SAVINGS BANK — BOSTON.

Incorporated April 7, 1854. Present number of corporators, 38.

MARK F. BURNS, *President.* AUGUSTUS W. STOVER, *Treasurer.*
JOHN H. GIBBS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

MARK F. BURNS, GEORGE H. PENDERGAST,
GEORGE M. STARBIRD, GEORGE B. NEAL,
BENJAMIN F. STACEY.

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, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$316,500 00	Deposits,	$5,849,408 77
Bank stock as per schedule,	694,600 00	Guaranty fund,	290,000 00
Loans on bank stock,	21,700 00	Interest account,	80,192 44
Railroad bonds as per schedule,	633,400 00		
Loans on railroad bonds,	850 00		
Real estate (for banking purposes),	70,000 00		
Real estate by foreclosure,	49,300 00		
Loans on real estate,	2,325,095 28		
Loans on personal security,	1,863,975 00		
Loans to counties, cities or towns (notes),	80,000 00		
Deposits in banks, on interest,	153,813 37		
Cash on hand,	10,367 56		
	$6,219,601 21		$6,219,601 21

Cash on Deposit in Banks, amount in each: —

Fourth National Bank, Boston,	$23,069 77
Manufacturers' National Bank, Boston,	32,270 24
Monument National Bank, Boston,	73,370 26
National Bank of the Republic, Boston,	25,103 10

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Charlestown Five Cents Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

23 shares Monument National Bank, Boston,	$2,300 00
60 shares Martha's Vineyard National Bank, Edgartown,	6,000 00
60 shares Broadway National Bank, Boston,	10,800 00
50 shares Fourth National Bank, Boston,	
8 shares Monument National Bank, Boston,	800 00
18 shares Monument National Bank, Boston,	1,800 00

Loan on Railroad Bonds: —

$1,000 Boston & Lowell R.R. 4s,	$850 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	$50,000	$53,075 00	$50,000 00
of Malden, Mass., 4s,	25,000	26,625 00	25,000 00
of Medford, Mass., 4s,	50,000	52,850 00	50,000 00
Town of Lexington, Mass., 4s,	50,000	52,250 00	50,000 00
of Milton, Mass., 4s,	41,500	41,873 15	41,500 00
United States 4s,	100,000	120,000 00	100,000 00
	$316,500	$346,673 15	$316,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
12	Andover Nat'l Bank, Andover,	$1,200	$1,320 00	$1,200 00
200	Atlas National Bank, Boston,	20,000	22,800 00	20,000 00
106	Blackstone Nat'l Bank, Boston,	10,600	9,142 50	10,600 00
42	Boston National Bank, Boston,	4,200	3,764 25	4,200 00
145	Boylston Nat'l Bank, Boston,	14,500	18,088 75	14,500 00
250	Bunker Hill N'l Bank, Boston,	25,000	50,125 00	25,000 00
500	Continental N'l Bank, Boston,	50,000	50,250 00	50,000 00
300	Eliot National Bank, Boston,	30,000	36,600 00	30,000 00
20	First National Bank, Boston,	2,000	4,680 00	2,000 00
150	First Ward N'l Bank, Boston,	15,000	21,050 00	14,800 00
105	Freeman's Nat'l Bank, Boston,	10,500	9,135 00	10,500 00
242	Globe National Bank, Boston,	24,200	20,328 00	23,300 00
304	Howard Nat'l Bank, Boston,	30,400	26,752 00	30,400 00
250	Manufacturers' N'l B'k, Boston,	25,000	25,000 00	24,200 00
86	Market National Bank, Boston,	8,600	5,136 00	8,600 00
224	Metropolitan N'l Bank, Boston,	22,400	20,160 00	22,400 00
166	Monument Nat'l Bank, Boston,	16,600	37,350 00	16,600 00
263	N'l B'k of Commerce, Boston,	26,300	23,488 85	26,300 00

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Charlestown Five Cents Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
99	N'l B'k of No. America, Boston,	$9,900	$9,504 00	$9,900 00
200	N'l B'k of Redemption, Boston,	20,000	23,200 00	20,000 00
342	N'l B'k of the Republic, Boston,	34,200	46,996 00	34,200 00
326	National City Bank, Boston, .	32,600	25,428 00	32,100 00
370	N'l Hide & Leather B'k, Boston,	37,000	39,220 00	37,000 00
27	Nat'l Market Bank, Brighton, .	2,700	2,585 25	2,700 00
267	National Revere Bank, Boston,	26,700	21,360 00	26,700 00
156	Nat'l Webster Bank, Boston, .	15,600	15,288 00	15,600 00
140	North National Bank, Boston,	14,000	14,000 00	14,000 00
69	Shawmut Nat'l Bank, Boston,	6,900	7,436 00	6,900 00
500	Shoe & Leather N'l B'k, Boston,	50,000	43,000 00	49,500 00
90	Suffolk National Bank, Boston,	9,000	9,630 00	9,000 00
275	Tremont Nat'l Bank, Boston, .	27,500	23,000 00	27,500 00
150	Home Nat'l Bank, Brockton, .	15,000	25,500 00	15,000 00
26	Conway Nat'l Bank, Conway,	2,600	2,730 00	2,600 00
75	Wachusett N'l B'k, Fitchburg,	7,500	13,550 00	7,500 00
75	Railroad Nat'l Bank, Lowell, .	7,500	9,750 00	7,500 00
217	First National Bank, Lynn, .	21,700	27,125 00	21,700 00
67	Blue Hill Nat'l Bank, Milton,	6,700	7,504 00	6,700 00
147	Newton Nat'l Bank, Newton, .	14,700	13,230 00	13,900 00
		$698,300	$765,206 60	$694,600 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . .	$12,000	$12,240 00	$11,700 00
Boston & Lowell R.R 5s, . .	25,000	25,300 00	25,000 00
Boston & Maine R.R. 4½s, . .	100,000	115,000 00	100,000 00
Concord & Claremont R.R. 4½s, .	25,000	26,250 00	25,000 00
Fitchburg R.R. 4s, ...	66,000	66,000 00	62,000 00
Fitchburg R R. 4½s, ...	60,000	60,000 00	60,000 00
Fitchburg R.R. 5s, ...	200,000	212,600 00	200,000 00
Maine Central R.R. 4s, . . .	25,000	25,250 00	25,000 00
Upper Coos R R. 4s, . . .	50,000	51,000 00	49,700 00
Upper Coos R.R. 4½s, . . .	75,000	80,250 00	75,000 00
	$638,000	$673,890 00	$633,400 00

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Charlestown Five Cents Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$98,473 36	2 per cent.	$155,000 00	4¾ per cent.	$60,000 00	5¾ per cent.
55,340 01	2½ "	55,000 00	4⅞ "	418,820 28	6 "
35,800 00	4¼ "	1,691,875 00	5 "	80,000 00	6¼ "
50,000 00	4⅜ "	165,600 00	5¼ "	177,900 00	6½ "
583,800 00	4½ "	817,825 00	5½ "		

Amount invested in real estate for banking purposes,		$70,000 00
Estimated value of the same,		82,500 00
Assessed value of the same,		82,500 00
Net income received from same during the year ending Oct. 31, 1896,		4,170 49
Value, by books, of other real estate held or owned by foreclosure or otherwise,		49,300 00
Assessed value of the same,		66,850 00
Number of loans which are of an amount not exceeding $3,000 each,	686	
Aggregate amount of the same,		1,028,520 28
Total number of loans upon real estate,	860	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		295,513 49
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, 1896,	2 per cent., $107,865 23 2 per cent., * 112,000 00	219,865 23
Number of accounts opened during the year ending Oct. 31, 1896,	1,992	
Number of accounts closed during the year ending Oct. 31, 1896,	1,391	
Total number of open accounts Oct. 31, 1896,	16,817	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		9,905 51
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		920,866 27
Number of same,	13,626	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		871,386 98
Number of same,	10,991	
Date of examination by commissioner: May 28.		

* Estimated.

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Federal Reserve Bank of St. Louis

CHELSEA SAVINGS BANK — CHELSEA.

Incorporated April 29, 1854. Present number of corporators, 120.

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, JOHN T. HADAWAY,
ALONZO C. TENNEY, JAMES GOULD,
EUGENE F. ENDICOTT.

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

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$606,450 00	Deposits,	$3,140,683 28
Bank stock as per schedule,	166,200 00	Guaranty fund,	157,000 00
Loans on bank stock,	2,500 00	Interest account,	24,159 85
Railroad bonds as per schedule,	197,100 00	Profit and loss account,	88,467 08
Loans on railroad stock,	175 00	Suspense account,	4,841 66
Real estate (for banking purposes),	42,616 72		
Real estate by foreclosure,	39,102 84		
Loans on real estate,	1,884,283 00		
Loans on personal security,	350,050 00		
Loans to counties, cities or towns (notes),	20,000 00		
Deposits in banks, on interest,	54,596 17		
Expense account,	4,569 03		
Furniture and fixtures,	2,951 85		
Premium account,	37,000 00		
Cash on hand,	7,557 26		
	$3,415,151 87		$3,415,151 87

Cash on Deposit in Banks, amount in each: —

Commercial National Bank, Boston,	$31,175 61
First National Bank, Chelsea,	23,420 56

Loan on Bank Stock: —

40 shares Commercial National Bank, Boston,	$2,500 00

Loan on Railroad Stock: —

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

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Chelsea Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	$50,950	$53,452 00	$50,950 00
of Boston, Mass., 6s,	29,000	32,770 00	29,000 00
of Cambridge, Mass, 6s,	2,000	2,240 00	2,000 00
of Canton, Ohio, 5s,	11,000	11,285 00	11,000 00
of Chicago, Ill., 3.65s,	7,000	7,000 00	7,000 00
of Cleveland, Ohio, 4s,	13,000	13,000 00	13,000 00
of Dayton, Ohio, 5s,	19,000	19,290 00	19,000 00*
of East Saginaw, Mich., 5s,	18,500	19,055 00	18,500 00
of Fall River, Mass., 6s,	5,000	5,760 00	5,000 00
of Fort Wayne, Ind., 4½s,	20,000	21,200 00	20,000 00
of Gardiner, Me, 4s,	6,000	6,060 00	6,000 00
of Grand Rapids, Mich., 4s,	13,000	13,095 00	13,000 00
of Keene, N. H., 4s,	20,000	20,200 00	20,000 00
of Lawrence, Mass., 4s,	25,000	25,750 00	25,000 00
of Lawrence, Mass., 6s,	35,000	39,300 00	35,000 00
of Lewiston, Me, 4s,	30,000	30,850 00	30,000 00
of Lewiston, Me, 5s,	16,000	17,600 00	16,000 00
of Lowell, Mass., 4s,	8,000	8,400 00	8,000 00
of Newton, Mass., 4s,	65,000	67,525 00	65,000 00
of Peoria, Ill., 4½s,	15,000	15,300 00	15,000 00
of Providence, R. I., 4½s,	15,000	15,300 00	15,000 00
of Saginaw, Mich., 4s,	25,000	25,362 00	25,000 00
of Taunton, Mass., 4s,	25,000	26,125 00	25,000 00
of Wallingford, Conn., 4s,	17,000	17,000 00	17,000 00
of Waltham, Mass., 4s,	22,000	22,840 00	22,000 00
of Worcester, Mass., 4½s,	20,000	21,200 00	20,000 00
Town of Brookline, Mass, 5s,	5,000	5,200 00	5,000 00
of Canton, Mass., 4s,	8,000	8,180 00	8,000 00
of Danvers, Mass., 5s,	2,000	2,180 00	2,000 00
of Marblehead, Mass., 4s,	10,000	10,075 00	10,000 00
of Norwalk, Conn., 4s,	31,000	31,000 00	31,000 00
of Winthrop, Mass., 5s,	11,000	11,880 00	11,000 00
State of New Hampshire 6s,	7,000	7,670 00	7,000 00
	$606,450	$633,144 00	$606,450 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
40	Atlantic Nat'l Bank, Boston,	$4,000	$4,360 00	$4,000 00
216	Atlas National Bank, Boston,	21,600	24,624 00	21,600 00
20	Boston Nat'l Bank, Boston,	2,000	1,760 00	2,000 00
25	Boylston Nat'l Bank, Boston,	2,500	3,100 00	2,500 00
50	Central Nat'l Bank, Boston,	5,000	5,750 00	5,000 00

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Chelsea Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Commercial Nat'l B'k, Boston,	$5,000	$4,000 00	$5,000 00
40	Continental N'l Bank, Boston,	4,000	4,000 00	4,000 00
226	Eliot National Bank, Boston, .	22,600	27,120 00	22,600 00
38	Everett Nat'l Bank, Boston, .	3,800	3,002 00	3,800 00
19	First National Bank, Boston, .	1,900	4,370 00	1,900 00
50	Freeman's Nat'l Bank, Boston,	5,000	4,250 00	5,000 00
36	Howard Nat'l Bank, Boston, .	3,600	3,060 00	3,600 00
6	Market Nat'l Bank, Boston, .	600	450 00	600 00
70	Massachusetts N'l B'k, Boston,	7,000	5,600 00	7,000 00
66	Merchants' N'l Bank, Boston, .	6,600	9,570 00	6,600 00
52	N'l B'k of Commerce, Boston,	5,200	5,772 00	5,200 00
15	N'l B'k of No. America, Boston,	1,500	1,455 00	1,500 00
63	N'l B'k of Redemption, Boston,	6,300	7,245 00	6,300 00
130	N'l B'k of the Republic, Boston,	13,000	17,940 00	13,000 00
43	National City Bank, Boston, .	4,300	3,225 00	4,300 00
20	Nat'l Eagle Bank, Boston, .	2,000	1,400 00	2,000 00
18	Nat'l Exchange Bank, Boston,	1,800	2,196 00	1,800 00
42	Nat'l Webster Bank, Boston, .	4,200	4,116 00	4,200 00
15	North National Bank, Boston,	1,500	1,500 00	1,500 00
47	Shawmut Nat'l Bank, Boston, .	4,700	5,076 00	4,700 00
83	State National Bank, Boston, .	8,300	8,798 00	8,300 00
17	Suffolk Nat'l Bank, Boston, .	1,700	1,819 00	1,700 00
50	Third National Bank, Boston,	5,000	4,350 00	5,000 00
15	Tremont Nat'l Bank, Boston, .	1,500	1,260 00	1,500 00
30	First National Bank, Chelsea,	3,000	3,000 00	3,000 00
45	Railroad Nat'l Bank, Lowell, .	4,500	5,850 00	4,500 00
5	Nat'l Exchange Bank, Salem,	500	450 00	500 00
20	First N'l Bank, So. Weymouth,	2,000	2,260 00	2,000 00
		$166,200	$182,728 00	$166,200 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
Boston & Maine R.R. 4½s, . .	20,000	22,800 00	20,000 00
Boston & Providence R.R. 4s, . .	45,000	46,575 00	45,000 00
Boston, Revere Beach & Lynn R.R. 6s,	8,000	8,000 00	8,000 00
Fitchburg R.R. 4s, ...	2,000	1,980 00	2,000 00
Fitchburg R.R. 4½s, ...	20,000	20,000 00	20,000 00
Fitchburg R.R. 5s, ...	52,000	54,550 00	52,000 00
Maine Central R.R. 7s, . . .	100	104 00	100 00
Old Colony R.R. 4s, . . .	15,000	15,450 00	15,000 00
Salem & Lowell R.R. 6s, . .	10,000	10,300 00	10,000 00
	$197,100	$205,509 00	$197,100 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.
$54,596 17	2½ per cent.	$25,000 00	4⅝ per cent.	$426,050 00	5½ per cent.
20,000 00	4 "	769,350 00	5 "	881,108 00	6 "
110,500 00	4½ "	25,000 00	5¼ "		

Amount invested in real estate for banking purposes,		$42,616 72
Estimated value of the same,		44,000 00
Assessed value of the same,		32,850 00
Net income received from same during year ending Oct. 31, 1896,		56 39
Value, by books, of other real estate held or owned by foreclosure or otherwise,		39,102 84
Assessed value of the same,		58,950 00
Net income received from same during year ending Oct. 31, 1896,		1,434 10
Number of loans which are of an amount not exceeding $3,000 each,	773	
Aggregate amount of the same,		1,098,083 00
Total number of loans upon real estate,	901	
Amount of investments from which no income is received,		1,878 21
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		158,837 00
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, 1896,	2 per cent., $56,599 76 2 per cent., 58,684 15	115,283 91
Number of accounts opened during the year ending Oct. 31, 1896,	2,178	
Number of accounts closed during the year ending Oct. 31, 1896,	1,438	
Total number of open accounts Oct. 31, 1896,	13,975	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		9,012 38
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		796,485 35
Number of same,	19,649	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		739,451 85
Number of same,	12,882	
Date of examination by commissioner: February 13.		

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Federal Reserve Bank of St. Louis

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, JAMES L. PEASE,
J. A. CARTER, GEORGE A. EDGERTON.

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

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$85,000 00	Deposits,	$925,516 30
Bank stock as per schedule,	22,600 00	Guaranty fund,	42,850 00
Loans on bank stock,	500 00	Profit and loss account,	12,697 75
Railroad bonds as per schedule,	34,000 00		
Loans on railroad stock,	165 00		
Loans on real estate,	629,433 00		
Loans on personal security,	101,370 00		
Loans to counties, cities or towns (notes),	53,750 00		
Deposits in banks, on interest,	33,000 00		
Deposits in banks, not on interest,	10,499 47		
Cash on hand,	10,746 58		
	$981,064 05		$981,064 05

Cash on Deposit in Banks, amount in each: —

First National Bank, Chicopee,	$10,499 47
Hampshire County National Bank, Northampton,	10,000 00
Chicopee National Bank, Springfield,	5,000 00
City National Bank, Springfield,	13,000 00
Pynchon National Bank, Springfield,	5,000 00

Loan on Bank Stock: —

20 shares Third National Bank, Springfield,	$500 00

Loan on Railroad Stock: —

3 shares Boston & Albany R.R.,	$165 00

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Chicopee Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Akron, Ohio, 5s,	$5,000	$5,250 00	$5,000 00
of Altoona, Pa., 4s,	10,000	10,100 00	10,000 00
of Chicopee, Mass., 4s,	20,000	20,400 00	20,000 00
of Lynn, Mass., 4s,	10,000	10,400 00	10,000 00
of Milwaukee, Wis., 5s,	6,000	6,600 00	6,000 00
of Minneapolis, Minn., 4½s,	10,000	10,700 00	10,000 00
of Portland, Me., 6s,	5,000	6,000 00	5,000 00
of Providence, R. I., 4s,	10,000	10,400 00	10,000 00
Town of Rockport, Mass., 4s,	9,000	9,090 00	9,000 00
	$85,000	$88,940 00	$85,000 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	$1,150 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	6,250 00	5,000 00
66	Chapin N'l Bank, Springfield,	6,600	7,920 00	6,600 00
		$22,600	$29,320 00	$22,600 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s,	$10,000	$10,300 00	$10,000 00
Boston & Lowell R.R. 4s,	4,000	4,000 00	4,000 00
Maine Central R.R. 5s,	3,000	3,300 00	3,000 00
Old Colony R.R. 4s,	10,000	10,300 00	10,000 00
Upper Coos R.R. 4½s,	7,000	7,350 00	7,000 00
	$34,000	$35,250 00	$34,000 00

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Federal Reserve Bank of St. Louis

Chicopee Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$79,700 00	4 per cent.	$149,850 00	4½ per cent.	$552,318 00	5 per cent.
4,500 00	4¼ "	16,000 00	4¾ "	15,850 00	6 "

Number of loans which are of an amount not exceeding $3,000 each,	280	
Aggregate amount of the same,		$304,505 00
Total number of loans upon real estate,	322	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		46,073 16
Times for the dividends fixed by the by-laws: January 1 and July 1.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1896,	2 per cent., $17,505 62 2 per cent., 18,095 66	35,601 28
Number of accounts opened during the year ending Oct. 31, 1896,	374	
Number of accounts closed during the year ending Oct. 31, 1896,	358	
Total number of open accounts Oct. 31, 1896,	2,242	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		3,345 98
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		178,848 73
Number of same,	2,603	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		193,060 70
Number of same,	2,237	
Date of examination by commissioner: July 16.		

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Federal Reserve Bank of St. Louis

CHICOPEE FALLS SAVINGS BANK — CHICOPEE FALLS.

Incorporated May 11, 1875. Present number of corporators, 33.

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:

H. SMITH NEWELL, JAMES FLINT,
JAMES E. TAYLOR, GEORGE M. MORTON.

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, 1896.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	$30,125 00	Deposits,	$408,425 61
Loans on real estate,	287,820 00	Guaranty fund,	9,360 79
Loans on personal security,	87,525 00	Interest account,	1,228 76
Deposits in banks, on interest,	24,898 23	Profit and loss account,	12,115 24
Deposits in banks, not on interest,	311 04		
Expense account,	25 00		
Cash on hand,	426 13		
	$431,130 40		$431,130 40

Cash on Deposit in Banks, amount in each: —

Chicopee National Bank, Springfield,	$7,311 04
City National Bank, Springfield,	4,508 96
Pynchon National Bank, Springfield,	4,313 17
Springfield National Bank, Springfield,	4,648 84
Springfield Safe Deposit and Trust Company, Springfield,	4,427 26

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Chicopee Falls Savings Bank — Concluded.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	First Nat'l Bank, Chicopee, .	$1,000	$1,400 00	$1,000 00
10	First N'l Bank, Easthampton, .	1,000	1,485 00	1,485 00
16	Franklin County Nat'l Bank, Greenfield, ...	1,600	1,600 00	1,600 00
20	Hadley Falls N'l B'k, Holyoke,	2,000	3,200 00	3,410 00
50	Home Nat'l Bank, Holyoke, .	5,000	5,500 00	5,000 00
13	Palmer Nat'l Bank, Palmer, .	1,300	1,300 00	1,300 00
6	Agawam N'l B'k, Springfield, .	600	600 00	600 00
40	Chapin N'l Bank, Springfield, .	4,000	4,930 00	4,930 00
25	Chicopee N'l B'k, Springfield,	2,500	4,125 00	2,500 00
50	City Nat'l Bank, Springfield, .	5,000	6,500 00	5,000 00
20	First Nat'l Bank, Springfield, .	2,000	3,300 00	3,300 00
		$26,000	$33,940 00	$30,125 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$24,898 23	4 per cent.	$370,345 00	5 per cent.	$5,000 00	6 per cent.

Number of loans which are of an amount not exceeding $3,000 each,	206	
Aggregate amount of the same, ...		$261,830 00
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, 1896, ...		20,772 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, 1896, . .	2 per cent., $7,833 66 2 per cent., 8,181 30	16,014 96
Number of accounts opened during the year ending Oct. 31, 1896, .	425	
Number of accounts closed during the year ending Oct. 31, 1896, .	349	
Total number of open accounts Oct. 31, 1896, ...	1,515	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes), ...		1,412 56
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896, ...		123,259 50
Number of same, ...	2,757	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896, ...		132,133 78
Number of same, ...	1,880	
Date of examination by commissioner: July 15.		

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CITIZENS' SAVINGS BANK—FALL RIVER.

Incorporated October, 1851. Present number of corporators, 59.

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

Names of committee charged with the investment of its funds:

JOHN C. MILNE, SAMUEL W. HATHAWAY,
M. G. B. SWIFT, HENRY H. EARL,
WILLIAM F. THOMAS.

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

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$151,900 00	Deposits,	$3,596,488 35
Bank stock as per schedule,	323,640 00	Guaranty fund,	153,573 84
Railroad bonds as per schedule,	133,000 00	Discount,	159,416 56
Real estate by foreclosure,	3,990 20	Suspense,	24,288 01
Loans on real estate,	2,310,853 50		
Loans on personal security,	879,770 00		
Loans to counties, cities or towns (notes),	17,333 14		
Deposits in banks, on interest,	109,412 11		
Deposits in banks, not on interest,	703 11		
Expense account,	2,607 95		
Cash on hand,	556 75		
	$3,933,766 76		$3,933,766 76

Cash on Deposit in Banks, amount in each:—

First National Bank, Boston,	$23,749 48
National Bank of Redemption, Boston,	32,031 88
National Bank of the Republic, Boston,	26,763 09
Washington National Bank, Boston,	26,867 66
Pocasset National Bank, Fall River,	703 11

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Citizens' Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bay City, Mich., 8s,	$500	$675 00	$500 00
of Chicago, Ill., 4s,	25,000	25,250 00	25,000 00
of Fort Wayne, Ind., 6s,	2,000	2,120 00	2,000 00
of Indianapolis, Ind., 4s,	20,000	20,200 00	20,000 00
of Kansas City, Mo., 4½s,	25,000	26,750 00	25,000 00
of Milwaukee, Wis., 5s,	29,000	31,285 00	29,000 00
of Somerville, Mass., 4½s,	5,000	5,150 00	5,000 00
of Waterbury, Conn., 4s,	10,500	10,710 00	10,500 00
United States 4s,	34,900	40,833 00	34,900 00
	$151,900	$162,973 00	$151,900 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
14	Boston Nat'l Bank, Boston,	$1,400	$1,246 00	$1,400 00
6	Continental N'l Bank, Boston,	600	600 00	600 00
93	Eliot National Bank, Boston,	9,300	11,253 00	9,300 00
250	First National Bank, Boston,	25,000	58,250 00	25,000 00
140	Howard Nat'l Bank, Boston,	14,000	12,320 00	14,000 00
50	Merchants' N'l Bank, Boston,	5,000	7,250 00	5,000 00
77	N'l B'k of Commerce, Boston,	7,700	8,604 00	7,700 00
128	N'l B'k of Redemption, Boston,	12,800	14,848 00	12,800 00
25	N'l B'k of the Republic, Boston,	2,500	3,450 00	2,500 00
225	N'l Hide & Leather B'k, Boston,	22,500	23,625 00	22,500 00
281	National Revere Bank, Boston,	28,100	22,480 00	28,100 00
35	Shawmut Nat'l Bank, Boston,	3,500	3,780 00	3,500 00
51	State National Bank, Boston,	5,100	5,406 00	5,100 00
49	Suffolk National Bank, Boston,	4,900	5,243 00	4,900 00
102	Washington N'l Bank, Boston,	10,200	10,302 00	10,200 00
174	Fall River N'l B'k, Fall River,	17,400	18,270 00	16,012 50
149	Massasoit N'l B'k, Fall River,	14,900	21,605 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	11,550 00	11,000 00
800	Pocasset N'l Bank, Fall River,	80,000	113,000 00	80,000 00
180	Second Nat'l Bank, Fall River,	18,000	28,800 00	18,000 00
13	Railroad N'l Bank, Lowell,	1,300	1,690 00	1,127 50
		$325,200	$421,072 00	$323,640 00

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Citizens' Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4½s,	$20,000	$22,800 00	$20,000 00
Boston, Winthrop & Shore R.R. 5s,	7,000	7,350 00	7,000 00
Concord & Montreal R.R. 4s,	20,000	20,200 00	20,000 00
Fitchburg R R. 5s,	1,000	1,070 00	1,000 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	535 00	500 00
Maine Central R.R. 7s,	6,500	8,565 00	6,500 00
Portland & Ogdensburg R.R. 6s,	5,000	5,350 00	5,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	15,000	17,700 00	15,000 00
Troy & Boston R.R. 7s,	5,000	7,100 00	5,000 00
Worcester, Nashua & Roch. R.R. 4s,	25,000	25,250 00	25,000 00
	$133,000	$145,700 00	$133,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$109,412 11	2 per cent.	$1,416,701 00	5 per cent.	$21,000 00	6½ per cent.
157,263 14	4 "	948.524 50	5½ "	297,060 00	7 "
93,000 00	4½ "	274,408 00	6 "		

Value, by books, of real estate held or owned by foreclosure or otherwise, $3,990 20
Assessed value of the same, 3,060 00
Net income received from same during year ending Oct. 31, 1896, 50 83
Number of loans which are of an amount not exceeding $3,000 each, 438
Aggregate amount of the same, 613,725 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, 1896, 202,140 28
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, 1896, { 2½ per cent., $75,896 62 / 2½ per cent., 78,383 65 } 154,280 27
Number of accounts opened during the year ending Oct. 31, 1896, 1,279
Number of accounts closed during the year ending Oct. 31, 1896, 1,215
Total number of open accounts Oct. 31, 1896, 6,058
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes), 10,615 16
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896, 512,224 78
Number of same, 5,244
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896, 562,299 15
Number of same, 5,485
Date of examination by commissioner: July 22.

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CITY SAVINGS BANK—PITTSFIELD.

Incorporated April 13, 1893. Present number of corporators, 28.

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:

HENRY R. PIERSON, WM. M. MERCER,
JACOB GUNLICH, 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, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$16,300 00	Deposits,	$279,231 66
Bank stock as per schedule,	6,228 00	Guaranty fund,	1,198 99
Loans on bank stock,	1,000 00	Interest account,	580 62
Railroad bonds as per schedule,	29,000 00		
Loans on railroad stock,	100 00		
Loans on real estate,	171,010 50		
Loans on personal security,	25,025 03		
Loans to counties, cities or towns (notes),	18,400 00		
Loans on depositors' books,	6 00		
Deposits in banks, on interest,	4,700 65		
Deposits in banks, not on interest,	3,521 47		
Expense account,	1,091 61		
Premium account,	3,181 50		
Furniture,	811 76		
Cash on hand,	634 75		
	$281,011 27		$281,011 27

Cash on Deposit in Banks, amount in each:—

Agricultural National Bank, Pittsfield,	$609 04
Pittsfield National Bank, Pittsfield,	1,253 52
Third National Bank, Pittsfield,	1,558 91
Berkshire Loan and Trust Company, Pittsfield,	4,800 65

Loan on Bank Stock:—

10 shares Berkshire Loan and Trust Company, Pittsfield,	$1,000 00

Loan on Railroad Stock:—

1 share Boston & Albany R.R.,	$100 00

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Federal Reserve Bank of St. Louis

City Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Adams, Mass., 5s,	$5,000	$5,500 00	$5,000 00
of Stoughton, Mass., 4s,	6,000	6,360 00	6,000 00
United States 4s,	300	348 00	300 00
United States 5s,	5,000	5,500 00	5,000 00
	$16,300	$17,708 00	$16,300 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
19	First Nat'l Bank, Springfield,	$1,900	$2,280 00	$2,318 00
10	Housatonic Nat'l Bank, Stockbridge,	1,000	1,600 00	1,535 00
10	Berkshire N'l B'k, No. Adams,	1,000	1,150 00	1,075 00
5	Agricultural National Bank, Pittsfield,	500	1,300 00	1,300 00
		$4,400	$6,330 00	$6,228 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s,	$5,000	$5,357 00	$5,000 00
Boston & Maine R.R. 4½s,	5,000	5,775 00	5,000 00
Concord & Montreal R.R. 4s,	4,000	4,080 00	4,000 00
Fitchburg R R. 5s,	5,000	5,300 00	5,000 00
Old Colony R.R. 4s,	5,000	5,300 00	5,000 00
Penobscot Shore Line R.R. 4s,	5,000	5,100 00	5,000 00
	$29,000	$30,912 00	$29,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$4,700 65	2 per cent.	$191,540 03	5 per cent.	$18,401 50	6 per cent.
2,600 00	4 "	3,000 00	5½ "		

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City Savings Bank — Concluded.

Number of loans which are of an amount not exceeding $3,000 each,	113	
Aggregate amount of the same,		$136,241 53
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, 1896,		10,100 49
Times for the dividends fixed by the by-laws: first Thursday in January and July.		
Rate and amount of each semi-annual dividend during year ending Oct. 31, 1896,	2 per cent., $3,816 44 2 per cent., 4,553 42	8,369 86
Number of accounts opened during the year ending Oct. 31, 1896,	394	
Number of accounts closed during the year ending Oct. 31, 1896,	193	
Total number of open accounts Oct. 31, 1896,	973	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		868 19
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		133,893 63
Number of same,	1,505	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		75,699 75
Number of same,	873	

Date of examination by commissioner: September 28.

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Federal Reserve Bank of St. Louis

CITY FIVE CENTS SAVINGS BANK—HAVERHILL.

Incorporated March 31, 1870. Present number of corporators, 64.

JOHN E. GALE, *President.* GEORGE W. NOYES, *Treasurer.*
GEORGE W. NOYES, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

S. P. GARDNER, IRA O. SAWYER,
SAMUEL W. HOPKINSON, P. C. SWETT,
JOHN E. GALE.

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

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$223,450 00	Deposits,	$1,488,859 98
Loans on public funds,	41,000 00	Guaranty fund,	75,000 00
Bank stock as per schedule,	41,600 00	Interest account,	26,890 74
Loans on bank stock,	16,100 00	Profit and loss account,	11,347 24
Railroad bonds as per schedule,	200,000 00		
Loans on railroad stock,	2,100 00		
Loans on real estate,	747,500 00		
Loans on personal security,	293,614 00		
Loans to counties, cities or towns (notes),	5,840 00		
Loans on depositors' books,	250 00		
Deposits in banks, on interest,	15,540 97		
Expense account,	2,398 24		
Premium account,	9,898 34		
Taxes paid,	1,821 59		
Cash on hand,	984 82		
	$1,602,097 96		$1,602,097 96

Cash on Deposit in Bank:—

First National Bank, Haverhill, ... $15,540 97

Loans on Public Funds, amount on each:—

$3,000 City of Waterbury, Conn., 4s,	$3,000 00
$20,000 United States 4s,	20,000 00
$5,000 United States 4s,	5,000 00
$3,000 United States 4s,	3,000 00
$10,000 City of Kansas City, Mo., 4½s,	10,000 00*

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

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City Five Cents Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

90 shares Farmington National Bank, Farmington, N. H.,	$7,500 00
100 shares Essex National Bank, Haverhill,	8,000 00
2 shares First National Bank, Haverhill,	200 00
4 shares First National Bank, Haverhill,	400 00

Loans on Railroad Stock, amount on each: —

6 shares Boston & Maine R.R.,	$600 00
18 shares Boston & Maine R.R.,	1,500 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Akron, Ohio, 5s,	$24,000	$24,020 00	$24,000 00
of Brockton, Mass., 4s,	7,000	7,140 00	7,000 00
of Cleveland, Ohio, 4s,	5,000	5,025 00	5,000 00
of Grand Rapids, Mich., 5s,	25,000	25,000 00	25,000 00
of Haverhill, Mass., 4s,	51,000	52,260 00	51,000 00
of Indianapolis, Ind., 4s,	10,000	10,200 00	10,000 00
of Medford, Mass., 4s,	15,000	15,410 00	15,000 00
of Waterbury, Conn., 4s,	25,000	25,105 00	25,000 00
of Youngstown, Ohio, 5s,	10,000	10,650 00	10,000 00
Town of Bradford, Mass., 4s,	24,450	24,647 00	24,450 00
of Plaistow, N. H., 4s,	2,000	2,000 00	2,000 00
United States 4s,	25,000	29,250 00	25,000 00
	$223,450	$230,707 00	223,450 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
74	Continental N'l Bank, Boston,	$7,400	$7,400 00	$7,400 00
30	Massachusetts N'l B'k, Boston,	3,000	2,400 00	3,000 00
25	Merchants' N'l Bank, Boston,	2,500	3,625 00	2,500 00
9	N'l B'k of Commerce, Boston,	900	999 00	900 00
15	Tremont Nat'l Bank, Boston,	1,500	1,260 00	1,500 00
211	First Nat'l Bank, Haverhill,	21,100	27,430 00	21,100 00
35	Haverhill N'l B'k, Haverhill,	3,500	5,250 00	3,500 00
17	Merrimac N'l B'k, Haverhill,	1,700	2,720 00	1,700 00
		$41,600	$51,084 00	$41,600 00

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City Five Cents Savings Bank — Concluded.

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	11,400 00	10,000 00
Concord & Montreal R.R. 4s,	25,000	25,250 00	25,000 00
Fitchburg R.R. 4s,	5,000	5,000 00	5,000 00
Fitchburg R.R. 5s,	35,000	37,540 00	35,000 00
Maine Central R.R. 4s,	15,000	15,000 00	15,000 00
Maine Central R.R. 7s,	10,000	13,400 00	10,000 00
Old Colony R.R. 4s,	15,000	15,450 00	15,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	10,000	11,800 00	10,000 00
Upper Coos R.R. 4s,	15,000	14,250 00	15,000 00
Worcester, Nashua & Roch. R.R. 4s,	10,000	10,100 00	10,000 00
	$200,000	$210,440 00	$200,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$15,540 97	2½ per cent.	$45,000 00	4¾ per cent.	$82,175 00	5½ per cent.
840 00	4 "	784,600 00	5 "	104,175 00	6 "
89,614 00	4½ "				

Number of loans which are of an amount not exceeding $3,000 each,	253	
Aggregate amount of the same,		$359,490 00
Total number of loans upon real estate,	295	
Amount of investments from which no income is received,		8,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		77,130 03
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, 1896,	2 per cent., $27,572 44 2 per cent., 28,198 82	55,771 26
Number of accounts opened during the year ending Oct. 31, 1896,	965	
Number of accounts closed during the year ending Oct. 31, 1896,	836	
Total number of open accounts Oct. 31, 1896,	6,032	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		4,544 39
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		269,780 48
Number of same,	5,076	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		281,566 02
Number of same,	4,040	

Date of examination by commissioner: February 21.

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CITY INSTITUTION FOR SAVINGS — LOWELL.

Incorporated April 12, 1837. Present number of corporators, 31.

FRED A. BUTTRICK, *President.* FRANK W. HURD, *Treasurer.*
FRANK W. HURD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ADDISON PUTNAM, FRANK COBURN,
LEONARD HUNTRESS, HENRY C. COOPER,
FRED A. BUTTRICK.

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

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$1,026,000 00	Deposits,	$6,403,271 76
Bank stock as per schedule,	714,069 75	Guaranty fund,	320,000 00
Loans on bank stock,	53,700 00	Interest account,	104,384 18
Railroad bonds as per schedule,	1,110,000 00	Profit and loss account,	165,085 91
Real estate by foreclosure,	17,982 27		
Loans on real estate,	2,724,882 14		
Loans on personal security,	1,164,904 74		
Loans to counties, cities or towns (notes),	12,000 00		
Deposits in banks, on interest,	134,706 71		
Suspense,	33,727 99		
Cash on hand,	768 25		
	$6,992,741 85		$6,992,741 85

Cash on Deposit in Banks, amount in each: —

National Bank of Redemption, Boston,	$5,437 70
Appleton National Bank, Lowell,	44,269 01
Pynchon National Bank, Springfield,	75,000 00
Middlesex Safe Deposit and Trust Co., Lowell,	10,000 00

Loans on Bank Stock, amount on each: —

10 shares Massachusetts Loan and Trust Company, Boston,	$700 00
6 shares Appleton National Bank, Lowell,	600 00
20 shares Lowell Trust Company, Lowell,	1,500 00
20 shares Lowell Trust Company, Lowell,	2,100 00
5 shares Appleton National Bank, Lowell,	
100 shares Appleton National Bank, Lowell,	10,000 00

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Federal Reserve Bank of St. Louis

City Institution for Savings — Continued.

90 shares Old Lowell National Bank, Lowell,	$9,000 00*
30 shares Old Lowell National Bank, Lowell,	3,000 00*
5 shares Prescott National Bank, Lowell,	500 00
10 shares Prescott National Bank, Lowell,	1,000 00
10 shares Railroad National Bank, Lowell,	1,000 00
10 shares Wamesit National Bank, Lowell,	1,000 00
38 shares Wamesit National Bank, Lowell,	3,800 00
15 shares Wamesit National Bank, Lowell,	3,000 00
15 shares Brockton National Bank, Brockton,	
111 shares Pacific National Bank, Lawrence,	10,500 00
90 shares Pacific National Bank, Lawrence,	6,000 00

* The bank has been notified that these loans, in excess of the legal limit, must be reduced.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Altoona, Pa., 4s,	$50,000	$50,500 00	$50,000 00
of Cleveland, Ohio, 4s,	52,000	52,000 00	52,000 00
of Des Moines, Iowa, 4s,	60,000	60,000 00	60,000 00
of Fall River, Mass., 4s,	50,000	50,750 00	50,000 00
of Fitchburg, Mass, 4s,	125,000	129,500 00	125,000 00
of Indianapolis, Ind., 4s,	90,000	92,700 00	90,000 00
of Lawrence, Mass., 4s,	100,000	104,000 00	100,000 00
of Lowell, Mass, 4s,	50,000	53,000 00	50,000 00
of Milwaukee, Wis., 5s,	100,000	109,670 00	100,000 00
of Saginaw, Mich., 4½s,	50,000	52,200 00	50,000 00
of Waterbury, Conn., 4s,	100,000	103,000 00	100,000 00
Town of Cranston, R. I., 4s,	74,000	76,220 00	74,000 00
of Maynard, Mass, 4s,	15,000	15,450 00	15,000 00
United States 4s,	110,000	128,700 00	110,000 00
	$1,026,000	$1,077,690 00	$1,026,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
80	Atlantic Nat'l Bank, Boston,	$8,000	$8,720 00	$8,000 00
200	Atlas National Bank, Boston,	20,000	22,800 00	20,000 00
204	Blackstone N'l Bank, Boston,	20,400	17,595 00	20,400 00
210	Boston National Bank, Boston,	21,000	18,821 25	21,000 00
124	Boylston Nat'l Bank, Boston,	12,400	15,469 00	12,400 00
39	Bunker Hill N'l Bank, Boston,	3,900	7,819 00	3,900 00
78	National City Bank, Boston,	7,800	6,084 00	7,800 00
138	Columbian N'l Bank, Boston,	13,800	13,248 00	13,800 00
146	Continental N'l Bank, Boston,	14,600	14,673 00	14,600 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.
100	Eliot National Bank, Boston,	$10,000	$12,200 00	$10,000 00
55	Everett Nat'l Bank, Boston,	5,500	4,400 00	5,494 75
200	First National Bank, Boston,	20,000	46,800 00	20,000 00
200	Globe National Bank, Boston,	20,000	16,800 00	20,000 00
100	Hamilton Nat'l Bank, Boston,	10,000	10,500 00	10,000 00
135	Howard Nat'l Bank, Boston,	13,500	11,947 50	13,500 00
100	Market Nat'l Bank, Boston,	10,000	7,675 00	10,000 00
44	Merchants' N'l Bank, Boston,	4,400	6,380 00	4,400 00
100	Metropolitan N'l B'k, Boston,	10,000	9,000 00	10,000 00
125	Massachusetts Loan and Trust Co., Boston,	12,500	14,375 00	12,500 00
150	N'l B'k of Commerce, Boston,	15,000	16,875 00	15,000 00
100	National Bank of the Commonwealth, Boston,	10,000	13,750 00	10,000 00
250	N'l B'k of No. America, Boston,	25,000	24,000 00	25,000 00
400	N'l B'k of Redemption, Boston,	40,000	46,700 00	40,000 00
400	N'l B'k of the Republic, Boston,	40,000	55,400 00	40,000 00
30	National Eagle Bank, Boston,	3,000	2,100 00	3,000 00
50	Nat'l Exchange Bank, Boston,	5,000	6,200 00	5,000 00
150	N'l Hide & Leather B'k, Boston,	15,000	15,900 00	15,000 00
375	National Revere Bank, Boston,	37,500	30,000 00	37,500 00
36	National Union Bank, Boston,	3,600	4,680 00	3,600 00
70	Nat'l Webster Bank, Boston,	7,000	6,812 50	7,000 00
65	New England N'l B'k, Boston,	6,500	9,750 00	6,500 00
167	North National Bank, Boston,	16,700	16,762 62	16,700 00
40	Old Boston N'l Bank, Boston,	4,000	4,260 00	4,000 00
265	Second Nat'l Bank, Boston,	26,500	46,408 12	26,500 00
100	Shawmut Nat'l Bank, Boston,	10,000	10,825 00	10,000 00
50	Shoe & Leather N'l B'k, Boston,	5,000	4,300 00	4,500 00
108	State National Bank, Boston,	10,800	11,448 00	10,800 00
136	Suffolk Nat'l Bank, Boston,	13,600	14,552 00	13,600 00
400	Third National Bank, Boston,	40,000	35,350 00	40,000 00
118	Tremont Nat'l Bank, Boston,	11,800	9,941 50	11,800 00
39	Washington N'l Bank, Boston,	3,900	3,968 25	3,900 00
25	Bay State N'l B'k, Lawrence,	1,875	3,125 00	1,875 00
610	Appleton Nat'l Bank, Lowell,	61,000	76,250 00	61,000 00
94	First National Bank, Lowell,	9,400	15,134 00	9,400 00
75	Merchants' N'l Bank, Lowell,	7,500	10,500 00	7,500 00
11	Old Lowell N'l B'k, Lowell,	1,100	1,320 00	1,100 00
220	Prescott Nat'l Bank, Lowell,	22,000	31,240 00	22,000 00
73	Railroad Nat'l Bank, Lowell,	7,300	9,490 00	7,300 00
100	Wamesit Nat'l Bank, Lowell,	10,000	13,000 00	10,000 00
25	First N'l B'k, Marlborough,	2,500	2,500 00	2,500 00
42	Framingham National Bank, South Framingham,	4,200	4,830 00	4,200 00
		$714,575	$822,678 74	$714,069 75

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Federal Reserve Bank of St. Louis

City Institution for Savings — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	$200,000	$203,430 00	$200,000 00
Concord & Montreal R.R. 4s,	200,000	202,000 00	200,000 00
Conn. & Passumpsic Rivers R.R. 4s,	50,000	51,500 00	50,000 00
Fitchburg R.R. 4s,	100,000	100,000 00	100,000 00
Fitchburg R.R. 5s,	100,000	104,500 00	100,000 00
Lowell & Lawrence R.R. 6s,	10,000	10,100 00	10,000 00
Maine Central R.R. 4½s,	50,000	53,000 00	50,000 00
Old Colony R.R. 4s,	200,000	206,000 00	200,000 00
Penobscot Shore Line R.R. 4s,	50,000	49,500 00	50,000 00
Sullivan County R.R. 4s,	100,000	101,000 00	100,000 00
Worcester, Nashua & Roch. R.R. 4s,	50,000	50,000 00	50,000 00
	$1,110,000	$1,131,030 00	$1,110,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$49,706 71	2½ per cent.	$349,220 00	4½ per cent.	$50,500 00	5½ per cent.
868 35	4 "	80,000 00	4¾ "	240,377 77	6 "
6,000 00	4⅜ "	3,313,520 76	5 "		

Value, by books, of real estate held or owned by foreclosure or otherwise,		$17,982 27
Assessed value of the same,		14,750 00
Net income received from same during year ending Oct. 31, 1896,		519 30
Number of loans which are of an amount not exceeding $3,000 each,	534	
Aggregate amount of the same,		714,081 69
Total number of loans upon real estate,	658	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		316,796 99
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, 1896,	2 per cent., $121,743 13 2 per cent., 123,604 52	245,347 65
Number of accounts opened during the year ending Oct. 31, 1896,	2,002	
Number of accounts closed during the year ending Oct. 31, 1896,	1,918	
Total number of open accounts Oct. 31, 1896,	16,036	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		13,302 91
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		823,611 40
Number of same,	12,650	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		1,001,935 25
Number of same,	18,047	
Date of examination by commissioners: December 4.		

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CLINTON SAVINGS BANK — CLINTON.

Incorporated May 15, 1851. Present number of corporators, 50.

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

Names of committee charged with the investment of its funds:

CHARLES L. SWAN, C. C. STONE,
LUCIUS FIELD, JOHN E. THAYER,
GEORGE P. TAYLOR.

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

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$63,000 00	Deposits,	$1,761,702 48
Loans on public funds,	367 00	Guaranty fund,	62,250 00
Bank stock as per schedule,	85,000 00	Profit and loss account,	1,456 31
Loans on bank stock,	2,400 00		
Railroad bonds as per schedule,	95,700 00		
Loans on railroad stock,	25,000 00		
Loans on real estate,	818,689 34		
Loans on personal security,	552,768 97		
Loans to counties, cities or towns (notes),	124,400 00		
Deposits in banks, on interest,	6,990 55		
Deposits in banks, not on interest,	10,333 72		
Premium account,	10,682 91		
Oregon Short Line & Wabash R.R. bonds,*	18,050 00		
Cash on hand,	12,026 30		
	$1,825,408 79		$1,825,408 79

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each: —

First National Bank, Boston,	$6,990 55
First National Bank, Clinton,	10,333 72

Loan on Public Funds: —

$1,000 United States 4s,	$367 00

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Clinton Savings Bank — Continued.

Loan on Bank Stock: —
53 shares First National Bank, Clinton, ... $2,400 00

Loan on Railroad Stock: —
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	$4,130 00	$4,000 00
of Boston, Mass., 5s, . .	2,000	2,200 00	2,000 00
of Cambridge, Mass., 6s, . .	5,000	5,570 00	5,000 00
of Providence, R. I., 6s, . .	1,000	1,080 00	1,000 00
Town of Clinton, Mass., 4s, . .	51,000	53,550 00	51,000 00
	$63,000	$66,530 00	$63,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
14	Atlas National Bank, Boston, .	$1,400	$1,596 00	$1,400 00
2	Boston National Bank, Boston,	200	180 00	200 00
20	Central Nat'l Bank, Boston, .	2,000	2,340 00	4,000 00
16	Howard Nat'l Bank, Boston, .	1,600	1,424 00	1,600 00
50	Manufacturers' N'l B'k, Boston,	5,000	5,000 00	5,000 00
20	Market Nat'l Bank, Boston, .	2,000	1,535 00	2,000 00
30	Metropolitan N'l B'k, Boston, .	3,000	2,700 00	3,000 00
44	N'l B'k of No. America, Boston,	4,400	4,279 00	4,400 00
5	National City Bank, Boston, .	500	390 00	500 00
10	N'l Hide & Leather B'k, Boston,	1,000	1,057 50	1,000 00
70	N'l Webster Bank, Boston, .	7,000	6,730 00	7,000 00
339	First National Bank, Clinton, .	33,900	42,375 00	33,900 00
40	Fitchburg N'l B'k, Fitchburg, .	4,000	6,000 00	6,000 00
50	First N'l Bank, New Bedford, .	5,000	7,650 00	5,000 00
50	National Bank of Commerce, New Bedford, . . .	5,000	3,750 00	5,000 00
50	Orange Nat'l Bank, Orange, .	5,000	8,000 00	5,000 00
		$81,000	$95,006 50	$85,000 00

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Clinton Savings Bank — Concluded.

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
Boston & Lowell R.R. 4½s,	1,000	1,005 00	1,000 00
Boston & Lowell R.R. 5s,	4,000	4,080 00	4,000 00
Fitchburg R.R. 4s,	6,000	6,000 00	6,000 00
Fitchburg R.R. 5s,	35,000	36,825 00	35,000 00
Maine Central R.R. 7s,	7,000	9,390 00	7,000 00
Old Colony R.R. 4s,	1,000	1,030 00	1,000 00
Old Colony R.R. 6s,	10,000	10,100 00	10,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	10,000	11,800 00	11,700 00
	$94,000	$100,530 00	$95,700 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$6,990 55	2½ per cent.	$105,000 00	4½ per cent.	$75,500 00	5½ per cent.
43,100 00	4 "	146,500 00	4¾ "	173,578 00	6 "
50,000 00	4¼ "	926,485 31	5 "	3,462 00	7 "

Number of loans which are of an amount not exceeding $3,000 each,	361	
Aggregate amount of the same,		$297,382 56
Total number of loans upon real estate,	396	
Gross amount of interest or profits received or earned, as per books, during year ending Oct 31, 1896,		77,872 15
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, 1896,	2 per cent., $32,366 62 2 per cent., 33,320 33	65,686 95
Number of accounts opened during the year ending Oct. 31, 1896,	807	
Number of accounts closed during the year ending Oct. 31, 1896,	591	
Total number of open accounts Oct. 31, 1896,	5,519	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		4,415 05
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		316,766 13
Number of same,	5,003	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		287,603 99
Number of same,	3,718	

Date of examination by commissioner: February 18.

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Federal Reserve Bank of St. Louis

COHASSET SAVINGS BANK — COHASSET.

Incorporated Feb. 28, 1845. Present number of corporators, 42.

ABRAHAM H. TOWER, *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,
CHAS. F. TILDEN, ABRAHAM H. TOWER.

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

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$9,000 00	Deposits,	$599,837 76
Bank stock as per schedule,	50,900 00	Guaranty fund,	24,540 00
Railroad bonds as per schedule,	23,000 00	Interest account,	8,858 80
Real estate by foreclosure,	13,260 00	Profit and loss account,	9,395 89
Loans on real estate,	398,034 15		
Loans on personal security,	87,450 00		
Loans to counties, cities or towns (notes),	47,000 00		
Deposits in banks, on interest,	11,040 79		
Expense account,	819 18		
Suspense account,	419 11		
Cash on hand,	1,709 22		
	$642,632 45		$642,632 45

Cash on Deposit in Banks, amount in each: —

Boston National Bank, Boston,	$9,943 44
Hingham National Bank, Hingham,	1,097 35

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Springfield, Ohio, 4½s,	$9,000	$9,480 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.
30	Atlas National Bank, Boston,	$3,000	$3,420 00	$3,000 00
13	Blackstone Nat'l Bank, Boston,	1,300	1,118 00	1,300 00
45	Boston National Bank, Boston,	4,500	3,960 00	4,500 00
20	Columbian N'l Bank, Boston, .	2,000	1,900 00	2,000 00
40	Continental N'l Bank, Boston,	4,000	4,000 00	4,000 00
20	Everett Nat'l Bank, Boston, .	2,000	1,580 00	2,000 00
30	Market Nat'l Bank, Boston, .	3,000	2,250 00	3,000 00
23	Merchants' N'l Bank, Boston,	2,300	3,335 00	2,300 00
22	N'l B'k of the Republic, Boston,	2,200	3,036 00	2,200 00
43	National City Bank, Boston, .	4,300	3,225 00	4,300 00
18	National Eagle Bank, Boston,	1,800	1,260 00	1,800 00
25	N'l Hide & Leather B'k, Boston,	2,500	2,625 00	2,500 00
45	Nat'l Revere Bank, Boston, .	4,500	3,600 00	4,500 00
15	National Union Bank, Boston,	1,500	1,950 00	1,500 00
10	Nat'l Webster Bank, Boston, .	1,000	980 00	1,000 00
12	North National Bank, Boston,	1,200	1,200 00	1,200 00
32	Shawmut Nat'l Bank, Boston,	3,200	3,456 00	3,200 00
38	State National Bank, Boston, .	3,800	4,028 00	3,800 00
18	Tremont Nat'l Bank, Boston, .	1,800	1,512 00	1,800 00
10	Washington N'l B'k, Boston, .	1,000	1,010 00	1,000 00
		$50,900	$49,445 00	$50,900 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Eastern R.R. 6s, ...	$13,000	$15,600 00	$13,000 00
Upper Coos R.R 4½s, . . .	10,000	10,500 00	10,000 00
	$23,000	$26,100 00	$23,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$11,040 79	2 per cent.	$52,300 00	4½ per cent.	$101,800 00	5½ per cent.
10,000 00	4 "	18,000 00	4¾ "	113,284 15	6 "
9,000 00	4¼ "	223,100 00	5 "	5,000 00	6½ "

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Federal Reserve Bank of St. Louis

Cohasset Savings Bank — Concluded.

Value, by books, of real estate held or owned by foreclosure or otherwise,		$13,260 00
Assessed value of the same,		13,750 00
Net income received from same during year ending Oct. 31, 1896,		70 11
Number of loans which are of an amount not exceeding $3,000 each,	156	
Aggregate amount of the same,		154,328 00
Total number of loans upon real estate,	190	
Amount of investments from which no income is received,		2,960 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		31,317 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, 1896,	2½ per cent., $12,651 72 2 per cent., 11,410 06	24,061 78
Number of accounts opened during the year ending Oct. 31, 1896,	149	
Number of accounts closed during the year ending Oct. 31, 1896,	125	
Total number of open accounts Oct. 31, 1896,	1,390	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		2,253 49
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		67,857 42
Number of same,	789	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		71,362 05
Number of same,	907	

Date of examination by commissioner: August 25.

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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, JOHN B. PACKARD,
ARTHUR P. DELABARRE, HARRIS D. PEASE,
CHARLES B. MERRITT.

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

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$5,000 00	Deposits,	$169,101 36
Bank stock as per schedule,	5,000 00	Guaranty fund,	2,698 09
Loans on bank stock,	7,700 00	Profit and loss account,	880 82
Railroad bonds as per schedule,	5,000 00		
Loans on real estate,	113,025 00		
Loans on personal security,	11,580 00		
Loans to counties, cities or towns (notes),	3,800 00		
Deposits in banks, on interest,	17,500 00		
Cash on hand,	4,075 27		
	$172,680 27		$172,680 27

Cash on Deposit in Banks, amount in each:—

Conway National Bank, Conway,	$5,000 00
City National Bank, Holyoke,	5,000 00
Park National Bank, Holyoke,	2,500 00
Pynchon National Bank, Springfield,	5,000 00

Loans on Bank Stock, amount on each:—

40 shares Agawam National Bank, Springfield,	$3,200 00
10 shares City National Bank, Holyoke,	800 00
3 shares Conway National Bank, Conway,	200 00
5 shares Northampton National Bank, Northampton,	500 00
30 shares Park National Bank, Holyoke,	3,000 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 Boston, Mass., 5s, . .	$1,000	$1,100 00	$1,000 00
of Holyoke, Mass., 4s, . .	2,000	2,070 00	2,000 00
of Milwaukee, Wis., 5s, . .	1,000	1,120 00	1,000 00
of Worcester, Mass., 5s, . .	1,000	1,090 00	1,000 00
	$5,000	$5,380 00	$5,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
30	Conway Nat'l Bank, Conway,	$3,000	$3,000 00	$3,000 00
10	City National Bank, Holyoke,	1,000	1,050 00	1,000 00
10	Adams N'l B'k, North Adams, .	1,000	1,150 00	1,000 00
		$5,000	$5,200 00	$5,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . .	$1,000	$1,035 00	$1,000 00
Connecticut River R.R. 4s, . .	1,000	1,030 00	1,000 00
Fitchburg R.R. 6s, ...	1,000	1,010 00	1,000 00
Old Colony R.R. 4s, ...	1,000	1,040 00	1,000 00
Worcester, Nashua & Roch. R.R. 4s,	1,000	1,020 00	1,000 00
	$5,000	$5,135 00	$5,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$15,500 00	4 per cent.	$127,210 00	5 per cent.	$10,895 00	6 per cent.

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Conway Savings Bank — Concluded.

Number of loans which are of an amount not exceeding $3,000 each,	93	
Aggregate amount of the same,		$87,905 00
Total number of loans upon real estate,	85	
Gross amount of interest or profits received or earned, as per books, during the year ending Oct. 31, 1896,		7,766 88
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, 1896,	2 per cent., $3,053 44 2 per cent., 3,201 54	6,254 98
Number of accounts opened during the year ending Oct. 31, 1896,	87	
Number of accounts closed during the year ending Oct. 31, 1896,	61	
Total number of open accounts Oct. 31, 1896,	642	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		587 43
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		28,837 32
Number of same,	382	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		28,395 66
Number of same,	339	

Date of examination by commissioner: July 10.

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COUNTY SAVINGS BANK—CHELSEA.

Incorporated Feb. 27, 1890. Present number of corporators, 57.

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

Names of committee charged with the investment of its funds:

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

Open for business every business day, 8 A.M. to 1 P.M.; Mondays, Wednesdays and Thursdays, 5 to 8 P.M.; Saturdays, 5 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$22,575 00	Deposits,	$366,907 88
Bank stock as per schedule,	15,400 00	Guaranty fund,	6,500 00
Loans on bank stock,	1,900 00	Interest account,	1,078 51
Railroad bonds as per schedule,	16,000 00	Profit and loss account,	5,145 49
Loans on real estate,	248,794 34		
Loans on personal security,	42,000 00		
Loans to counties, cities or towns (notes),	15,375 00		
Deposits in banks, on interest,	15,220 99		
Expense account,	153 09		
Premium account,	1,700 00		
Cash on hand,	513 46		
	$379,631 88		$379,631 88

Cash on Deposit in Banks, amount in each:—

First Ward National Bank, Boston,	$6,384 54
Winthrop National Bank, Boston,	1,022 85
Winnisimmet National Bank, Chelsea,	7,813 60

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County Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

10 shares Winnisimmet National Bank, Chelsea,	$800 00*
10 shares Winnisimmet National Bank, Chelsea,	800 00*
10 shares Baxter National Bank, Rutland, Vt.,	300 00

* The bank has been notified that these loans, in excess of the legal limit, must be corrected.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Brockton, Mass., 4s,	$4,000	$4,010 00	$4,000 00
of Cleveland, Ohio, 4s,	3,000	3,000 00	3,000 00
of Cleveland, Ohio, 4½s,	1,000	1,000 00	1,000 00
of Haverhill, Mass., 4s,	1,000	1,005 00	1,000 00
of Lewiston, Me., 5s,	500	502 50	500 00
of Milwaukee, Wis., 5s,	3,000	3,222 50	3,000 00
of Springfield, Ohio, 6s,	3,575	3,819 49	3,575 00
Town of Ashland, Mass., 4s,	700	700 00	700 00
of South Wayne, Ind., 6s,	800	800 00	800 00
United States 4s,	5,000	5,950 00	5,000 00
	$22,575	$24,009 49	$22,575 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
11	Columbian N'l Bank, Boston,	$1,100	$1,045 00	$1,100 00
25	First Ward N'l Bank, Boston,	2,500	3,175 00	2,500 00
4	Freeman's N'l Bank, Boston,	400	350 00	400 00
3	N'l B'k of No. America, Boston,	300	291 00	300 00
1	National City Bank, Boston,	100	75 00	100 00
6	National Eagle Bank, Boston,	600	420 00	600 00
15	N'l Hide & Leather B'k, Boston,	1,500	1,575 00	1,500 00
10	Old Boston N'l Bank, Boston,	1,000	1,050 00	1,000 00
20	Third National Bank, Boston,	2,000	1,740 00	2,000 00
10	Washington N'l Bank, Boston,	1,000	1,010 00	1,000 00
10	First National Bank, Chelsea,	1,000	1,000 00	1,000 00
15	Winnisimmet N'l B'k, Chelsea,	1,500	1,425 00	1,500 00
6	Dedham Nat'l Bank, Dedham,	600	630 00	600 00
5	First N'l Bank, Newburyport,	500	630 00	500 00
10	So. Danvers N'l B'k, Peabody,	1,000	1,170 00	1,000 00
3	Mechanics' N'l B'k, Worcester,	300	255 00	300 00
		$15,400	$15,841 00	$15,400 00

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County Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Cheshire R.R. 6s,	$3,000	$3,090 00	$3,000 00
Concord & Montreal R.R. 4s,	6,000	6,060 00	6,000 00
Maine Central R.R. 4s,	1,000	1,000 00	1,000 00
Maine Central R.R. 4½s,	500	530 00	500 00
Maine Central R.R. 5s,	500	557 50	500 00
Upper Coos R.R. 4s,	5,000	4,750 00	5,000 00
	$16,000	$15,987 50	$16,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$7,407 39	2 per cent.	$5,000 00	5½ per cent.	$21,500 00	7 per cent.
7,813 60	2¾ "	275,069 34	6 "	2,000 00	8 "
4,500 00	5 "				

Number of loans which are of an amount not exceeding $3,000 each,	178	
Aggregate amount of the same,		$235,495 25
Total number of loans upon real estate,	178	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		21,115 09
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, 1896,	2 per cent., $6,198 94 2 per cent., 6,659 44	12,858 38
Number of accounts opened during the year ending Oct. 31, 1896,	336	
Number of accounts closed during the year ending Oct. 31, 1896,	243	
Total number of open accounts Oct. 31, 1896,	1,720	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		3,366 27
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		155,595 70
Number of same,	2,888	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		135,558 92
Number of same,	2,085	

Date of examination by commissioner: March 6.

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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, E. L. GODDARD,
JAMES A. GUNN.

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

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$84,000 00	Deposits,	$886,641 63
Bank stock as per schedule,	24,500 00	Guaranty fund,	28,500 00
Loans on bank stock,	7,300 00	Profit and loss account,	4,703 45
Railroad bonds as per schedule,	83,500 00		
Real estate (for banking purposes),	31,000 00		
Real estate by foreclosure,	783 84		
Loans on real estate,	409,415 75		
Loans on personal security,	254,776 00		
Loans to counties, cities or towns (notes),	9,800 00		
Loans on depositors' books,	135 00		
Deposits in banks, on interest,	9,000 00		
Deposits in banks, not on interest,	5,055 38		
Real estate,	200 00		
Cash on hand,	379 11		
	$919,845 08		$919,845 08

Cash on Deposit in Bank: —

Crocker National Bank, Turner's Falls,	$14,055 38

Loans on Bank Stock, amount on each: —

36 shares Crocker National Bank, Turner's Falls,	$2,500 00
8 shares Crocker National Bank, Turner's Falls,	400 00
5 shares Crocker National Bank, Turner's Falls,	400 00
40 shares Packard National Bank, Greenfield,	4,000 00

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Crocker Institution for Savings — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	$5,000	$5,525 00	$5,000 00
of Boston, Mass., 5s,	4,000	4,440 00	4,000 00
of Cambridge, Mass., 4s,	20,000	20,700 00	20,000 00
of Cleveland, Ohio, 5s,	4,000	4,215 00	4,000 00
of East Saginaw, Mich., 5s,	3,000	3,135 00	3,000 00
of Fort Wayne, Ind., 4½s,	4,000	4,200 00	4,000 00
of Fort Wayne, Ind., 6s,	1,000	1,045 00	1,000 00
of Lynn, Mass., 5s,	1,000	1,085 00	1,000 00
of Meriden, Conn., 4s,	5,000	5,100 00	5,000 00
of Milwaukee, Wis., 5s,	5,000	5,700 00	5,000 00
of Providence, R. I., 5s,	5,000	5,250 00	5,000 00
of Salem, Mass., 5s,	7,000	7,560 00	7,000 00
of Somerville, Mass., 4½s,	2,000	2,125 00	2,000 00
of Springfield, Mass., 4s,	5,000	5,250 00	5,000 00
Town of Turner's Falls, Mass. (Fire District), 4s,	3,000	3,050 00	3,000 00
District of Columbia 5s,	8,000	8,240 00	8,000 00
District of Columbia 6s,	2,000	2,240 00	2,000 00
	$84,000	$88,860 00	$84,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Central Nat'l Bank, Boston,	$1,000	$1,150 00	$1,000 00
7	Columbian N'l Bank, Boston,	700	665 00	700 00
40	Continental N'l Bank, Boston,	4,000	4,000 00	4,000 00
10	Eliot National Bank, Boston,	1,000	1,200 00	1,000 00
10	N'l B'k of Commerce, Boston,	1,000	1,110 00	1,000 00
6	Nat'l Webster Bank, Boston,	600	590 00	600 00
5	Tremont Nat'l Bank, Boston,	500	420 00	500 00
40	Conway Nat'l Bank, Conway,	4,000	4,400 00	4,000 00
117	Crocker N'l B'k, Turner's Falls,	11,700	14,275 00	11,700 00
		$24,500	$27,810 00	$24,500 00

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Crocker Institution for Savings — Continued.

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,	15,000	17,100 00	15,000 00
Concord & Montreal R.R. 4s,	5,000	5,050 00	5,000 00
Conn. & Passumpsic Rivers R.R. 4s,	2,000	2,060 00	2,000 00
Fitchburg R.R. 4½s,	5,000	5,000 00	5,000 00
Fitchburg R.R. 5s,	15,000	15,550 00	15,000 00
Maine Central R.R. 4½s,	5,000	5,300 00	5,000 00
Old Colony R.R. 4s,	13,000	13,390 00	13,000 00
Portland & Ogdensburg R.R. 6s,	3,500	3,710 00	3,500 00
Vermont & Massachusetts R.R. 5s,	5,000	5,300 00	5,000 00
Worcester & Nashua R.R. 4s,	5,000	5,100 00	5,000 00
	$83,500	$88,160 00	$83,500 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$9,000 00	2½ per cent.	$50,000 00	4½ per cent.	$6,600 00	6 per cent.
8,800 00	4 "	616,026 75	5 "		

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, 1896,		1,545 84
Value, by books, of other real estate held or owned by foreclosure or otherwise,		983 84
Assessed value of the same,		1,300 00
Number of loans which are of an amount not exceeding $3,000 each,	384	
Aggregate amount of the same,		322,926 75
Total number of loans upon real estate,	356	
Amount of investments from which no income is received,		983 84
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		43,354 39
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, 1896,	2 per cent., $16,643 19 2 per cent., 17,281 40	33,924 59
Number of accounts opened during the year ending Oct. 31, 1896,	358	
Number of accounts closed during the year ending Oct. 31, 1896,	256	
Total number of open accounts Oct. 31, 1896,	2,468	

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Crocker Institution for Savings — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		$2,591 02
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		138,138 02
Number of same,	2,075	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		142,274 53
Number of same,	1,568	

Date of examination by commissioner: April 14.

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DANVERS SAVINGS BANK — DANVERS.

Incorporated March 20, 1850. Present number of corporators, 41.

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, GILBERT A. TAPLEY,
SALMON D. HOOD.

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

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$10,000 00	Deposits,	$1,405,077 60
Bank stock as per schedule,	141,480 50	Guaranty fund,	70,825 00
Loans on bank stock,	20,800 00	Interest account,	7,927 23
Railroad bonds as per schedule,	150,000 00	Undivided earnings,	39,442 75
Loans on railroad stock,	100,000 00	Rent,	229 17
Real estate by foreclosure,	56,520 50		
Loans on real estate,	509,181 00		
Loans on personal security,	500,855 00		
Loans to counties, cities or towns (notes),	12,200 00		
Loans on depositors' books,	150 00		
Deposits in banks, on interest,	17,509 15		
Deposits in banks, not on interest,	2,003 75		
Expense account,	191 66		
Tax account,	384 95		
Taxes paid,	6 79		
Cash on hand,	2,218 45		
	$1,523,501 75		$1,523,501 75

Cash on Deposit in Banks, amount in each: —

Faneuil Hall National Bank, Boston,	$17,290 98
Maverick National Bank, Boston,	3 75
First National Bank, Danvers,	2,218 17

Loans on Bank Stock, amount on each: —

3 shares Naumkeag National Bank, Salem, 6 shares Salem National Bank, Salem, 16 shares First National Bank, Danvers,	$1,800 00*
228 shares Massachusetts National Bank, Boston,	15,000 00
50 shares Amesbury National Bank, Amesbury,	4,000 00

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

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Danvers Savings Bank — Continued.

Loans on Railroad Stock, amount on each: —

500 shares Boston & Maine R.R.,	$50,000 00
450 shares Boston & Maine R.R.,	50,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	$10,000	$10,050 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	$5,700 00	$5,675 00
35	Blackstone N'l Bank, Boston,	3,500	3,010 00	3,500 00
10	Continental N'l Bank, Boston,	1,000	1,000 00	1,080 00
85	Globe National Bank, Boston,	8,500	7,055 00	10,612 50
34	Hancock Nat'l Bank, Boston,	3,400	2,210 00	3,345 00
68	Howard Nat'l Bank, Boston,	6,800	5,780 00	6,800 00
20	Lincoln Nat'l Bank, Boston,	2,000	1,400 00	2,100 00
50	Merchants' N'l Bank, Boston,	5,000	7,250 00	6,475 00
60	N'l B'k of Commerce, Boston,	6,000	6,660 00	6,000 00
71	N'l B'k of No. America, Boston,	7,100	6,887 00	7,268 75
65	N'l B'k of Redemption, Boston,	6,500	7,475 00	7,901 25
70	Nat'l Exchange Bank, Boston,	7,000	8,540 00	7,097 50
75	National Revere Bank, Boston,	7,500	6,000 00	7,500 00
50	State National Bank, Boston,	5,000	5,300 00	5,356 25
80	Third National Bank, Boston,	8,000	6,960 00	8,000 00
10	Tremont Nat'l Bank, Boston,	1,000	840 00	1,000 00
25	Washington N'l Bank, Boston,	2,500	2,525 00	2,500 00
131	First National Bank, Danvers,	9,825	9,694 00	10,197 00
75	National Bank of Commerce, New Bedford,	7,500	5,625 00	8,962 50
125	First N'l Bank, New Bedford,	12,500	19,125 00	14,947 25
20	Warren Nat'l Bank, Peabody,	2,000	2,400 00	2,000 00
10	Rockport N'l Bank, Rockport,	1,000	1,200 00	1,000 00
270	Asiatic National Bank, Salem,	8,100	7,560 00	8,100 00
7	First National Bank, Salem,	700	630 00	700 00
5	Naumkeag Nat'l Bank, Salem,	500	625 00	500 00
25	Salem National Bank, Salem,	2,500	2,775 00	2,862 50
		$130,425	$134,226 00	$141,480 50

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Danvers Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s,	$35,000	$36,050 00	$35,000 00
Boston, Winthrop & Shore R.R. 5s,	20,000	21,000 00	20,000 00
Conn. & Passumpsic Rivers R.R. 4s,	25,000	25,750 00	25,000 00
Fitchburg R.R. 4s,	10,000	9,900 00	10,000 00
Fitchburg R.R. 4½s,	10,000	10,000 00	10,000 00
Fitchburg R.R. 5s,	10,000	10,450 00	10,000 00
Upper Coos R.R. 4½s,	25,000	26,250 00	25,000 00
Worcester, Nashua & Roch. R.R. 4s,	15,000	15,300 00	15,000 00
	$150,000	$154,700 00	$150,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$17,509 15	2 per cent.	$15,000 00	4¾ per cent.	$305,571 00	6 per cent.
56,000 00	4 "	366,425 00	5 "	5,000 00	6½ "
100,000 00	4¼ "	186,895 00	5½ "	8,795 00	7 "
99,500 00	4½ "				

Value, by books, of real estate held or owned by foreclosure or otherwise,		$56,520 50
Assessed value of the same,		49,650 00
Number of loans which are of an amount not exceeding $3,000 each,	247	
Aggregate amount of the same,		228,086 00
Total number of loans upon real estate,	245	
Amount of investments from which no income is received,		3,670 27
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		73,187 35
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, 1896,	2 per cent., $26,973 28 2 per cent., 27,324 28	54,297 56
Number of accounts opened during the year ending Oct. 31, 1896,	325	
Number of accounts closed during the year ending Oct. 31, 1896,	310	
Total number of open accounts Oct. 31, 1896,	4,011	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		3,108 48
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		159,937 99
Number of same,	2,155	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		210,799 50
Number of same,	2,431	
Date of examination by commissioner: January 21.		

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Federal Reserve Bank of St. Louis

DEDHAM INSTITUTION FOR SAVINGS — DEDHAM.

Incorporated March 19, 1831. Present number of corporators, 108.

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,
WINSLOW WARREN, JOHN R. BULLARD,
DON G. HILL.

Open for business every business day except Saturdays, 9 A.M. to 12.30 P.M.; 2 to 4 P.M.; Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$764,000 00	Deposits,	$2,722,516 58
Bank stock as per schedule,	70,100 00	Guaranty fund,	135,517 11
Railroad bonds as per schedule,	666,000 00	Profit and loss account,	127,267 13
Real estate (for banking purposes),	35,000 00		
Loans on real estate,	576,100 00		
Loans on personal security,	661,375 00		
Loans to counties, cities or towns (notes),	159,625 00		
Deposits in banks, on interest,	51,100 82		
Deposits in banks, not on interest,	2,000 00		
	$2,985,300 82		$2,985,300 82

Cash on Deposit in Bank:—

Dedham National Bank, Dedham, ... $53,100 82

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Dedham Institution for Savings — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Akron, Ohio, 5s,	$22,000	$24,200 00	$22,000 00
of Bangor, Me., 6s,	18,000	20,880 00	18,000 00
of Boston, Mass., 4s,	112,000	117,120 00	112,000 00
of Boston, Mass., 6s,	10,000	11,150 00	10,000 00
of Bridgeport, Conn., 4s,	38,000	39,520 00	38,000 00
of Cambridge, Mass., 6s,	10,000	11,600 00	10,000 00
of Canton, Ohio, 5s,	15,000	15,425 00	15,000 00
of Chicago, Ill., 7s,	2,000	2,160 00	2,000 00
of Cleveland, Ohio, 5s,	40,000	42,800 00	40,000 00
of Cleveland, Ohio, 6s,	1,000	1,025 00	1,000 00
of Columbus, Ohio, 4s,	10,000	10,000 00	10,000 00*
of Dayton, Ohio, 5s,	25,000	27,500 00	25,000 00*
of Dayton, Ohio, 6s,	10,000	10,800 00	10,000 00*
of Fall River, Mass., 4¼s,	25,000	27,000 00	25,000 00
of Fall River, Mass., 4½s,	35,000	37,250 00	35,000 00
of Fall River, Mass., 5s,	4,000	4,060 00	4,000 00
of Fall River, Mass., 6s,	17,000	18,110 00	17,000 00
of Grand Rapids, Mich., 4½s,	38,000	40,660 00	38,000 00
of Grand Rapids, Mich., 5s,	10,000	10,600 00	10,000 00
of Manchester, N. H., 4½s,	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	18,400 00	16,000 00
of Portland, Me., 6s.	40,000	48,000 00	40,000 00
of Portsmouth, N. H., 4s,	20,000	20,500 00	20,000 00
of Providence, R. I., 4½s,	20,000	20,400 00	20,000 00
of Scranton, Pa., 4½s,	25,000	27,000 00	25,000 00
of Somerville, Mass., 4½s,	15,000	15,450 00	15,000 00
of Springfield, Mass., 6s,	2,000	2,360 00	2,000 00
of Springfield, Ohio, 4½s,	40,000	40,900 00	40,000 00
Town of Danvers, Mass., 5s,	4,000	4,360 00	4,000 00
of Hopkinton, Mass., 5s,	20,000	22,400 00	20,000 00
of Methuen, Mass., 4s,	25,000	26,250 00	25,000 00
District of Columbia 5s,	30,000	30,900 00	30,000 00
	$764,000	$816,610 00	$764,000 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	$16,530 00	$14,500 00
50	Blackstone N'l Bank, Boston,	5,000	4,300 00	5,000 00
25	Globe National Bank, Boston,	2,500	2,100 00	2,500 00

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Dedham Institution for Savings — 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	$3,520 00	$4,000 00
75	N'l B'k of Commerce, Boston, .	7,500	7,875 00	7,500 00
25	Nat'l Union Bank, Boston, .	2,500	3,250 00	2,500 00
56	Nat'l Webster Bank, Boston, .	5,600	5,488 00	5,600 00
60	People's Nat'l Bank, Boston, .	6,000	8,220 00	6,000 00
50	Shawmut Nat'l Bank, Boston, .	5,000	5,400 00	5,000 00
25	State National Bank, Boston, .	2,500	2,650 00	2,500 00
150	Dedham Nat'l Bank, Dedham,	15,000	15,750 00	15,000 00
		$70,100	$75,083 00	$70,100 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R 4s, . .	$25,000	$26,000 00	$25,000 00
Boston & Albany R.R. 5s, . .	80,000	80,400 00	80,000 00
Boston, Clinton, Fitchburg & New Bedford R.R 5s, ...	35,000	36,400 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	5,125 00	5,000 00
Boston & Maine R R. 4½s, . .	45,000	51,750 00	45,000 00
Boston, Revere Beach & Lynn R.R. 6s,	11,000	11,055 00	11,000 00
Boston, Winthrop & Shore R.R. 5s,	28,000	30,240 00	28,000 00
Eastern R.R. 6s, ...	29,000	33,930 00	29,000 00
Fitchburg R R. 4s, ...	45,000	45,000 00	45,000 00
Fitchburg R.R. 5s, ...	15,000	15,350 00	15,000 00
Maine Central R.R. 4½s, . . .	3,000	3,150 00	3,000 00
Maine Central R R. 7s, . . .	31,000	34,900 00	31,000 00
Newport & Richford R R. 5s, . .	35,000	38,500 00	35,000 00*
N. Y., Providence & Boston R.R. 7s,	40,000	42,400 00	40,000 00
Old Colony R.R. 4s, . . .	25,000	26,250 00	25,000 00
Old Colony R.R. 6s, . . .	13,000	13,130 00	13,000 00
Portland & Ogdensburg R.R. 6s, .	31,500	33,390 00	31,500 00
Portsmouth, Great Falls & Conway R.R. 4½s, ...	15,000	16,800 00	15,000 00
Salem & Lowell R R. 6s, . .	10,500	10,605 00	10,500 00
Vermont & Massachusetts R.R. 5s, .	119,000	126,140 00	119,000 00
	$666,000	$706,215 00	$666,000 00

* A legal investment when made.

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Dedham Institution for Savings — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$51,100 82	2 per cent.	$125,000 00	4¾ per cent.	$77,975 00	5½ per cent.
109,625 00	4 "	323,300 00	5 "	539,200 00	6 "
145,000 00	4¼ "	37,000 00	5¼ "	10,000 00	6¼ "
30,000 00	4½ "				

Amount invested in real estate for banking purposes,		$35,000 00
Estimated value of the same,		50,000 00
Assessed value of the same,		60,200 00
Net income received from same during year ending Oct. 31, 1896,		537 24
Number of loans which are of an amount not exceeding $3,000 each,	399	
Aggregate amount of the same,		394,450 00
Total number of loans upon real estate,	426	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		140,641 57
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, 1896,	2 per cent., $49,988 55 2 per cent., 51,589 82	101,578 37
Number of accounts opened during the year ending Oct. 31, 1896,	895	
Number of accounts closed during the year ending Oct. 31, 1896,	698	
Total number of open accounts Oct. 31, 1896,	6,950	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		6,386 73
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		418,510 89
Number of same,	4,433	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		431,164 55
Number of same,	3,992	
Date of examination by commissioner: May 22.		

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Federal Reserve Bank of St. Louis

DORCHESTER SAVINGS BANK — DORCHESTER.

Incorporated April 16, 1894. Present number of corporators, 32.

A. P. MARTIN, *President.* GEORGE T. SEARS, *Treasurer.*
GEORGE I. ROBINSON, Jr., *Clerk of the Corporation.**

Names of committee charged with the investment of its funds:
ALBERT H. STEARNS, JOHN E. TUTTLE,
CHARLES E. CUMINGS.

Open for business every business day except Saturdays, 2 to 7 P.M.; Saturdays, 2 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Loans on public funds,	$7,350 00	Deposits,	$16,017 82
Deposits in banks, on interest,	5,816 40	Interest account,	23 17
Expense account,	891 49		
Profit and loss account,	57 95		
Furniture and fixtures,	1,452 71		
Cash on hand,	472 44		
	$16,040 99		$16,040 99

* Resigned Nov. 21, 1896.

Cash on Deposit in Banks, amount in each: —

Howard National Bank, Boston,	$1,316 40
Union Loan and Trust Company, Boston,	4,500 00

Loan on Public Funds: —

$5,000 State of Massachusetts 3s,	$7,350 00
$2,500 Note of Town of Saugus, Mass.,	

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$1,316 40	2 per cent.	$4,500 00	3 per cent.	$7,350 00	5 per cent.

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Dorchester Savings Bank — Concluded.

Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		$23 17
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, 1896, 2 per cent.,		57 95
Number of accounts opened during the year ending Oct. 31, 1896,	452	
Number of accounts closed during the year ending Oct. 31, 1896,	17	
Total number of open accounts Oct. 31, 1896,	435	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		891 49
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		20,776 72
Number of same,	1,001	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		4,816 85
Number of same,	194	

Date of examination by commissioner: November 16.

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Federal Reserve Bank of St. Louis

EAST BOSTON SAVINGS BANK — EAST BOSTON.

Incorporated April 26, 1848. Present number of corporators, 27.

GEORGE 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, GEORGE L. THORNDIKE,
WM. B. PIGEON, WILLIAM WATERS, Jr.,
RUFUS CUSHMAN, E. M. MCPHERSON.

Open for business every business day, 9 A.M. to 2 P.M.; Saturdays, 7 to 9 P.M.; during June, July, August and September, close at 1 P.M. Saturdays.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$464,000 00	Deposits,	$2,732,351 88
Bank stock as per schedule,	257,071 00	Guaranty fund,	137,106 89
Loans on bank stock,	1,800 00	Interest account,	31,765 33
Railroad bonds as per schedule,	243,000 00	Profit and loss account,	73,231 75
Real estate (for banking purposes),	15,000 00		
Real estate by foreclosure,	6,500 00		
Loans on real estate,	1,576,552 00		
Loans on personal security,	313,375 00		
Deposits in banks, on interest,	83,145 48		
Expense account,	3,413 37		
Cash on hand,	10,599 00		
	$2,974,455 85		$2,974,455 85

Cash on Deposit in Banks, amount in each: —

First National Bank, Boston,	$43,389 94
First Ward National Bank, Boston,	39,755 54

Loan on Bank Stock: —

20 shares First Ward National Bank, Boston,	$1,800 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,	$56,000	$61,600 00	$56,000 00
of Cleveland, Ohio, 5s,	16,000	16,960 00	16,000 00
of Cleveland, Ohio, 6s,	4,000	4,120 00	4,000 00
of Dayton, Ohio, 5s,	35,000	38,500 00	35,000 00*
of Dayton, Ohio, 6s,	5,000	5,350 00	5,000 00*
of Detroit, Mich., 6s,	9,000	10,620 00	9,000 00
of Fall River, Mass., 4¼s,	15,000	16,050 00	15,000 00
of Fall River, Mass., 5s,	1,000	1,125 00	1,000 00
of Fall River, Mass., 6s,	1,000	1,170 00	1,000 00
of Fort Wayne, Ind., 6s,	3,000	3,180 00	3,000 00
of Gloucester, Mass., 4s,	2,000	2,040 00	2,000 00
of Grand Rapids, Mich., 4½s,	6,000	6,360 00	6,000 00
of Grand Rapids, Mich., 5s,	7,000	7,480 00	7,000 00
of Lynn, Mass., 4s,	5,000	5,200 00	5,000 00
of Milwaukee, Wis., 5s,	23,000	24,869 00	23,000 00
of Newton, Mass., 4s,	10,000	10,600 00	10,000 00
of Newton, Mass., 6s,	10,000	11,700 00	10,000 00
of Portland, Me., 6s,	35,000	42,000 00	35,000 00
of Providence, R. I., 4½s,	12,000	12,300 00	12,000 00
of Providence, R. I., 5s,	36,000	39,620 00	36,000 00
of Saginaw, Mich., 4½s,	5,000	5,175 00	5,000 00
of Salem, Mass., 5s,	20,000	21,800 00	20,000 00
of Springfield, Ohio, 4½s,	22,000	23,590 00	22,000 00
of Waltham, Mass., 4s,	25,000	25,875 00	25,000 00
of Woonsocket, R. I., 4s,	50,000	51,000 00	50,000 00
County of Aroostook, Me., 4½s,	25,000	26,000 00	25,000 00*
District of Columbia 7s,	1,000	1,118 00	1,000 00
United States 5s,	25,000	27,625 00	25,000 00
	$464,000	$503,027 00	$464,000 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	$11,000 00	$10,000 00
50	Atlas National Bank, Boston,	5,000	5,750 00	5,000 00
40	Blackstone N'l Bank, Boston,	4,000	3,560 00	4,000 00
200	Boston Nat'l Bank, Boston.	20,000	17,925 00	20,000 00
60	Boylston Nat'l Bank, Boston,	6,000	7,680 00	6,000 00
40	Commercial N'l Bank, Boston,	4,000	3,200 00	3,880 00
100	Continental N'l Bank, Boston,	10,000	10,050 00	10,000 00
115	Eliot Nat'l Bank, Boston,	11,500	13,800 00	11,500 00
150	First Ward Nat'l Bank, Boston,	15,000	19,125 00	15,000 00
260	Freeman's Nat'l Bank, Boston,	26,000	22,620 00	26,000 00

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East Boston Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
80	Howard Nat'l Bank, Boston, .	$8,000	$7,080 00	$8,000 00
50	Manufacturers' N'l B'k, Boston,	5,000	5,000 00	5,000 00
50	Market Nat'l Bank, Boston, .	5,000	3,837 00	5,000 00
4	Mechanics' N'l Bank, Boston, .	400	492 00	400 00
50	Merchants' N'l Bank, Boston, .	5,000	7,250 00	5,000 00
50	Mt. Vernon N'l Bank, Boston, .	5,000	5,200 00	5,000 00
170	N'l B'k of Commerce, Boston,	17,000	17,892 00	17,000 00
12	National Bank of the Commonwealth, Boston, . .	1,200	1,650 00	1,200 00
150	N'l B'k of No. America, Boston,	15,000	14,625 00	15,000 00
40	N'l B'k of Redemption, Boston,	4,000	4,670 00	4,000 00
100	N'l B'k of the Republic, Boston,	10,000	13,950 00	10,000 00
100	Nat'l Eagle Bank, Boston, .	10,000	7,000 00	10,000 00
50	Nat'l Exchange Bank, Boston,	5,000	6,062 00	5,000 00
100	N'l Hide & Leather B'k, Boston,	10,000	10,400 00	10,000 00
100	Nat'l Revere Bank, Boston, .	10,000	8,000 00	10,000 00
6	Nat'l Webster Bank, Boston, .	600	592 00	591 00
10	New England N'l B'k, Boston,	1,000	1,500 00	1,000 00
10	North National Bank, Boston,	1,000	1,010 00	1,000 00
25	Old Boston Nat'l Bank, Boston,	2,500	2,675 00	2,500 00
30	Second Nat'l Bank, Boston, .	3,000	5,272 00	3,000 00
75	Shoe & Leather N'l B'k, Boston,	7,500	6,600 00	7,500 00
100	State National Bank, Boston, .	10,000	10,425 00	10,000 00
70	Suffolk Nat'l Bank, Boston, .	7,000	7,490 00	7,000 00
25	Tremont Nat'l Bank, Boston, .	2,500	2,106 00	2,500 00
		$257,200	$265,488 00	$257,071 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 5s, . .	$30,000	$31,800 00	$30,000 00
Boston, Clinton & Fitchburg R.R 5s,	13,000	14,690 00	13,000 00
Boston & Maine R.R. 4½s, . .	75,000	85,500 00	75,000 00
Fitchburg R.R. 5s, ...	18,000	19,515 00	18,000 00
Maine Central R.R. 4s, . . .	6,000	6,000 00	6,000 00
Maine Central R.R. 4½s, . . .	12,000	12,660 00	12,000 00
Maine Central R.R. 6s, . . .	6,000	6,420 00	6,000 00
Maine Central R.R. 7s, . . .	20,000	21,000 00	20,000 00
Old Colony R.R. 6s, ...	18,000	18,090 00	18,000 00
Portland & Ogdensburg R.R. 6s, .	15,000	16,050 00	15,000 00
Portsmouth, Great Falls & Conway R.R. 4½s, ...	5,000	5,450 00	5,000 00
St. Johnsbury & Lake Champlain R.R. 5s, ...	25,000	29,500 00	25,000 00
	$243,000	$266,675 00	$243,000 00

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East Boston Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$83,145 48	2½ per cent.	$40,000 00	4⅞ per cent.	$5,000 00	5¾ per cent.
24,125 00	4¼ "	1,200,100 00	5 "	186,522 00	6 "
25,000 00	4½ "	38,500 00	5¼ "	10,000 00	6¼ "
50,800 00	4⅝ "	311,180 00	5½ "	500 00	7 "

Amount invested in real estate for banking purposes,		$15,000 00
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, 1896,		774 81
Value, by books, of other real estate held or owned by foreclosure or otherwise,		6,500 00
Assessed value of the same,		7,200 00
Net income received from same during year ending Oct. 31, 1896,		404 39
Number of loans which are of an amount not exceeding $3,000 each,	592	
Aggregate amount of the same,		874,352 00
Total number of loans upon real estate,	702	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		146,403 14
Times for the dividends fixed by the by-laws: third Wednesday in January and July.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1896,	2 per cent., $49,229 83 2 per cent., 50,477 60	99,707 43
Number of accounts opened during the year ending Oct. 31, 1896,	1,697	
Number of accounts closed during the year ending Oct. 31, 1896,	1,387	
Total number of open accounts Oct. 31, 1896,	10,820	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		9,817 92
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		694,966 00
Number of same,	15,322	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		712,879 83
Number of same,	11,615	
Date of examination by commissioner: May 12.		

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ederal Reserve Bank of St. Louis

EAST BRIDGEWATER SAVINGS BANK — EAST BRIDGEWATER.

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

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

Names of committee charged with the investment of its funds:

SAMUEL KEITH, GEO. M. KEITH,
AARON HOBART, EDWARD HOBART,
JOHN HOBART, JOSHUA DEAN,
ISAAC N. NUTTER.

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

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$35,400 00	Deposits,	$819,591 08
Bank stock, as per schedule,	79,400 00	Guaranty fund,	31,500 00
Railroad bonds, as per schedule,	83,000 00	Interest account,	16,467 58
Real estate (for banking purposes),	10,500 00	Profit and loss account,	2,483 96
Loans on real estate,	371,065 00	Suspense account,	123 50
Loans on personal security,	256,146 35	Bank building (expense and income account),	18 16
Loans on depositors' books,	40 00		
Deposits in banks, on interest,	32,118 72		
Expense account,	720 73		
Premiums,	402 75		
Cash on hand,	1,390 73		
	$870,184 28		$870,184 28

Cash on Deposit in Bank: —

Tremont National Bank, Boston, ... $32,118 72

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East Bridgewater Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Brockton, Mass., 4s,	$5,000	$5,000 00	$5,000 00
of Medford, Mass., 4s,	5,000	5,050 00	5,000 00
of New Britain, Conn., 4s,	5,000	5,050 00	5,000 00
of Rockford, Ill., 4½s,	10,000	10,300 00	10,000 00
of Saginaw, Mich., 4s,	5,000	5,050 00	5,000 00
Town of Westfield, Mass., 5s,	5,400	5,845 50	5,400 00
	$35,400	$36,295 50	$35,400 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
75	Fourth Nat'l Bank, Boston,	$7,500	$9,000 00	$7,500 00
25	Freeman's N'l Bank, Boston,	2,500	2,125 00	2,500 00
35	Globe National Bank, Boston,	3,500	2,905 00	3,500 00
10	Hamilton Nat'l Bank, Boston,	1,000	1,030 00	1,000 00
40	Manufacturers' N'l B'k, Boston,	4,000	4,000 00	4,000 00
20	Market Nat'l Bank, Boston,	2,000	1,500 00	2,000 00
20	Nat'l Bank of the Commonwealth, Boston,	2,000	2,700 00	2,000 00
20	N'l B'k of No. America, Boston,	2,000	1,940 00	2,000 00
50	N'l B'k of Redemption, Boston,	5,000	5,750 00	5,000 00
25	National City Bank, Boston,	2,500	1,875 00	2,500 00
25	National Eagle Bank, Boston,	2,500	1,750 00	2,500 00
23	N'l Hide & Leather B'k, Boston,	2,300	2,415 00	2,300 00
27	Nat'l Webster Bank, Boston,	2,700	2,576 00	2,700 00
20	Shawmut Nat'l Bank, Boston,	2,000	2,160 00	2,000 00
22	State National Bank, Boston,	2,200	2,330 00	2,200 00
120	Third Nat'l Bank, Boston,	12,000	10,440 00	12,000 00
25	Tremont Nat'l Bank, Boston,	2,500	2,100 00	2,500 00
12	Winthrop Nat'l Bank, Boston,	1,200	1,560 00	1,200 00
50	Brockton N'l Bank, Brockton,	5,000	6,000 00	5,000 00
40	Home Nat'l Bank, Brockton,	4,000	6,600 00	4,000 00
20	First N'l Bank, West Newton,	2,000	2,000 00	2,000 00
50	Massachusetts Loan and Trust Company, Boston,	5,000	5,250 00	5,000 00
15	State Street Safe Deposit and Trust Company, Boston,	1,500	1,530 00	1,500 00
25	Plymouth County Safe Deposit and Trust Company, Brockton,	2,500	2,500 00	2,500 00
		$79,400	$82,036 00	$79,400 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 & Albany R R. 4s,	$5,000	$5,175 00	$5,000 00
Boston & Lowell R.R. 4s,	15,000	15,150 00	15,000 00
Boston & Maine R.R. 4½s,	5,000	5,700 00	5,000 00
Boston, Revere Beach & Lynn R.R. 6s,	4,000	4,000 00	4,000 00
Boston, Winthrop & Shore R.R. 5s,	5,000	5,250 00	5,000 00
Concord & Montreal R.R. 4s,	5,000	5,050 00	5,000 00
Eastern R.R. 6s,	5,000	6,000 00	5,000 00
Fitchburg R.R. 5s,	16,000	16,600 00	16,000 00
Newport & Richford R.R. 5s,	5,000	5,250 00	5,000 00*
Old Colony R.R. 4s,	5,000	5,200 00	5,000 00
Old Colony R.R. 6s,	3,000	3,030 00	3,000 00
Upper Coos R.R. 4s,	5,000	4,750 00	5,000 00
Vermont & Massachusetts R.R. 5s,	5,000	5,300 00	5,000 00
	$83,000	$86,455 00	$83,000 00

* A legal investment when made.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$32,118 72	2 per cent.	$186,700 00	5 per cent.	$22,300 00	6½ per cent.
10,000 00	4½ "	40,700 00	5½ "	5,000 00	7 "
10,000 00	4¾ "	352,551 35	6 "		

Amount invested in real estate for banking purposes,		$10,500 00
Estimated value of the same,		10,500 00
Assessed value of the same,		8,400 00
Net income received from same during year ending Oct. 31, 1896,		102 90
Number of loans which are of an amount not exceeding $3,000 each,	322	
Aggregate amount of the same,		264,106 35
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, 1896,		43,125 07
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, 1896,	2¼ per cent., $17,278 96 2 per cent., 15,704 26	32,983 22
Number of accounts opened during the year ending Oct. 31, 1896,	203	
Number of accounts closed during the year ending Oct. 31, 1896,	135	
Total number of open accounts Oct. 31, 1896,	2,207	

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East Bridgewater Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		$2,201 44
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		105,913 02
Number of same,	1,177	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		114,085 09
Number of same,	1,221	

Date of examination by commissioner: April 6.

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Federal Reserve Bank of St. Louis

EAST CAMBRIDGE SAVINGS BANK — EAST CAMBRIDGE.

Incorporated April 29, 1854. Present number of corporators, 35.

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, WILLIAM GOEPPER,
JOHN C. BULLARD, JAMES M. PRICE.

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

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$36,000 00	Deposits,	$2,419,273 69
Bank stock as per schedule,	134,116 67	Guaranty fund,	116,048 48
Loans on bank stock,	33,000 00	Interest account,	1,667 02
Railroad bonds as per schedule,	79,500 00	Profit and loss account,	98,740 35
Loans on railroad stock,	800 00		
Railroad notes,	25,000 00		
Real estate (for banking purposes),	25,000 00		
Real estate by foreclosure,	3,160 82		
Loans on real estate,	1,653,991 97		
Loans on personal security,	617,554 56		
Deposits in banks, on interest,	13,400 96		
Deposits in banks, not on interest,	2,000 00		
Expense account,	359 25		
East Cambridge Land Co.,*	1 00		
Cash on hand,	11,844 31		
	$2,635,729 54		$2,635,729 54

* Taken to secure indebtedness.

Cash on Deposit in Bank: —

Lechmere National Bank, East Cambridge,	$15,400 96

Loans on Bank Stock, amount on each: —

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

Loan on Railroad Stock: —

5 shares Boston & Albany R.R.,	$800 00

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East Cambridge Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Grand Rapids, Mich., 4½s, .	$10,000	$10,600 00	$10,000 00
of Lynn, Mass., 4s, . . .	10,000	10,400 00	10,000 00
of Webster, Mass., 4s, . .	10,000	10,200 00	10,000 00
of Wellesley, Mass., 4s, . .	6,000	6,150 00	6,000 00
	$36,000	$37,350 00	$36,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
7	Atlas National Bank, Boston, .	$700	$798 00	$700 00
36	Blackstone N'l Bank, Boston, .	3,600	3,096 00	3,600 00
63	Boston Nat'l Bank, Boston, .	6,300	5,544 00	6,300 00
41	Bunker Hill N'l Bank, Boston,	4,100	7,995 00	4,100 00
30	Continental N'l Bank, Boston,	3,000	3,000 00	3,000 00
12	Eliot National Bank, Boston, .	1,200	1,440 00	1,200 00
20	Faneuil Hall N'l Bank, Boston,	2,000	2,540 00	2,000 00
50	First Ward N'l Bank, Boston,	5,000	6,350 00	4,000 00
21	Globe National Bank, Boston,	2,100	1,743 00	2,100 00
60	Howard Nat'l Bank, Boston, .	6,000	5,100 00	6,000 00
5	Massachusetts N'l B'k, Boston,	500	400 00	500 00
50	Merchants' N'l Bank, Boston, .	5,000	7,250 00	5,000 00
40	Metropolitan N'l B'k, Boston, .	4,000	3,600 00	4,000 00
67	N'l B'k of Commerce, Boston,	6,700	7,437 00	6,700 00
80	National Bank of the Commonwealth, Boston, . .	8,000	10,800 00	8,000 00
5	N'l B'k of No. America, Boston,	500	485 00	500 00
10	N'l B'k of Redemption, Boston,	1,000	1,150 00	1,000 00
58	N'l B'k of the Republic, Boston,	5,800	8,004 00	5,800 00
16	Nat'l Exchange Bank, Boston,	1,600	1,952 00	1,600 00
115	N'l Hide & Leather B'k, Boston,	11,500	12,075 00	11,500 00
38	Nat'l Revere Bank, Boston, .	3,800	3,040 00	3,800 00
5	National Union Bank, Boston,	500	650 00	500 00
45	N'l Webster Bank, Boston, .	4,500	4,410 00	4,500 00
20	New England N'l B'k, Boston,	2,000	2,980 00	2,000 00
19	North National Bank, Boston,	1,900	1,900 00	1,900 00
183	Third National Bank, Boston, .	18,300	15,921 00	18,300 00
38	Tremont Nat'l Bank, Boston, .	3,800	3,192 00	3,800 00
24	Charles River National Bank, Cambridge, ...	2,400	3,600 00	2,400 00
51	Lechmere N'l B'k, Cambridge,	5,100	7,650 00	5,066 67
26	Nat'l City Bank, Cambridge, .	2,600	4,355 00	2,600 00
33	Concord N'l Bank, Concord, .	3,300	4,950 00	3,300 00
11	Fall River N'l B'k, Fall River,	1,100	1,155 00	1,100 00

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Federal Reserve Bank of St. Louis

East Cambridge Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	First National Bank, Malden,	$2,500	$4,000 00	$2,500 00
35	First N'l Bank, Marlborough,	3,500	4,025 00	2,850 00
30	Merchants' Nat'l Bank, Newburyport,	600	720 00	600 00
13	Newton Nat'l Bank,	1,300	1,170 00	1,300 00
		$135,800	$154,477 00	$134,116 67

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Conn. & Passumpsic Rivers R.R. 4s,	$15,000	$15,450 00	$15,000 00
Eastern R.R. 6s,	8,500	10,200 00	8,500 00
Fitchburg R.R. 4s,	4,000	3,960 00	4,000 00
Fitchburg R.R. 4½s,	20,000	19,900 00	20,000 00
Fitchburg R.R. 5s,	20,000	20,900 00	20,000 00
Maine Central R.R. 7s,	10,000	13,400 00	10,000 00
Portsmouth, Great Falls & Conway R.R. 4½s,	2,000	2,200 00	2,000 00
	$79,500	$86,010 00	$79,500 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$2,554 56	0 per cent.	$168,100 00	4½ per cent.	$271,267 97	6 per cent.
13,400 96	2 "	1,184,274 00	5 "	12,000 00	6½ "
25,000 00	4 "	513,150 00	5½ "	30,000 00	7 "
124,000 00	4¼ "				

Amount invested in real estate for banking purposes,	$25,000 00
Estimated value of the same,	25,000 00
Assessed value of the same,	18,700 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	3,160 82
Assessed value of the same,	3,500 00
Number of loans which are of an amount not exceeding $3,000 each,	640
Aggregate amount of the same,	863,691 97
Total number of loans upon real estate,	791

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East Cambridge Savings Bank — Concluded.

Amount of investments from which no income is received,		$2,554 56
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		121,307 12
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, 1896,	2 per cent., $42,225 03 2½ per cent., 55,807 92	98,032 95
Number of accounts opened during the year ending Oct. 31, 1896,	1,771	
Number of accounts closed during the year ending Oct. 31, 1896,	1,263	
Total number of open accounts Oct. 31, 1896,	8,687	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		7,130 68
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		631,781 88
Number of same,	12,676	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		500,224 50
Number of same,	8,098	

Date of examination by commissioner: February 4.

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Federal Reserve Bank of St. Louis

EASTHAMPTON SAVINGS BANK — EASTHAMPTON.

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

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

Names of committee charged with the investment of its funds:

JOHN MAYHER, GEO. L. MANCHESTER,
F. C. GREENE.

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

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	$247,540 25	Deposits,	$944,242 66
Loans on bank stock,	2,130 00	Guaranty fund,	47,500 00
Real estate by foreclosure,	600 00	Interest account,	30 88
Loans on real estate,	487,152 50	Profit and loss account,	759 15
Loans on personal security,	186,880 00		
Deposits in banks, on interest,	57,501 61		
Deposits in banks, not on interest,	10,000 00		
Expense account,	728 33		
	$992,532 69		$992,532 69

Cash on Deposit in Banks, amount in each: —

First National Bank, Adams,	$5,000 00
First National Bank, Easthampton,	37,501 61
Hampshire County National Bank, Northampton,	15,000 00
Springfield National Bank, Springfield,	10,000 00

Loans on Bank Stock, amount on each: —

3 shares First National Bank, Easthampton,	$230 00
14 shares Hampshire County National Bank, Northampton,	1,400 00
6 shares Agawam National Bank, Springfield,	500 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 N'l Bank, Boston, .	1,400	1,400 00	1,400 00
7	N'l B'k of Commerce, Boston,	700	840 00	700 00
20	N'l B'k of Redemption, Boston,	2,000	2,600 00	2,520 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 25	3,181 25
200	First N'l Bank, Easthampton,	20,000	29,000 00	20,000 00
100	Franklin County Nat'l Bank, Greenfield, ...	10,000	11,000 00	10,500 00
44	First National Bank, Lynn, .	4,400	5,720 00	5,720 00
100	Berkshire N'l B'k, No. Adams,	10,000	11,000 00	10,000 00
50	Hampshire County National Bank, Northampton, . .	5,000	6,250 00	5,800 00
115	Northampton National Bank, Northampton, . . .	11,500	18,550 00	17,825 00
60	Pittsfield N'l Bank, Pittsfield, .	6,000	10,100 00	10,100 00
100	Agawam N'l B'k, Springfield,	10,000	10,000 00	10,000 00
111	Chapin N'l Bank, Springfield,	11,100	17,108 00	17,108 00
100	Chicopee N'l B'k, Springfield,	10,000	18,000 00	16,750 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
59	John Hancock National Bank, Springfield, ...	5,900	7,465 00	7,465 00
100	Pynchon N'l B'k, Springfield, .	10,000	15,250 00	15,250 00
89	Second N'l Bank, Springfield,	8,900	13,570 00	13,570 00
130	Springfield N'l B'k, Springfield,	13,000	19,500 00	16,350 00
30	Housatonic National Bank, Stockbridge, . . .	3,000	4,800 00	4,000 00
50	First National Bank, Westfield,	5,000	7,000 00	7,000 00
50	First N'l Bank, West Newton,	5,000	6,000 00	5,000 00
		$187,400	$267,635 25	$247,540 25

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$57,501 61	4 per cent.	$42,850 00	5¼ per cent.	$196,910 00	6 per cent.
348,172 50	5 "	88,230 00	5½ "		

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Federal Reserve Bank of St. Louis

Easthampton Savings Bank — Concluded.

Value, by books, of real estate held or owned by foreclosure or otherwise,		$600 00
Assessed value of the same,		850 00
Net income received from same during year ending Oct. 31, 1896,		15 00
Number of loans which are of an amount not exceeding $3,000 each,	324	
Aggregate amount of the same,		372,535 00
Total number of loans upon real estate,	314	
Amount of investments from which no income is received,		10,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		47,104 77
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, 1896,	2½ per cent., $18,317 84 2½ per cent., 19,290 95	$37,608 79
Number of accounts opened during the year ending Oct. 31, 1896,	421	
Number of accounts closed during the year ending Oct. 31, 1896,	219	
Total number of open accounts Oct. 31, 1896,	2,528	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		2,988 35
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		148,150 53
Number of same,	1,914	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		140,600 08
Number of same,	1,587	
Date of examination by commissioner: May 29.		

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EAST WEYMOUTH SAVINGS BANK—EAST WEYMOUTH.

Incorporated Feb. 20, 1872. Present number of corporators, 39.

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 except Saturdays, 2 to 5 P.M.; Saturdays, 2 to 6 P.M.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$74,000 00	Deposits,	$721,307 95
Loans on public funds,	10,000 00	Guaranty fund,	34,145 00
Bank stock as per schedule,	52,046 50	Profit and loss account,	20,542 94
Loans on bank stock,	1,200 00		
Railroad bonds as per schedule,	63,000 00		
Real estate by foreclosure,	3,312 00		
Loans on real estate,	468,453 44		
Loans on personal security,	81,919 26		
Loans to counties, cities or towns (notes),	5,000 00		
Loans on depositors' books,	600 00		
Deposits in banks, on interest,	15,228 11		
Cash on hand,	1,236 58		
	$775,995 89		$775,995 89

Cash on Deposit in Bank:—

Broadway National Bank, Boston, ... $15,228 11

Loan on Public Funds:—

$10,000 City of Waterbury, Conn., 4s, ... $10,000 00

Loans on Bank Stock:—

12 shares Union National Bank, Weymouth, ... $1,200 00*

* The bank has been notified that this loan, in excess of the legal limit, must be corrected.

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East Weymouth Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	$10,000	$10,050 00	$10,000 00
of Brockton, Mass., 4s,	10,000	10,300 00	10,000 00
of Cleveland, Ohio, 5s,	3,000	3,165 00	3,000 00
of Dayton, Ohio, 4s,	3,000	3,000 00	3,000 00*
of Detroit, Mich., 6s,	1,000	1,170 00	1,000 00
of Detroit, Mich., 7s,	2,000	2,380 00	2,000 00
of Fall River, Mass., 6s,	2,000	2,300 00	2,000 00
of Fort Wayne, Mich., 4½s,	5,000	5,300 00	5,000 00
of Lynn, Mass., 5s,	1,000	1,090 00	1,000 00
of Newton, Mass., 6s,	2,000	2,280 00	2,000 00
of Peoria, Ill., 7s,	3,000	3,210 00	3,000 00
of Portland, Me., 6s,	3,000	3,600 00	3,000 00
of Providence, R.I., 5s,	2,000	2,220 00	2,000 00
of Springfield, Mass., 6s,	1,000	1,170 00	1,000 00
of Springfield, Mass., 7s,	1,000	1,190 00	1,000 00
Town of South Abington, Mass., 4s,	5,000	5,125 00	5,000 00
of Turner's Falls, Mass., 4s,	5,000	5,100 00	5,000 00
of Weymouth, Mass., 4s,	11,000	11,275 00	11,000 00
District of Columbia 7s,	4,000	4,560 00	4,000 00
	$74,000	$78,485 00	$74,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested
30	Boston Nat'l Bank, Boston,	$3,000	$2,640 00	$3,000 00
10	Central Nat'l Bank, Boston,	1,000	1,150 00	1,000 00
35	Columbian N'l Bank, Boston,	3,500	3,325 00	3,500 00
25	Everett Nat'l Bank, Boston,	2,500	1,975 00	2,500 00
5	First Ward N'l Bank, Boston,	500	635 00	500 00
25	Freeman's N'l Bank, Boston,	2,500	2,125 00	2,250 00
25	Globe National Bank, Boston,	2,500	2,075 00	2,250 00
18	Howard Nat'l Bank, Boston,	1,800	1,530 00	1,684 00
17	Manufacturers' N'l B'k, Boston,	1,700	1,700 00	1,700 00
20	Metropolitan N'l B'k, Boston,	2,000	1,800 00	1,862 50
25	N'l B'k of Commerce, Boston,	2,500	2,775 00	2,500 00
33	N'l B'k of No. America, Boston,	3,300	3,201 00	3,300 00
25	Nat'l Exchange Bank, Boston,	2,500	3,050 00	2,500 00
22	N'l Hide & Leather B'k, Boston,	2,200	2,310 00	2,200 00
4	National Revere Bank, Boston,	400	320 00	400 00
16	Old Boston N'l Bank, Boston,	1,600	1,680 00	1,600 00
27	Shawmut Nat'l Bank, Boston,	2,700	2,916 00	2,700 00
15	State National Bank, Boston,	1,500	1,580 00	1,500 00

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East Weymouth Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Third National Bank, Boston,	$2,500	$2,175 00	$2,500 00
2	Tremont Nat'l Bank, Boston,	200	168 00	200 00
25	Dedham Nat'l Bank, Dedham,	2,500	2,625 00	2,500 00
5	Salem National Bank, Salem,	500	555 00	500 00
69	Union Nat'l Bank, Weymouth,	6,900	7,590 00	6,900 00
25	Massachusetts Loan and Trust Company, Boston,	2,500	2,625 00	2,500 00
		$52,800	$52,525 00	$52,046 50

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton & Fitchburg R.R. 5s,	$14,000	$15,680 00	$14,000 00
Boston & Lowell R.R. 5s,	3,000	3,060 00	3,000 00
Fitchburg R.R. 4s,	5,000	5,000 00	5,000 00
Lowell & Lawrence R.R. 6s,	1,000	1,010 00	1,000 00
Maine Central R.R. 7s,	7,000	7,350 00	7,000 00
N. Y., Providence & Boston R.R. 7s,	1,000	1,070 00	1,000 00
Old Colony R.R. 4½s,	5,000	5,200 00	5,000 00
Old Colony R.R. 6s,	7,000	7,070 00	7,000 00
Portland & Ogdensburg R.R. 6s,	8,000	8,560 00	8,000 00
Upper Coos R.R. 4½s,	10,000	10,500 00	10,000 00
Vermont & Massachusetts R.R. 5s,	2,000	2,120 00	2,000 00
	$63,000	$66,620 00	$63,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$15,228 11	3 per cent.	$26,390 00	5½ per cent.	$31,244 94	7 per cent.
5,000 00	4 "	466,374 76	6 "	1,425 00	8 "
13,218 00	5 "	5,880 00	6¼ "	1,500 00	10 "
10,000 00	5¼ "	6,140 00	6½ "		

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East Weymouth Savings Bank — Concluded.

Value, by books, of real estate held or owned by foreclosure or otherwise,		$3,312 00
Assessed value of the same,		4,600 00
Number of loans which are of an amount not exceeding $3,000 each,	327	
Aggregate amount of the same,		387,939 20
Total number of loans upon real estate,	340	
Amount of investments from which no income is received,		1,450 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		40,239 29
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, 1896,	2½ per cent., $14,493 69 2¼ per cent, 15,342 43	29,836 12
Number of accounts opened during the year ending Oct. 31, 1896,	266	
Number of accounts closed during the year ending Oct. 31, 1896,	170	
Total number of open accounts Oct. 31, 1896,	2,027	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		2,200 68
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		124,604 62
Number of same,	1,714	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		89,559 45
Number of same,	1,513	

Date of examination by commissioner: April 14.

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ELIOT FIVE CENTS SAVINGS BANK — BOSTON.

Incorporated Feb. 4, 1864. Present number of corporators, 60.

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

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

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$213,100 00	Deposits,	$3,677,843 82
Loans on public funds,	12,000 00	Guaranty fund,	109,747 85
Bank stock as per schedule,	57,200 00	Interest account,	1,493 81
Loans on bank stock,	1,400 00	Profit and loss account,	28,188 20
Railroad bonds as per schedule,	524,500 00	Tax account,	4,700 00
Loans on railroad bonds,	11,000 00	Suspense account,	1,968 77
Loans on real estate,	1,932,124 23		
Loans on personal security,	753,000 00		
Loans to counties, cities or towns (notes),	2,000 00		
Deposits in banks, on interest,	304,522 27		
Deposits in banks, not on interest,	5,000 00		
Expense account,	448 02		
Short and surplus account,	225 79		
Cash on hand,	7,422 14		
	$3,823,942 45		$3,823,942 45

Cash on Deposit in Banks, amount in each: —

First National Bank, Boston,	$123,853 37
National Revere Bank, Boston,	77,091 78
People's National Bank, Boston,	108,577 12

Loans on Public Funds, amount on each: —

$2,000 City of Lynn, Mass., 4s,	$2,000
$11,000 City of Manchester, N. H., 4s,	10,000

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Eliot Five Cents Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

10 shares National Exchange Bank, Boston,	$1,000
6 shares People's National Bank, Boston,	400

Loan on Railroad Bonds: —

$11,000 Boston & Maine R.R. 4½s,	$11,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	$4,000	$4,640 00	$4,000 00
of Boston, Mass, 4s,	42,600	42,706 50	42,600 00
of Boston, Mass., 5s,	25,000	27,750 00	25,000 00
of Boston, Mass., 6s,	5,000	5,900 00	5,000 00
of Fall River, Mass., 4½s,	10,000	10,300 00	10,000 00
of Fall River, Mass., 6s,	10,000	11,800 00	10,000 00
of Haverhill, Mass., 4s,	25,000	25,875 00	25,000 00
of Holyoke, Mass., 4s,	20,000	20,600 00	20,000 00
of Lynn, Mass, 5s,	10,000	10,850 00	10,000 00
of Providence, R. I, 4½s,	5,000	5,100 00	5,000 00
of Providence, R. I., 5s,	20,000	20,820 00	20,000 00
of Springfield, Mass., 6s,	20,000	23,400 00	20,000 00
of Marlborough, Mass., 4s.,	9,000	9,315 00	9,000 00
District of Columbia 5s,	7,000	7,210 00	7,000 00
State of New Hampshire 6s,	500	582 50	500 00
	$213,100	$226,849 00	$213,100 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Atlantic Nat'l Bank, Boston,	$1,000	$1,090 00	$1,000 00
70	Atlas National Bank, Boston,	7,000	7,980 00	7,000 00
20	Columbian N'l Bank, Boston,	2,000	1,900 00	2,000 00
50	Continental N'l Bank, Boston,	5,000	5,000 00	5,000 00
10	Eliot National Bank, Boston,	1,000	1,200 00	1,000 00
13	Howard Nat'l Bank, Boston,	1,300	1,105 00	1,300 00
30	Market National Bank, Boston,	3,000	2,250 00	3,000 00
30	Merchants' N'l Bank, Boston,	3,000	4,350 00	3,000 00
61	Mt. Vernon N'l Bank, Boston,	6,100	6,344 00	6,100 00
10	N'l B'k of No. America, Boston,	1,000	970 00	1,000 00
20	N'l B'k of Redemption, Boston,	2,000	2,300 00	2,000 00
10	National Eagle Bank, Boston,	1,000	700 00	1,000 00
171	People's Nat'l Bank, Boston,	17,100	23,085 00	17,100 00
43	Shawmut Nat'l Bank, Boston,	4,300	4,644 00	4,300 00
14	State National Bank, Boston,	1,400	1,484 00	1,400 00
10	Naumkeag N'l Bank, Salem,	1,000	1,250 00	1,000 00
		$57,200	$65,652 00	$57,200 00

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Eliot Five Cents Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s,	$50,000	$51,750 00	$50,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	11,000	12,320 00	11,000 00
Boston & Lowell R R. 4s,	50,000	50,750 00	50,000 00
Boston & Maine R.R. 4s,	25,000	25,625 00	25,000 00
Boston & Providence R.R. 4s,	25,000	25,875 00	25,000 00
Concord & Montreal R.R. 4s,	50,000	50,500 00	50,000 00
Connecticut River R.R. 4s,	25,000	25,750 00	25,000 00
Conn. & Passumpsic Rivers R.R. 4s,	25,000	25,750 00	25,000 00
Fitchburg R.R. 4½s,	25,000	24,875 00	25,000 00
Fitchburg R.R. 5s,	5,000	5,110 00	5,000 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
Newport & Richford R.R. 5s,	22,000	23,200 00	22,000 00*
Old Colony R.R. 4s,	35,000	36,050 00	35,000 00
Old Colony R.R. 6s,	3,000	3,210 00	3,000 00
Portland & Ogdensburg R.R. 6s,	16,500	16,995 00	16,500 00
Salem & Lowell R.R. 6s,	20,000	21,200 00	20,000 00
Vermont & Massachusetts R.R. 5s,	37,000	37,185 00	37,000 00
Worcester, Nashua & Roch. R.R. 4s,	25,000	25,250 00	25,000 00
	$524,500	$539,395 00	$524,500 00

* A legal investment when made.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$227,430 49	2½ per cent.	$761,050 00	4½ per cent.	$149,700 00	5½ per cent.
77,091 78	3 "	125,000 00	4⅝ "	114,516 91	6 "
394,000 00	4 "	990,757 32	5 "	1,500 00	7 "
66,500 00	4¼ "	108,500 00	5¼ "		

Number of loans which are of an amount not exceeding $3,000 each,	176	
Aggregate amount of the same,		$299,624 23
Total number of loans upon real estate,	363	
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, 1896,		165,063 19
Times for the dividends fixed by the by-laws: second Wednesday in April and October.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1896,	2 per cent., $67,139 44 2 per cent., 68,966 95	136,106 39
Number of accounts opened during the year ending Oct. 31, 1896,	1,441	
Number of accounts closed during the year ending Oct. 31, 1896,	964	
Total number of open accounts Oct. 31, 1896,	11,294	

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Eliot Five Cents Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		$9,270 53
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		765,785 66
Number of same,	11,278	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		727,154 69
Number of same,	8,873	

Date of examination by commissioner: January 23.

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ESSEX SAVINGS BANK — LAWRENCE.

Incorporated March 15, 1847. Present number of corporators, 18.

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.; Saturdays, 2 to 4 P.M.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$839,000 00	Deposits,	$6,620,049 19
Bank stock as per schedule,	308,500 00	Guaranty fund,	332,000 00
Loans on bank stock,	14,800 00	Interest account,	67,960 44
Railroad bonds as per schedule,	425,000 00	Profit and loss account,	268,000 00
Loans on railroad stock,	100,000 00		
Real estate (for banking purposes),	20,000 00		
Loans on real estate,	3,615,291 00		
Loans on personal security,	1,585,480 00		
Loans to counties, cities or towns (notes),	97,700 00		
Deposits in banks, on interest,	222,777 42		
Cash on hand,	59,461 21		
	$7,288,009 63		$7,288,009 63

Cash on Deposit in Banks, amount in each: —

National Hide and Leather Bank, Boston,	$115,274 69
Winthrop National Bank, Boston,	97,502 73
Pacific National Bank, Lawrence,	10,000 00

Loans on Bank Stock, amount on each: —

100 shares Arlington National Bank, Lawrence,	$10,000 00
10 shares Pacific National Bank, Lawrence,	700 00
20 shares Merchants' National Bank, Lawrence,	1,600 00
15 shares Merchants' National Bank, Lawrence, and 10 shares Winthrop National Bank, Boston,	2,500 00

Loan on Railroad Stock: —

1,000 shares Boston & Maine R.R.,	$100,000 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	$201,000 00	$200,000 00
of Brockton, Mass., 4s,	40,000	40,950 00	40,000 00
of Chicago, Ill., 4s,	135,000	135,000 00	135,000 00
of Dayton, Ohio, 5s,	37,000	37,250 00	37,000 00*
of Fall River, Mass., 6s,	25,000	28,000 00	25,000 00
of Indianapolis, Ind., 4s,	100,000	103,000 00	100,000 00
of Lawrence, Mass., 4s,	181,000	185,450 00	181,000 00
of Lawrence, Mass., 6s,	5,000	5,300 00	5,000 00
of Newton, Mass., 5s,	16,000	17,350 00	16,000 00
United States 4s,	100,000	117,000 00	100,000 00
	$839,000	$870,300 00	$839,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
40	Atlantic Nat'l Bank, Boston,	$4,000	$4,360 00	$4,000 00
130	Atlas National Bank, Boston,	13,000	14,820 00	13,000 00
6	Blackstone N'l Bank, Boston,	600	516 00	600 00
30	Boston National Bank, Boston,	3,000	2,670 00	3,000 00
20	Continental N'l Bank, Boston,	2,000	2,000 00	2,000 00
80	Eliot National Bank, Boston,	8,000	9,680 00	8,000 00
100	Everett Nat'l Bank, Boston,	10,000	8,000 00	10,000 00
47	Globe National Bank, Boston,	4,700	3,948 00	4,700 00
232	Howard Nat'l Bank, Boston,	23,200	20,416 00	23,200 00
60	Lincoln Nat'l Bank, Boston,	6,000	4,500 00	6,000 00
40	Massachusetts N'l B'k, Boston,	4,000	3,280 00	4,000 00
200	Merchants' N'l Bank, Boston,	20,000	29,000 00	20,000 00
46	Mt. Vernon N'l Bank, Boston,	4,600	4,784 00	4,600 00
75	N'l B'k of Commerce, Boston,	7,500	8,400 00	7,500 00
80	National Bank of the Commonwealth, Boston,	8,000	10,960 00	8,000 00
150	N'l B'k of No. America, Boston,	15,000	14,550 00	15,000 00
250	N'l B'k of the Republic, Boston,	25,000	34,500 00	25,000 00
130	National City Bank, Boston,	13,000	10,140 00	13,000 00
100	N'l Hide & Leather B'k, Boston,	10,000	10,500 00	10,000 00
225	National Revere Bank, Boston,	22,500	18,000 00	22,500 00
10	National Union Bank, Boston,	1,000	1,300 00	1,000 00
166	Nat'l Webster Bank, Boston,	16,600	15,438 00	16,600 00
100	North National Bank, Boston,	10,000	10,000 00	10,000 00
27	Shawmut Nat'l Bank, Boston,	2,700	2,916 00	2,700 00
100	State National Bank, Boston,	10,000	10,600 00	10,000 00
66	Suffolk Nat'l Bank, Boston,	6,600	7,062 00	6,600 00

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Essex Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Tremont Nat'l Bank, Boston, .	$5,000	$4,200 00	$5,000 00
300	Bay State N'l B'k, Lawrence, .	22,500	35,000 00	22,500 00
300	Lawrence N'l B'k, Lawrence, .	30,000	33,000 00	30,000 00
		$308,500	$334,540 00	$308,500 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
Boston & Lowell R.R 4½s, . .	50,000	52,000 00	50,000 00
Concord & Montreal R.R. 4s, . .	200,000	203,000 00	200,000 00
Fitchburg R.R. 5s, ...	105,000	113,150 00	105,000 00
Worcester, Nashua & Roch R.R. 4s,	20,000	20,200 00	20,000 00
	$425,000	$439,350 00	$425,000 00

Total Amount of Loans, with Each Specified Rate of Interest

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$212,777 42	2 per cent.	$519,500 00	4½ per cent.	$50,000 00	5⅝ per cent.
745,200 00	4 "	54,500 00	4¾ "	148,200 00	5½ "
57,000 00	4¼ "	2,811,820 00	5 "	904,051 00	6 "
83,000 00	4⅝ "	50,000 00	5¼ "		

Amount invested in real estate for banking purposes, ...	$20,000 00
Estimated value of the same, ...	30,000 00
Assessed value of the same, ...	32,000 00
Net income received from same during year ending Oct. 31, 1896, . .	1,870 16
Number of loans which are of an amount not exceeding $3,000 each, 503	
Aggregate amount of the same, ...	628,821 00
Total number of loans upon real estate, ... 738	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896, ...	344,962 29
Times for the dividends fixed by the by-laws: third Wednesday in April and October.	

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Essex Savings Bank — Concluded.

Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1896,	2 per cent., $126,004 87 2 per cent., 125,991 45	$251,996 32
Number of accounts opened during the year ending Oct. 31, 1896,	3,671	
Number of accounts closed during the year ending Oct. 31, 1896,	3,522	
Total number of open accounts Oct. 31, 1896,	18,836	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		13,201 10
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		1,441,754 73
Number of same,	23,330	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		1,629,706 51
Number of same,	16,085	

Date of examination by commissioner: April 27.

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EVERETT SAVINGS BANK — EVERETT.

Incorporated March 1, 1889. Present number of corporators, 25.

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

Names of committee charged with the investment of its funds:

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

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

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	$2,000 00	Deposits,	$159,512 80
Loans on real estate,	111,425 00	Guaranty fund,	2,000 00
Loans on personal security,	1,000 00	Interest account,	117 66
Loans to counties, cities or towns (notes),	42,000 00	Profit and loss account,	1,148 77
Deposits in banks, on interest,	4,528 56		
Deposits in banks, not on interest,	404 56		
Expense account,	4 50		
Cash on hand,	1,416 61		
	$162,779 23		$162,779 23

Cash on Deposit in Banks, amount in each: —

National Security Bank, Boston,	$146 31
Winthrop National Bank, Boston,	3,489 91
First National Bank, Chelsea,	1,038 65
Winnisimmet National Bank, Chelsea,	40 90
First National Bank, Malden,	217 35

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	Globe National Bank, Boston,	$2,000	$1,680 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.
$3,489 91	2 per cent.	$5,800 00	4¼ per cent.	$2,500 00	5¼ per cent.
1,038 65	2½ "	15,000 00	4¾ "	25,150 00	5½ "
19,200 00	4 "	28,050 00	5 "	58,725 00	6 "

Number of loans which are of an amount not exceeding $3,000 each,	64	
Aggregate amount of the same,		$91,925 00
Total number of loans upon real estate,	65	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		7,443 50
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, 1896,	2 per cent., $2,500 50 2 per cent., 2,742 28	5,242 78
Number of accounts opened during the year ending Oct. 31, 1896,	279	
Number of accounts closed during the year ending Oct. 31, 1896,	133	
Total number of open accounts Oct. 31, 1896,	1,282	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		797 55
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		83,343 75
Number of same,	1,809	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		72,733 15
Number of same,	1,191	
Date of examination by commissioner: January 30.		

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FAIRHAVEN INSTITUTION FOR SAVINGS — FAIRHAVEN.

Incorporated Feb. 10, 1832. Present number of corporators, 37.

GEORGE H. TABER, *President.* CHARLES H. MORTON, *Treasurer.*
CHARLES H. MORTON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

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

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

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$17,778 00	Deposits,	$528,096 43
Bank stock as per schedule,	114,070 00	Guaranty fund,	24,624 00
Loans on bank stock,	600 00	Interest account,	586 06
Railroad bonds as per schedule,	23,500 00	Profit and loss account,	1,877 42
Real estate (for banking purposes),	4,500 00		
Real estate by foreclosure,	11,000 00		
Loans on real estate,	253,877 30		
Loans on personal security,	104,951 33		
Deposits in banks, on interest,	18,716 27		
Deposits in banks, not on interest,	4,000 00		
Expense account,	35 00		
Sea View Hotel and Wharf Co.,*	2,153 96		
Cash on hand,	2 05		
	$555,183 91		$555,183 91

Cash on Deposit in Bank: —

National Bank of Fairhaven, Fairhaven, ... $22,716 27

Loans on Bank Stock, amount on each: —

5 shares National Bank of Fairhaven, Fairhaven, ... $300 00
9 shares National Bank of Fairhaven, Fairhaven, ... 300 00

* Taken to secure indebtedness.

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Federal Reserve Bank of St. Louis

Fairhaven Institution for Savings — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Belfast, Me., 6s, . . .	$6,500	$6,760 00	$6,500 00*
United States 4s, ...	10,000	11,900 00	11,278 00
	$16,500	$18,660 00	$17,778 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Boston National Bank, Boston,	$10,000	$9,000 00	$12,000 00
50	Continental N'l B'k, Boston, .	5,000	5,025 00	5,300 00
50	Eliot National Bank, Boston, .	5,000	6,100 00	6,500 00
50	Howard Nat'l Bank, Boston, .	5,000	4,425 00	5,500 00
90	N'l B'k of Commerce, Boston,	9,000	10,125 00	10,350 00
80	N'l B'k of No. America, Boston,	8,000	7,780 00	8,000 00
60	N'l B'k of the Republic, Boston,	6,000	8,220 00	7,740 00
40	North National Bank, Boston, .	4,000	4,080 00	5,160 00
30	State National Bank, Boston, .	3,000	3,203 00	3,450 00
158	N'l B'k of Fairhaven, Fairhaven,	12,640	12,640 00	12,640 00
80	Citizens' N'l B'k, New Bedford,	8,000	9,200 00	10,400 00
90	First Nat'l B'k, New Bedford,	9,000	13,995 00	12,150 00
68	Mechanics' Nat'l Bank, New Bedford, ...	6,800	12,477 00	10,880 00
40	National Bank of Commerce, New Bedford, . . .	4,000	3,200 00	4,000 00
		$95,440	$109,470 00	$114,070 00

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 & Maine R.R. 4½s, . .	10,000	11,050 00	10,500 00
Concord & Montreal R.R. 4s, . .	3,000	3,120 00	3,000 00
	$23,000	$24,470 00	$23,500 00

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Fairhaven Institution for Savings — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$18,716 27	2 per cent.	$10,456 00	5¾ per cent.	$11,350 00	6½ per cent.
101,233 00	5 "	171,239 63	6 "	10,000 00	7 "
55,150 00	5½ "				

Amount invested in real estate for banking purposes,		$4,500 00
Estimated value of the same,		6,000 00
Assessed value of the same,		3,800 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,		11,000 00
Assessed value of the same,		4,000 00
Number of loans which are of an amount not exceeding $3,000 each,	180	
Aggregate amount of the same,		164,821 30
Total number of loans upon real estate,	198	
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, 1896,		25,589 59
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, 1896,	2 per cent., $9,858 30 2 per cent., 10,165 43	20,023 73
Number of accounts opened during the year ending Oct. 31, 1896,	122	
Number of accounts closed during the year ending Oct. 31, 1896,	70	
Total number of open accounts Oct. 31, 1896,	911	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		2,362 97
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		71,670 35
Number of same,	361	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		58,405 19
Number of same,	606	

Date of examination by commissioner: June 26.

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Federal Reserve Bank of St. Louis

FALL RIVER SAVINGS BANK—FALL RIVER.

Incorporated March 11, 1828. Present number of corporators, 124.

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, CHARLES M. ALLEN,
HENRY C. HAWKINS, ROBERT HENRY.

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

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$604,000 00	Deposits,	$6,671,476 60
Bank stock as per schedule,	741,850 00	Guaranty fund,	277,200 00
Loans on bank stock,	21,000 00	Interest account,	83,415 76
Railroad bonds as per schedule,	443,000 00	Profit and loss account,	18,200 00
Real estate (for banking purposes),	46,000 00	Suspense account, balance due on mortgage loans,	19,244 00
Real estate by foreclosure,	15,000 00		
Loans on real estate,	3,248,438 00		
Loans on personal security,	1,840,550 00		
Loans to counties, cities or towns (notes),	72,200 00		
Deposits in banks, on interest,	24,680 86		
Expense account,	1,109 99		
Cash on hand,	11,707 51		
	$7,069,536 36		$7,069,536 36

Cash on Deposit in Banks, amount in each:—

National Bank of Redemption, Boston,	$13,680 86
Metacomet National Bank, Fall River,	8,000 00
Massasoit National Bank, Fall River,	3,000 00

Loans on Bank Stock, amount on each:—

100 shares First National Bank, Fall River,	$10,000 00
166 shares Metropolitan National Bank, Boston,	11,000 00

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Fall River Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	$200,000	$207,500 00	$200,000 00
of Boston, Mass., 5s,	100,000	110,000 00	100,000 00
of Cambridge, Mass., 4s,	80,000	82,000 00	80,000 00
of Chicago, Ill., 4s,	100,000	100,000 00	100,000 00
of Fall River, Mass., 4s,	13,000	13,130 00	13,000 00
of Fall River, Mass., 5s,	13,000	14,560 00	13,000 00
of Fall River, Mass., 6s,	32,000	37,220 00	32,000 00
of Lynn, Mass., 4s,	35,000	35,600 00	35,000 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
	$604,000	$632,130 00	$604,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
150	Eliot National Bank, Boston,	$15,000	$18,150 00	$15,000 00
400	Faneuil Hall N'l B'k, Boston,	40,000	51,600 00	40,000 00
330	First National Bank, Boston,	33,000	76,890 00	72,600 00
300	Howard Nat'l Bank, Boston,	30,000	26,400 00	30,000 00
160	Merchants' N'l Bank, Boston,	16,000	22,700 00	16,000 00
200	N'l B'k of Commerce, Boston,	20,000	22,400 00	20,000 00
400	N'l B'k of No. America, Boston,	40,000	38,800 00	40,000 00
107	N'l B'k of Redemption, Boston,	10,700	12,402 00	10,700 00
250	N'l Hide & Leather B'k, Boston,	25,000	25,125 00	25,000 00
300	Nat'l Revere Bank, Boston,	30,000	24,000 00	30,000 00
232	Second Nat'l Bank, Boston,	23,200	40,600 00	34,800 00
200	Washington N'l Bank, Boston,	20,000	21,600 00	20,000 00
100	First National Bank, Chelsea,	10,000	10,600 00	10,000 00
715	Fall River N'l B'k, Fall River,	71,500	75,075 00	71,500 00
650	Massasoit N'l B'k, Fall River,	65,000	94,250 00	76,050 00
935	Metacomet N'l B'k, Fall River,	93,500	116,875 00	93,500 00
150	Second Nat'l Bank, Fall River,	15,000	24,000 00	15,000 00
500	First N'l Bank, New Bedford,	50,000	75,000 00	50,000 00
220	Merchants' Nat'l Bank, New Bedford,	22,000	44,000 00	29,700 00
420	Nat'l Bank of Commerce, New Bedford,	42,000	33,600 00	42,000 00
		$671,900	$854,067 00	$741,850 00

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Fall River Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	$70,000	$77,000 00	$70,000 00
Boston & Lowell R.R. 4s,	25,000	25,000 00	25,000 00
Boston, Winthrop & Shore R.R. 5s,	15,000	16,200 00	15,000 00
Maine Central R.R. 6s,	10,000	10,700 00	10,000 00
Maine Central R.R. 7s,	7,000	7,350 00	7,000 00
New York, Providence & Boston R.R. 7s,	10,000	10,600 00	10,000 00
Old Colony R.R. 4s,	150,000	150,000 00	150,000 00
Old Colony R.R. 4½s,	50,000	51,500 00	50,000 00
Old Colony R.R. 6s,	56,000	56,000 00	56,000 00
Worcester, Nashua & Roch. R.R. 4s,	50,000	50,000 00	50,000 00
	$443,000	$454,350 00	$443,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$21,680 86	2 per cent.	$450 00	4½ per cent.	$180,000 00	6½ per cent.
3,000 00	3 "	1,883,695 00	5 "	340,000 00	7 "
96,750 00	4 "	1,985,803 00	5½ "	50,000 00	8 "
95,000 00	4¼ "	550,490 00	6 "		

Amount invested in real estate for banking purposes,	$46,000 00
Estimated value of the same,	48,000 00
Assessed value of the same,	48,000 00
Net income received from same during year ending Oct. 31, 1896,	700 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,	15,000 00
Assessed value of the same,	13,000 00
Number of loans which are of an amount not exceeding $3,000 each,	1,057
Aggregate amount of the same,	1,511,388 00
Total number of loans upon real estate,	1,320
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, 1896,	368,108 09

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

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Fall River Savings Bank — Concluded.

Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1896,	2½ per cent.,	$144,276 79	$290,547 70
	2½ per cent.,	146,270 91	
Number of accounts opened during the year ending Oct. 31, 1896,		2,280	
Number of accounts closed during the year ending Oct. 31, 1896,		2,008	
Total number of open accounts Oct. 31, 1896,		13,712	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),			15,205 84
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,			1,007,769 16
Number of same,		12,976	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,			1,142,409 31
Number of same,		12,403	

Date of examination by commissioner: July 23.

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Federal Reserve Bank of St. Louis

FALL RIVER FIVE CENTS SAVINGS BANK—FALL RIVER.

Incorporated April 10, 1855. Present number of corporators, 27.

WALTER C. DURFEE, *President.* CHARLES J. HOLMES, *Treasurer.*
CHARLES S. WARING, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WALTER C. DURFEE, JAMES M. OSBORN,
LEONTINE LINCOLN, EDWARD B. JENNINGS,
JUNIUS P. PRENTISS.

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

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$125,000 00	Deposits,	$3,579,716 82
Bank stock as per schedule,	484,100 00	Guaranty fund,	100,000 00
Railroad bonds as per schedule,	285,000 00	Interest account,	86,154 42
Real estate (for banking purposes),	45,000 00	Profit and loss account,	43,056 67
Real estate by foreclosure,	49,285 48	Rental account,	19,296 62
Loans on real estate,	1,984,332 10		
Loans on personal security,	732,000 00		
Deposits in banks, on interest,	67,964 31		
Deposits in banks, not on interest,	5,000 00		
Expense account,	4,423 85		
Border City Mfg. Co. stock,*	8,796 78		
Granite Mills stock,*	10,530 05		
Cash on hand,	26,791 96		
	$3,828,224 53		$3,828,224 53

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each: —

National Exchange Bank, Boston,	$18,749 79
Second National Bank, Fall River,	54,214 52

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Fall River Five Cents Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Chicago, Ill., 4s, . . .	$50,000	$50,500 00	$50,000 00
of Everett, Mass., 4s, . .	25,000	25,750 00	25,000 00
of Lynn, Mass., 4s, . . .	50,000	51,225 00	50,000 00
	$125,000	$127,475 00	$125,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Atlantic Nat'l Bank, Boston, .	$5,000	$5,450 00	$5,000 00
250	Atlas National Bank, Boston, .	25,000	28,500 00	25,000 00
150	Blackstone N'l Bank, Boston, .	15,000	12,900 00	15,000 00
100	Boston Nat'l Bank, Boston, .	10,000	9,000 00	10,000 00
250	Continental N'l Bank, Boston,	25,000	25,000 00	25,000 00
15	Eliot National Bank, Boston, .	1,500	1,830 00	1,500 00
160	Everett Nat'l Bank, Boston, .	16,000	12,400 00	16,000 00
100	Faneuil Hall N'l Bank, Boston,	10,000	13,000 00	10,000 00
50	First National Bank, Boston, .	5,000	11,650 00	5,000 00
200	Howard Nat'l Bank, Boston, .	20,000	17,700 00	20,000 00
300	Lincoln Nat'l Bank, Boston, .	30,000	22,500 00	30,000 00
150	Metropolitan N'l B'k, Boston, .	15,000	13,500 00	15,000 00
85	Monument N'l Bank, Boston, .	8,500	19,125 00	8,500 00
35	N'l B'k of Commerce, Boston,	3,500	3,920 00	3,500 00
145	N'l B'k of No. America, Boston,	14,500	14,065 00	14,500 00
250	N'l B'k of Redemption, Boston,	25,000	29,250 00	25,000 00
100	National City Bank, Boston, .	10,000	8,000 00	10,000 00
150	Nat'l Exchange Bank, Boston,	15,000	18,500 00	15,000 00
300	N'l Hide & Leather B'k, Boston,	30,000	31,800 00	30,000 00
100	National Revere Bank, Boston,	10,000	8,000 00	10,000 00
20	Nat'l Webster Bank, Boston, .	2,000	2,000 00	2,000 00
120	Shawmut Nat'l Bank, Boston,	12,000	12,960 00	12,000 00
250	Shoe & Leather N'l B'k, Boston,	25,000	21,500 00	25,000 00
400	Third Nat'l Bank, Boston, .	40,000	36,000 00	40,000 00
70	Winthrop Nat'l Bank, Boston,	7,000	9,100 00	7,000 00
300	First National Bank, Chelsea, .	30,000	31,800 00	30,000 00
20	Dedham Nat'l Bank, Dedham,	2,000	2,120 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	3,780 00	3,600 00
412	Second Nat'l Bank, Fall River,	41,200	65,920 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	16,000 00	10,000 00
10	Oxford Nat'l Bank, Oxford, .	1,000	1,100 00	1,000 00
13	Palmer Nat'l Bank, Palmer, .	1,300	1,660 00	1,300 00
		$484,100	$527,530 00	$484,100 00

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Federal Reserve Bank of St. Louis

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	$50,625 00	$50,000 00
Concord & Montreal R R. 4s,	25,000	25,250 00	25,000 00
Maine Central R R. 4½s,	25,000	26,500 00	25,000 00
Old Colony R.R. 4s,	50,000	51,500 00	50,000 00
Rutland R.R. 5s,	100,000	90,000 00	80,000 00*
St. Johnsbury & Lake Champlain R.R. 5s,	55,000	64,900 00	55,000 00
	$305,000	$308,775 00	$285,000 00

* A legal investment when made.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$67,964 31	2 per cent.	$80,000 00	5¼ per cent.	$54,000 00	6½ per cent.
80,000 00	4¾ "	1,355,532 10	5½ "	238,500 00	7 "
791,400 00	5 "	96,900 00	6 "	20,000 00	7½ "

Amount invested in real estate for banking purposes,		$45,000 00
Estimated value of the same,		65,000 00
Assessed value of the same,		65,750 00
Net income received from same during year ending Oct. 31, 1896,		875 44
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, 1896,		2,400 00
Number of loans which are of an amount not exceeding $3,000 each,	552	
Aggregate amount of the same,		749,460 00
Total number of loans upon real estate,	704	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		197,589 74
Times for the dividends fixed by the by-laws: second Monday in June and December.		
Rate and amount of each semi-annual dividend during year ending Oct. 31, 1896,	2¼ per cent., $73,687 35 2¼ per cent., 77,270 92	150,958 27
Number of accounts opened during the year ending Oct. 31, 1896,	2,457	
Number of accounts closed during the year ending Oct. 31, 1896,	1,706	
Total number of open accounts Oct. 31, 1896,	12,908	

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Fall River Five Cents Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		$10,882 44
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		672,778 06
Number of same,	18,726	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		676,785 23
Number of same,	10,903	

Date of examination by commissioner: September 1.

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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:

GEORGE E. CUTLER, H. L. SAWYER,
D. T. BRIDGES, C. D. LEWIS,
J. T. WHITNEY, A. R. NEWTON.

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

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	$31,218 00	Deposits,	$598,553 33
Loans on bank stock,	8,300 00	Guaranty fund,	12,800 00
Loans on railroad bonds,	100 00	Cemetery funds,	537 34
Real estate by foreclosure,	4,200 00	Undivided earnings,	20,559 93
Loans on real estate,	395,042 80		
Loans on personal security,	160,535 00		
Loans to counties, cities or towns (notes),	20,000 00		
Loans on depositors' books,	650 00		
Deposits in banks, not on interest,	8,375 04		
Insurance,	253 65		
Taxes,	97 98		
Furniture,	1,040 00		
Cash on hand,	2,638 13		
	$632,450 60		$632,450 60

Cash on Deposit in Bank: —

Framingham National Bank, South Framingham, ... $8,375 04

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Farmers' and Mechanics' Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

122 shares Hancock National Bank, Boston,	$8,000 00
5 shares Boylston National Bank, Boston,	300 00

Loan on Railroad Bonds: —

$100 Maine Central R.R. 6s,	$100 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
21	Continental N'l Bank, Boston,	$2,100 00	$2,110 50	$2,525 25
16	Eliot National Bank, Boston, .	1,600 00	1,952 00	2,084 00
10	Freeman's N'l Bank, Boston, .	1,000 00	870 00	950 00
40	Market Nat'l Bank, Boston, .	4,000 00	3,080 00	3,908 25
10	Nat'l Revere Bank, Boston, .	1,000 00	800 00	1,252 50
9	Second National Bank, Boston,	900 00	1,576 25	1,358 25
6	Shawmut Nat'l Bank, Boston, .	600 00	650 00	724 50
5	First National Bank, Chelsea, .	500 00	600 00	650 00
17 3/8	Holliston N'l B'k, Holliston, .	1,733 33	1,300 00	2,232 25
9	Northborough National Bank, Northborough, . . .	900 00	1,035 00	1,134 00
100	Framingham National Bank, South Framingham, . .	10,000 00	12,000 00	13,399 00
10	First N'l Bank, West Newton,	1,000 00	1,000 00	1,000 00
		$25,333 33	$26,973 75	$31,218 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$20,000 00	4 per cent.	$36,700 00	5½ per cent.	$10,000 00	7 per cent.
357,130 00	5 "	160,797 80	6 "		

Value, by books, of real estate held or owned by foreclosure or otherwise,	$4,200 00
Assessed value of the same,	4,800 00
Number of loans which are of an amount not exceeding $3,000 each,	246
Aggregate amount of the same,	259,615 00
Total number of loans upon real estate,	214
Amount of investments from which no income is received,	16,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,	29,698 85

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

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Farmers' and Mechanics' Savings Bank — Concluded.

Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1896,	2 per cent.,	$10,817 77	$22,019 09
	2 per cent.,	11,201 32	
Number of accounts opened during the year ending Oct. 31, 1896,		269	
Number of accounts closed during the year ending Oct. 31, 1896,		195	
Total number of open accounts Oct. 31, 1896,		2,111	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),			2,037 15
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,			126,280 98
Number of same,		1,946	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,			112,074 51
Number of same,		1,523	

Date of examination by commissioner: January 28.

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FITCHBURG SAVINGS BANK—FITCHBURG.

Incorporated Feb. 12, 1846. Present number of corporators, 44.

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, CHARLES E. WARE,
CARMI M. PARKER, REUBEN R. CONN,
HENRY G. MORSE.

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

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$205,597 50	Deposits,	$3,262,359 07
Bank stock as per schedule,	246,477 00	Guaranty fund,	136,000 00
Loans on bank stock,	10,200 00	Interest account,	78,033 24
Railroad bonds as per schedule,	344,200 00		
Loans on railroad bonds,	1,000 00		
Real estate (for banking purposes),	130,000 00		
Real estate by foreclosure,	16,200 00		
Loans on real estate,	1,332,650 00		
Loans on personal security,	1,051,600 00		
Loans to counties, cities and towns (notes),	20,000 00		
Deposits in banks, on interest,	115,223 38		
Cash on hand,	3,244 43		
	$3,476,392 31		$3,476,392 31

Cash on Deposit in Banks, amount in each:—

Fitchburg National Bank, Fitchburg,	$85,223 38
Merchants' National Bank, Boston,	20,000 00
Leominster National Bank, Leominster,	10,000 00

Loans on Bank Stock, amount on each:—

112 shares Safety Fund National Bank, Fitchburg,	$9,000 00
5 shares Fitchburg National Bank, Fitchburg,	500 00
5 shares Naumkeag National Bank, Salem,	700 00
5 shares First National Bank, Salem,	

Loan on Railroad Bonds:—

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

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Federal Reserve Bank of St. Louis

Fitchburg Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Fitchburg, Mass., 3½s,	$15,000	$15,000 00	$15,000 00
of Fitchburg, Mass., 4s,	56,000	57,280 00	56,000 00
of Keene, N. H., 3½s,	12,000	12,000 00	12,000 00
of New Bedford, Mass., 4s,	25,000	25,750 00	25,000 00
of Norwich, Conn., 7s,	17,000	20,740 00	17,935 00
of Portland, Me., 6s,	5,000	6,000 00	4,662 50
Town of Leominster, Mass., 4s,	20,000	20,000 00	20,000 00
of Turner's Falls, Mass. (Fire District), 4s,	25,000	25,220 00	25,000 00
United States 4s,	30,000	32,100 00	30,000 00
	$205,000	$214,090 00	$205,597 50

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
60	Atlantic Nat'l Bank, Boston,	$6,000	$6,540 00	$7,500 00
100	Atlas National Bank, Boston,	10,000	11,400 00	12,500 00
150	Boston Nat'l Bank, Boston,	15,000	13,443 00	15,000 00
100	Eliot National Bank, Boston,	10,000	12,200 00	13,000 00
150	Howard Nat'l Bank, Boston,	15,000	13,275 00	15,000 00
166	Lincoln Nat'l Bank, Boston,	16,600	12,450 00	16,600 00
225	Merchants' N'l Bank, Boston,	22,500	32,625 00	23,750 00
75	N'l B'k of No. America, Boston,	7,500	7,275 00	7,500 00
100	N'l Hide & Leather B'k, Boston,	10,000	10,600 00	11,600 00
150	Nat'l Revere Bank, Boston,	15,000	12,000 00	15,000 00
116	North National Bank, Boston,	11,600	11,600 00	11,600 00
153	Fitchburg N'l B'k, Fitchburg,	15,300	21,420 00	16,677 00
123	Rollstone N'l B'k, Fitchburg,	12,300	17,220 00	13,530 00
170	Safety Fund N'l B'k, Fitchburg,	17,000	17,000 00	18,020 00
100	Citizens' N'l B'k, New Bedford,	10,000	11,500 00	10,000 00
100	National Bank of Commerce, New Bedford,	10,000	7,500 00	12,400 00
5	Townsend N'l B'k, Townsend,	500	575 00	500 00
133	Crocker N'l B'k, Turner's Falls,	13,300	16,226 00	13,300 00
100	City Nat'l Bank, Worcester,	10,000	14,500 00	10,000 00
30	Quinsigamond National Bank, Worcester,	3,000	4,200 00	3,000 00
		$230,600	$253,549 00	$246,477 00

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Fitchburg Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s,	$105,000	$105,000 00	$105,000 00
Fitchburg R.R. 4½s,	71,000	72,430 00	72,300 00
Fitchburg R.R. 5s,	119,000	123,995 00	120,500 00
Maine Central R.R. 4s,	25,000	25,000 00	25,000 00
Old Colony R.R. 4s,	5,000	5,150 00	5,000 00
Vermont & Massachusetts R.R. 5s,	16,000	16,960 00	16,400 00
	$341,000	$348,535 00	$344,200 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$20,000 00	2 per cent.	$367,800 00	4½ per cent.	$544,000 00	5½ per cent.
85,223 38	2½ "	11,500 00	4¾ "	271,500 00	6 "
18,000 00	4 "	1,154,150 00	5 "	33,500 00	6½ "
25,000 00	4¼ "				

Amount invested in real estate for banking purposes,		$130,000 00
Estimated value of the same,		130,000 00
Assessed value of the same,		100,000 00
Net income received from same during year ending Oct. 31, 1896,		2,547 20
Value, by books, of other real estate held or owned by foreclosure or otherwise,		16,200 00
Assessed value of the same,		15,200 00
Number of loans which are of an amount not exceeding $3,000 each,	399	
Aggregate amount of the same,		566,100 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, 1896,		160,862 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, 1896,	2 per cent., $60,899 89 2 per cent., 62,978 49	123,878 38
Number of accounts opened during the year ending Oct. 31, 1896,	945	
Number of accounts closed during the year ending Oct. 31, 1896,	759	
Total number of open accounts Oct. 31, 1896,	7,230	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		6,989 89
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		463,321 77
Number of same,	4,362	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		458,442 63
Number of same,	4,089	
Date of examination by commissioner: September 3.		

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FLORENCE SAVINGS BANK — FLORENCE.

Incorporated Feb. 14, 1873. Present number of corporators, 36.

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, H. B. HAVEN, Jr.,
GEORGE S. GRAVES.

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

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$35,000 00	Deposits,	$295,585 63
Bank stock as per schedule,	23,200 00	Guaranty fund,	8,429 61
Railroad bonds as per schedule,	29,000 00	Interest account,	123 97
Real estate (for banking purposes),	4,724 92		
Real estate by foreclosure,	1,545 00		
Loans on real estate,	117,856 80		
Loans on personal security,	78,623 63		
Loans on depositors' books,	300 00		
Deposits in banks, on interest,	8,959 96		
Expense account,	54 50		
Premiums,	3,815 50		
Furniture and fixtures,	479 49		
Cash on hand,	579 41		
	$304,139 21		$304,139 21

Cash on Deposit in Bank: —

Hampshire County National Bank, Northampton, ... $8,959 96

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Florence Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Lynn, Mass., 4s, . . .	$7,000	$7,210 00	$7,000 00
Town of Abington, Mass., 4s, . .	8,000	8,000 00	8,000 00
of Braintree, Mass., 4s, .	15,000	15,150 00	15,000 00
of Orange, Mass., 4s, . .	5,000	5,025 00	5,000 00
	$35,000	$35,385 00	$35,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
85	Home Nat'l Bank, Holyoke, .	$8,500	$8,500 00	$8,500 00
40	First Nat'l Bank, Northampton,	4,000	4,800 00	4,000 00
90	Hampshire County Nat'l Bank, Northampton, . . .	9,000	10,800 00	9,000 00
17	Agawam N'l B'k, Springfield,	1,700	1,275 00	1,700 00
		$23,200	$25,375 00	$23,200 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R 4s, . .	$5,000	$5,050 00	$5,000 00
Boston & Providence R.R. 4s, . .	10,000	10,350 00	10,000 00
Concord & Montreal R.R. 4s, . .	12,000	12,120 00	12,000 00
Old Colony R.R. 6s, . . .	1,000	1,010 00	1,000 00
Vermont & Massachusetts R.R. 5s,	1,000	1,060 00	1,000 00
	$29,000	$29,590 00	$29,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$8,959 96	4 per cent.	$196,265 43	5 per cent.	$515 00	6 per cent.

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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 the year ending Oct. 31, 1896,		120 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,	134	
Aggregate amount of the same,		114,886 80
Total number of loans upon real estate,	116	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		13,555 87
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, 1896,	2 per cent., $5,611 97 2 per cent., 5,630 16	11,242 13
Number of accounts opened during the year ending Oct. 31, 1896,	165	
Number of accounts closed during the year ending Oct. 31, 1896,	174	
Total number of open accounts Oct. 31, 1896,	1,310	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		890 68
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		56,510 98
Number of same,	1,598	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		63,705 45
Number of same,	1,149	

Date of examination by commissioner: May 28.

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FOXBOROUGH SAVINGS BANK—FOXBOROUGH.

Incorporated April 18, 1855. Present number of corporators, 34.

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, WILLIAM T. COOK,
RICHARD S. CARPENTER, F. E. HARTSHORN,
A. H. MESSINGER.

Open for business every business day, 9 A.M. to 3 P.M.; Wednesdays and Saturdays, 6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$27,500 00	Deposits,	$271,275 21
Bank stock as per schedule,	59,850 00	Guaranty fund,	10,200 00
Railroad bonds as per schedule,	63,700 00	Undivided earnings,	4,686 20
Loans on real estate,	121,165 00		
Loans on personal security,	3,460 00		
Deposits in banks, on interest,	9,478 38		
Cash on hand,	1,008 03		
	$286,161 41		$286,161 41

Cash on Deposit in Bank:—

Winthrop National Bank, Boston, ... $9,478 38

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of East Saginaw, Mich., 5s,	$5,000	$5,225 00	$5,000 00
of Holyoke, Mass., 4s,	5,000	5,150 00	5,000 00
of Keene, N. H., 4s,	5,000	5,000 00	5,000 00
of Keene, N. H., 5s,	2,500	2,550 00	2,500 00
of Lynn, Mass., 5s,	9,000	9,720 00	9,000 00
Town of Winthrop, Mass., 5s,	1,000	1,080 00	1,000 00
	$27,500	$28,725 00	$27 500 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	$1,983 75	$2,300 00
15	Boston National Bank, Boston,	1,500	1,344 37	1,500 00
34	Boylston Nat'l Bank, Boston,	3,400	4,241 50	3,400 00
10	Columbian N'l Bank, Boston, .	1,000	940 00	1,000 00
22	Continental N'l Bank, Boston,	2,200	2,211 00	2,200 00
20	Everett Nat'l Bank, Boston, .	2,000	1,600 00	2,000 00
8	Faneuil Hall N'l B'k, Boston, .	800	1,016 00	800 00
30	Howard Nat'l Bank, Boston, .	3,000	2,572 50	3,000 00
5	Manufacturers' N'l B'k, Boston,	500	490 00	500 00
29	Market Nat'l Bank, Boston, .	2,900	2,175 00	2,900 00
58	Metropolitan N'l Bank, Boston,	5,800	5,104 00	5,800 00
10	Mt. Vernon Nat'l Bank, Boston,	1,000	1,033 75	1,000 00
11	N'l B'k of Commerce, Boston,	1,100	1,237 50	1,100 00
31	N'l B'k of No. America, Boston,	3,100	3,003 13	3,100 00
10	National City Bank, Boston, .	1,000	780 00	1,000 00
43	National Eagle Bank, Boston, .	4,300	3,010 00	4,300 00
40	N'l Hide & Leather B'k, Boston,	4,000	4,240 00	4,000 00
17	Nat'l Revere Bank, Boston, .	1,700	1,326 00	1,700 00
10	Nat'l Webster Bank, Boston, .	1,000	987 50	1,000 00
14	Old Boston N'l Bank, Boston,	1,400	1,491 00	1,400 00
35	Shoe & Leather N'l B'k, Boston,	3,500	3,010 00	3,500 00
6	Suffolk Nat'l Bank, Boston, .	600	642 00	600 00
40	Third National Bank, Boston, .	4,000	3,560 00	4,000 00
12	Tremont Nat'l Bank, Boston, .	1,200	1,032 00	1,200 00
18	Winthrop Nat'l Bank, Boston,	1,800	2,313 00	1,800 00
36	Dedham Nat'l Bank, Dedham,	3,600	3,744 00	3,600 00
5	National Bank of Wrentham, Wrentham, ...	350	400 00	350 00
8	State Street Safe Deposit and Trust Company, Boston, .	800	800 00	800 00
		$59,850	$56,288 00	$59,850 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s, ...	$2,000	$2,240 00	$2,000 00
Boston & Lowell R R. 4s, . .	11,000	11,115 00	11,000 00
Boston & Maine R.R. 4s, . . .	3,000	3,075 00	3,000 00
Fitchburg R.R. 4s, ...	5,000	5,325 00	5,000 00
Fitchburg R.R. 5s, ...	5,000	5,375 00	5,000 00
Maine Central R R. 4s, . . .	6,000	6,000 00	6,000 00

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Foxborough Savings Bank — Concluded.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Maine Central R.R. 4½s,	$7,000	$7,420 00	$7,000 00
Portsmouth, Great Falls & Conway R.R. 4½s,	4,000	4,400 00	4,000 00
Salem & Lowell R.R. 6s,	700	721 00	700 00
St. Johnsbury & Lake Champlain R.R. 5s,	10,000	11,800 00	10,000 00
Upper Coos R.R. 4s,	5,000	5,250 00	5,000 00
Vermont & Massachusetts R.R. 5s,	5,000	5,300 00	5,000 00
	$63,700	$68,021 00	$63,700 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$9,478 38	2 per cent.	$2,800 00	5½ per cent.	$103,825 00	6 per cent.
18,000 00	5 "				

Number of loans which are of an amount not exceeding $3,000 each,	127	
Aggregate amount of the same,		$100,525 00
Total number of loans upon real estate,	124	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		13,664 10
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, 1896,	2 per cent., $4,473 96 2 per cent., 4,829 92	9,303 88
Number of accounts opened during the year ending Oct. 31, 1896,	189	
Number of accounts closed during the year ending Oct. 31, 1896,	138	
Total number of open accounts Oct. 31, 1896,	1,166	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		985 70
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		79,311 13
Number of same,	1,172	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		63,967 04
Number of same,	1,041	
Date of examination by commissioner: January 20.		

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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,
LUTHER F. FULLER.

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

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$230,050 00	Deposits,	$1,197,488 34
Loans on public funds,	4,000 00	Guaranty fund,	21,902 26
Bank stock as per schedule,	148,300 00	Profit and loss account,	11,593 71
Loans on bank stock,	1,300 00		
Railroad bonds as per schedule,	93,000 00		
Real estate by foreclosure,	44,023 91		
Loans on real estate,	518,721 94		
Loans on personal security,	47,584 53		
Loans to counties, cities or towns (notes),	20,000 00		
Loans on depositors' books,	30 00		
Deposits in banks, on interest,	5,718 41		
Deposits in banks, not on interest,	7,617 86		
Premium account,	79,546 48		
Accrued interest,	16,670 45		
Sundry stocks,	5,769 00		
Trustees C. C. Esty,	6,049 89		
Furniture,	426 10		
Cash on hand,	2,185 74		
	$1,230,994 31		$1,230,994 31

Cash on Deposit in Banks, amount in each: —

Old Colony Trust Company, Boston,	$5,718 41
Framingham National Bank, South Framingham,	7,617 86

Loan on Public Funds: —

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

Loans on Bank Stock, amount on each: —

6 shares Waltham National Bank, Waltham,	$600 00*
7 shares Framingham National Bank, South Framingham,	700 00

* The bank has been notified that this loan, in excess of the legal limit, must be reduced.

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Framingham Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Chicopee, Mass., 4s,	$20,000	$20,000 00	$20,000 00
of Cranston, R. I., 4s,	5,000	5,000 00	5,000 00
of Indianapolis, Ind., 4s,	27,500	27,500 00	27,500 00
of Keene, N. H., 4s,	23,000	23,000 00	23,000 00
of Lewiston, Me., 5s,	9,000	9,480 00	9,000 00
of Milwaukee, Wis., 5s,	1,750	1,750 00	1,750 00
of Norwalk, Conn., 4s,	30,000	30,000 00	30,000 00
of Portsmouth, N. H., 4s,	24,500	25,800 00	24,500 00
of Stamford, Conn., 4s,	10,000	10,500 00	10,000 00
of Waterbury, Conn., 4s,	5,000	5,200 00	5,000 00
Town of Leominster, Mass., 4s,	9,300	9,500 00	9,300 00
of Marlborough, Mass., 4s,	20,000	20,000 00	20,000 00
of Spencer, Mass., 4s,	20,000	20,000 00	20,000 00
United States 4s,	25,000	30,000 00	25,000 00
	$230,050	$237,730 00	$230,050 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
6	Atlas National Bank, Boston,	$600	$732 00	$600 00
12	Blackstone N'l Bank, Boston,	1,200	1,200 00	1,200 00
33	Boston Nat'l Bank, Boston,	3,300	3,795 00	3,300 00
100	Central Nat'l Bank, Boston,	10,000	14,400 00	10,000 00
100	Continental N'l Bank, Boston,	10,000	13,000 00	10,000 00
155	Eliot Nat'l 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
85	Mt. Vernon N'l Bank, Boston,	8,500	11,900 00	8,500 00
119	N'l B'k of Commerce, Boston,	11,900	15,827 00	11,900 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
180	N'l Hide & Leather B'k, Boston,	18,000	23,040 00	18,000 00
43	Nat'l Webster Bank, Boston,	4,300	4,472 00	4,300 00
30	Second National Bank, Boston,	3,000	5,700 00	3,000 00
50	Shoe & Leather N'l B'k, Boston,	5,000	4,750 00	5,000 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 — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s,	$9,000	$9,500 00	$9,000 00
Boston & Lowell R.R. 4s,	11,000	11,300 00	11,000 00
Boston & Maine R R. 4s,	25,000	25,218 72	25,000 00
Concord & Montreal R.R. 4s,	11,000	11,374 76	11,000 00
Fitchburg R.R. 4½s,	2,000	2,000 00	2,000 00
Maine Central R.R. 4½s,	15,000	16,000 00	15,000 00
Newport & Richford R.R. 5s,	20,000	21,000 00	20,000 00*
	$93,000	$96,393 48	$93,000 00

* A legal investment when made.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$5,718 41	2 per cent.	$11,200 00	5½ per cent.	$17,000 00	7 per cent.
193,980 00	5 "	369,456 47	6 "		

Value, by books, of real estate held or owned by foreclosure or otherwise,		$44,023 91
Assessed value of the same,		46,320 00
Net income received from same during year ending Oct. 31, 1896,		1,604 20
Number of loans which are of an amount not exceeding $3,000 each,	266	
Aggregate amount of the same,		230,595 16
Total number of loans upon real estate,	262	
Amount of investments from which no income is received,		12,811 37
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		52,258 76
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, 1896,	1½ per cent., $18,200 00 1½ per cent., 17,000 00	35,200 00
Number of accounts opened during the year ending Oct. 31, 1896,	444	
Number of accounts closed during the year ending Oct. 31, 1896,	456	
Total number of open accounts Oct. 31, 1896,	3,704	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		5,687 65
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		155,267 35
Number of same,	2,278	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		279,958 64
Number of same,	2,671	
Date of examination by commissioner: April 6.		

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FRANKLIN SAVINGS BANK — BOSTON.

Incorporated March 15, 1861. Present number of corporators, 95.

FREDERIC W. LINCOLN, *President.* EBENEZER ALEXANDER, *Treasurer.*
GEORGE A. FISHER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

AUGUSTUS PARKER, MARTIN L. BRADFORD,
D. R. EMERSON, JAMES ARTHUR JACOBS,
ARTHUR HOBART, JAMES E. WHITNEY.

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

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$1,178,000 00	Deposits,	$9,413,881 78
Loans on public funds,	128,000 00	Guaranty fund,	325,000 00
Bank stock as per schedule,	346,573 62	Interest account,	95,541 82
Loans on bank stock,	70,100 00	Profit and loss account,	64,770 13
Railroad bonds as per schedule,	818,000 00	Real estate income account (rents),	145 40
Railroad notes,	130,000 00		
Real estate (for banking purposes),	225,000 00		
Real estate by foreclosure,	82,907 00		
Loans on real estate,	4,379,017 92		
Loans on personal security,	2,204,050 00		
Deposits in banks, on interest,	309,346 10		
Expense account,	5,654 21		
Suspense,	15,271 67		
Sundry accounts,	211 10		
Cash on hand,	7,207 51		
	$9,899,339 13		$9,899,339 13

Cash on Deposit in Banks, amount in each: —

Boylston National Bank, Boston,	$70,053 10
Continental National Bank, Boston,	28,606 92
Everett National Bank, Boston,	40,000 00
Massachusetts Loan and Trust Co., Boston,	50,000 00
National Revere Bank, Boston,	26,759 27
North National Bank, Boston,	33,926 81
Holyoke National Bank, Boston,	10,000 00
Pynchon National Bank, Springfield,	25,000 00
Third National Bank, Springfield,	25,000 00

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Federal Reserve Bank of St. Louis

Franklin Savings Bank — Continued.

Loans on Public Funds, amount on each: —

$40,000 City of Norwich, Conn., 4s,	$40,000 00
$18,000 City of Waterbury, Conn., 4s,	18,000 00
$10,000 City of Boston, Mass., 3½s,	10,000 00
$2,000 City of Manchester, N. H , 4s,	
$2,000 City of Newton, Mass., 4s,	
$2,000 City of Quincy, Mass., 4s,	10,000 00
$4,500 City of Portsmouth, N. H., 4s,	
$26,000 City of Manchester, N. H., 4s,	
$4,000 City of Newton, Mass., 4s,	
$12,000 Town of Watertown, Mass., 4s,	50,000 00
$10,000 City of Cambridge, Mass., 4s,	

Loans on Bank Stock, amount on each: —

425 shares Broadway National Bank, Boston,	$42,500 00
235 shares Fourth National Bank, Boston,	22,000 00
60 shares Massachusetts Loan and Trust Co., Boston,	4,500 00
19 shares Metropolitan National Bank, Boston,	1,100 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Altoona, Pa., 4s,	$50,000	$50,500 00	$50,000 00
of Boston, Mass., 4s,	200,000	208,250 00	200,000 00
of Boston, Mass., 5s,	3,000	3,450 00	3,000 00
of Boston, Mass., 6s,	2,000	2,260 00	2,000 00
of Cambridge, Mass., 6s,	1,000	1,140 00	1,000 00
of Chicago, Ill., 4s,	50,000	50,500 00	50,000 00
of Cleveland, Ohio, 4s,	20,000	20,000 00	20,000 00
of Columbus, Ohio, 4s,	40,000	39,600 00	40,000 00*
of Detroit, Mich., 4s,	50,000	52,000 00	50,000 00
of Fall River, Mass., 6s,	4,000	4,720 00	4,000 00
of Indianapolis, Ind., 4s,	50,000	51,000 00	50,000 00
of Laconia, N. H., 4s,	50,000	51,000 00	50,000 00
of Middletown, Conn , 4s,	10,000	10,200 00	10,000 00
of Minneapolis, Minn., 4s,	50,000	50,750 00	50,000 00
of Newton, Mass., 4s,	43,000	45,150 00	43,000 00
of Northampton, Mass., 4s,	100,000	102,500 00	100,000 00
of Providence, R. I., 5s,	6,000	6,270 00	6,000 00
of Rutland, Vt., 4s,	27,000	27,270 00	27,000 00
of Saginaw, Mich., 5s,	15,000	15,525 00	15,000 00
of Springfield, Mass., 7s,	10,000	11,900 00	10,000 00
of Waterbury, Conn., 4s,	25,000	25,750 00	25,000 00
of Woonsocket, R. I., 4s,	100,000	100,000 00	100,000 00
Town of Spencer, Mass., 4s,	80,000	81,600 00	80,000 00
District of Columbia 6s,	96,000	107,520 00	96,000 00
District of Columbia 7s,	8,000	9,280 00	8,000 00
County of Aroostook, Me., 4½s,	38,000	39,900 00	38,000 00*
United States 4s,	50,000	58,500 00	50,000 00
	$1,178,000	$1,226,535 00	$1,178,000 00

* Legal investments when made.

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Franklin Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
41	Atlantic Nat'l Bank, Boston, .	$4,100	$4,469 00	$4,100 00
200	Atlas National Bank, Boston, .	20,000	22,800 00	20,000 00
133	Blackstone N'l Bank, Boston, .	13,300	11,438 00	13,300 00
57	Boylston Nat'l Bank, Boston, .	5,700	7,068 00	5,700 00
205	Columbian Nat'l Bank, Boston,	20,500	19,475 00	20,500 00
235	Continental N'l Bank, Boston,	23,500	23,500 00	23,500 00
22	Eliot National Bank, Boston, .	2,200	2,640 00	2,200 00
81	Everett Nat'l Bank, Boston, .	8,100	6,399 00	7,873 62
135	First Ward N'l Bank, Boston,	13,500	17,145 00	13,500 00
106	Fourth Nat'l Bank, Boston, .	10,600	12,720 00	10,600 00
156	Freeman's N'l Bank, Boston, .	15,600	13,260 00	15,600 00
60	N'l B'k of Commerce, Boston,	6,000	6,660 00	6,000 00
200	N'l B'k of No. America, Boston,	20,000	19,400 00	20,000 00
200	National City Bank, Boston, .	20,000	15,000 00	20,000 00
201	Nat'l Exchange Bank, Boston,	20,100	24,522 00	20,100 00
200	National Revere Bank, Boston,	20,000	16,000 00	20,000 00
20	National Union Bank, Boston,	2,000	2,600 00	2,000 00
139	Nat'l Webster Bank, Boston, .	13,900	13,622 00	13,900 00
172	North National Bank, Boston,	17,200	17,200 00	17,200 00
200	Old Boston Nat'l Bank, Boston,	20,000	21,000 00	20,000 00
55	Second National Bank, Boston,	5,500	9,625 00	5,500 00
200	Shoe & Leather N'l B'k, Boston,	20,000	17,200 00	20,000 00
130	State National Bank, Boston, .	13,000	13,780 00	13,000 00
86	Suffolk National Bank, Boston,	8,600	9,202 00	8,600 00
84	Naumkeag Nat'l Bank, Salem,	8,400	10,500 00	8,400 00
50	Third Nat'l Bank, Springfield,	5,000	10,000 00	5,000 00
100	Massachusetts Loan and Trust Co, Boston, ...	10,000	10,500 00	10,000 00
		$346,800	$357,725 00	$346,573 62

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . .	$50,000	$51,750 00	$50,000 00
Boston & Maine R.R. 4s, . . .	$50,000	51,250 00	50,000 00
Boston & Maine R.R. 4½s, . .	100,000	114,000 00	100,000 00
Concord & Claremont R.R. 4½s, .	100,000	103,000 00	100,000 00
Concord & Montreal R.R. 4s, . .	100,000	101,000 00	100,000 00
Eastern R.R. 6s, ...	50,000	60,000 00	50,000 00
Fitchburg R R. 4½s, ...	56,000	59,080 00	56,000 00
Fitchburg R R. 5s, ...	114,000	116,280 00	114,000 00
Maine Central & European & North American R R. 4s, . . .	100,000	101,000 00	95,000 00

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Federal Reserve Bank of St. Louis

Franklin Savings Bank — Concluded.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
N. Y. & N E. R.R. (terminal), 4s,	$50,000	$50,000 00	$50,000 00
Old Colony R.R. 6s,	3,000	3,030 00	3,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	50,000	59,000 00	50,000 00
	$823,000	$869,390 00	$818,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$159,346 10	2 per cent.	$110,000 00	4¾ per cent.	$454,231 11	6 per cent.
591,000 00	4 "	3,684,711 81	5 "	18,000 00	6½ "
340,000 00	4¼ "	630,425 00	5½ "	5,000 00	7 "
1,227,800 00	4½ "				

Amount invested in real estate for banking purposes,		$225,000 00
Estimated value of the same,		225,000 00
Assessed value of the same,		165,000 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,		82,907 00
Assessed value of the same,		66,225 00
Number of loans which are of an amount not exceeding $3,000 each,	461	
Aggregate amount of the same,		800,597 46
Total number of loans upon real estate,	810	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		431,798 55
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, 1896,	1½ per cent., $133,054 79 2 per cent., 179,981 29	313,036 08
Number of accounts opened during the year ending Oct. 31, 1896,	2,510	
Number of accounts closed during the year ending Oct. 31, 1896,	1,923	
Total number of open accounts Oct. 31, 1896,	19,303	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		24,011 03
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		1,622,537 50
Number of same,	14,812	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		1,799,760 24
Number of same,	15,292	

Date of examination by commissioner: June 4.

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FRANKLIN SAVINGS INSTITUTION — GREENFIELD.

Incorporated April 2, 1834. Present number of corporators, 20.

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, JOSEPH GRISWOLD,
WM. H. ALLEN, HENRY F. NASH,
LUCIUS NIMS.

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

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$1,212,907 80	Deposits,	$3,691,518 14
Loans on public funds,	2,000 00	Guaranty fund,	188,000 00
Bank stock as per schedule,	66,100 00	Interest account,	39,235 65
Loans on bank stock,	103,038 00	Profit and loss account,	63,302 64
Railroad bonds as per schedule,	482,500 00		
Real estate by foreclosure,	4,066 13		
Loans on real estate,	976,567 27		
Loans on personal security,	857,800 00		
Loans to counties, cities or towns (notes),	103,425 00		
Loans on depositors' books,	2,395 00		
Deposits in banks, on interest,	166,365 49		
Expense account,	2,820 03		
Unpaid interest,	595 57		
Cash on hand,	1,476 14		
	$3,982,056 43		$3,982,056 43

Cash on Deposit in Banks, amount in each: —

National Hide and Leather Bank, Boston,	$22,493 27
First National Bank, Greenfield,	78,276 16
Franklin County National Bank, Greenfield,	15,000 00
Park National Bank, Holyoke,	15,483 46
Agawam National Bank, Springfield,	10,000 00
Pynchon National Bank, Springfield,	10,000 00
Springfield National Bank, Springfield,	15,112 60

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Federal Reserve Bank of St. Louis

Franklin Savings Institution — Continued.

Loan on Public Funds: —

$2,000 City of Holyoke 6s,	$2,000 00

Loans on Bank Stock, amount on each: —

100 shares Manufacturers' Trust Co., Holyoke,	
50 shares Springfield Safe Deposit and Trust Co., Springfield,	$20,000 00
50 shares National Bank of the Commonwealth, Boston,	
150 shares National Hide and Leather Bank, Boston,	
23 shares Old Boston National Bank, Boston,	
28 shares Suffolk National Bank, Boston,	25,000 00
13 shares Washington National Bank, Boston,	
100 shares Railroad National Bank, Lowell,	
500 shares Vermont National Bank, Brattleboro, Vt.,	25,000 00
50 shares Franklin County National Bank, Greenfield,	4,000 00
20 shares Franklin County National Bank, Greenfield,	1,600 00
5 shares First National Bank, Greenfield,	500 00
12 shares First National Bank, Greenfield,	1,200 00
23 shares First National Bank, Greenfield,	2,100 00
55 shares Home National Bank, Holyoke,	5,000 00
98 shares Hampshire County National Bank, Northampton,	11,288 00
15 shares First National Bank, Northampton,	
15 shares First National Bank, Northampton,	1,400 00
30 shares Adams National Bank, North Adams,	1,250 00
22 shares Shelburne Falls National Bank, Shelburne Falls,	2,200 00
15 shares Shelburne Falls National Bank, Shelburne Falls,	1,500 00
10 shares City National Bank, Worcester,	1,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 5s,	$30,000 00	$33,450 00	$30,000 00
of Boston, Mass., 6s,	16,000 00	18,160 00	16,000 00
of Brockton, Mass., 5s,	28,000 00	31,190 00	28,000 00
of Cambridge, Mass., 6s,	13,000 00	14,715 00	13,000 00
of Chicago, Ill., 4s,	25,000 00	25,000 00	25,000 00
of Cleveland, Ohio, 5s,	73,000 00	76,543 00	73,000 00
of Dayton, Ohio, 5s,	50,000 00	55,800 00	50,000 00*
of Detroit, Mich., 4s,	25,000 00	25,875 00	25,000 00
of East Saginaw, Mich, 4s,	25,000 00	25,000 00	25,000 00
of East Saginaw, Mich., 5s,	25,000 00	26,000 00	25,000 00
of Fall River, Mass., 4s,	50,000 00	50,500 00	50,000 00
of Fall River, Mass., 5s,	4,000 00	4,080 00	4,000 00
of Fall River, Mass., 6s,	21,000 00	22,413 00	21,000 00
of Grand Rapids, Mich, 5s,	50,000 00	55,000 00	50,000 00
of Hartford, Conn., 4s,	25,000 00	25,938 00	25,000 00
of Holyoke, Mass., 6s,	46,000 00	48,932 00	46,000 00
of Lawrence, Mass, 6s,	20,000 00	23,550 00	20,000 00
of Lynn, Mass., 4s,	10,000 00	10,225 00	20,000 00

* A legal investment 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 Milwaukee, Wis., 5s, .	$100,000 00	$108,903 00	$100,000 00
of Nashua, N. H., 6s, .	75,000 00	82,500 00	75,000 00
of Northampton, Mass., 4s,	11,000 00	11,000 00	11,000 00
of Peoria, Ill., 4½s, . .	25,000 00	26,125 00	25,000 00
of Peoria, Ill., 5s, . .	20,000 00	20,800 00	20,000 00
of Providence, R. I., 5s, .	25,000 00	27,875 00	25,000 00
of Providence, R. I., 6s, .	100,000 00	108,750 00	100,000 00
of Springfield, Mass., 6s, .	4,000 00	4,680 00	4,000 00
of Springfield, Mass., 7s, .	20,000 00	23,800 00	20,000 00
of Springfield, Ohio, 5s, .	50,000 00	53,250 00	50,000 00
of Springfield, Ohio, 6s, .	10,332 80	10,538 00	10,332 80
of Worcester, Mass., 5s, .	18,000 00	19,800 00	18,000 00
Town of Athol, Mass., 4s, .	3,000 00	3,000 00	3,000 00
of Athol, Mass., 4½s, .	6,000 00	6,120 00	6,000 00
of Brattleboro, Vt., 4s, .	18,000 00	18,000 00	18,000 00
of Chatham, Mass., 4½s, .	5,000 00	5,310 00	5,000 00
of Chesterfield, N. H., 4s,	1,000 00	1,000 00	1,000 00
of Greenfield, Mass., 4s, .	76,700 00	76,700 00	76,700 00
of Greenfield, Mass. (Fire District), 4¼s, . .	21,875 00	22,310 00	21,875 00
of Marblehead, Mass., 4s,	37,000 00	38,085 00	37,000 00
United States 5s, . . .	50,000 00	55,750 00	50,000 00
	$1,212,907 80	$1,296,667 00	$1,212,907 80

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
5	Faneuil Hall N'l Bank, Boston,	$500	$647 00	$500 00
153	N'l B'k of Commerce, Boston,	15,300	17,213 00	15,300 00
87	N'l B'k of No. America, Boston,	8,700	8,395 00	8,700 00
125	Nat'l Revere Bank, Boston, .	12,500	10,000 00	12,500 00
68	Nat'l Webster Bank, Boston, . .	6,800	6,715 00	6,800 00
140	First Nat'l Bank, Greenfield, .	14,000	25,900 00	14,000 00
25	Franklin County Nat'l Bank, Greenfield, ...	2,500	2,500 00	2,500 00
10	Adams N'l B'k, North Adams,	1,000	1,200 00	1,000 00
30	First N'l Bank, Northampton, .	3,000	3,600 00	3,000 00
18	Pittsfield N'l Bank, Pittsfield, .	1,800	2,700 00	1,800 00
		$66,100	$78,870 00	$66,100 00

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Franklin Savings Institution — Concluded.

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
Boston & Maine R.R. 4½s,	50,000	57,125 00	50,000 00
Conn. & Passumpsic Rivers R R. 4s,	25,000	25,750 00	25,000 00
Danbury & Norwalk R R. 5s,	25,000	28,750 00	25,000 00
Eastern R.R. 6s,	57,500	67,850 00	57,500 00
Fitchburg R.R. 4s,	100,000	100,000 00	100,000 00
N. Y. & N. E. R R. (terminal) 4s,	50,000	50,000 00	50,000 00
Sullivan County R.R. 4s,	25,000	25,500 00	25,000 00
Vermont & Massachusetts R R. 5s,	50,000	52,500 00	50,000 00
Vermont Valley R.R. 5s,	50,000	55,750 00	50,000 00
	$482,500	$514,225 00	$482,500 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$22,493 27	2 per cent.	$131,500 00	4½ per cent.	$127,000 00	5½ per cent.
78,276 16	2½ "	140,000 00	4¾ "	10,000 00	5¾ "
115,000 00	4 "	1,412,541 33	5 "	45,780 00	6 "
29,000 00	4¼ "	75,000 00	5¼ "	25,000 00	6¼ "

Value, by books, of real estate held or owned by foreclosure or otherwise,		$4,066 13
Assessed value of the same,		2,750 00
Number of loans which are of an amount not exceeding $3,000 each,	565	
Aggregate amount of the same,		602,045 07
Total number of loans upon real estate,	554	
Amount of investments from which no income is received,		64 88
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		187,996 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, 1896,	2 per cent., $71,356 03 2 per cent., 72,448 75	143,804 78
Number of accounts opened during the year ending Oct. 31, 1896,	709	
Number of accounts closed during the year ending Oct. 31, 1896,	607	
Total number of open accounts Oct. 31, 1896,	7,704	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		8,271 80
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		338,617 25
Number of same,	3,480	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		422,981 77
Number of same,	3,911	
Date of examination by commissioner: September 10.		

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GARDNER SAVINGS BANK — GARDNER.

Incorporated May 26, 1868. Present number of corporators, 58.

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:

CHARLES W. CONANT, S. W. A. STEVENS,
EUCLID L. BROOKS, EZRA OSGOOD,
SAMUEL S. GLEASON.

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

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$96,100 00	Deposits,	$1,439,810 96
Bank stock as per schedule,	110,900 00	Guaranty fund,	75,000 00
Loans on bank stock,	7,450 00	Interest account,	12,668 08
Railroad bonds as per schedule,	160,000 00	Profit and loss account,	59,532 67
Real estate by foreclosure,	1,671 60		
Loans on real estate,	690,161 14		
Loans on personal security,	376,370 05		
Loans to counties, cities or towns (notes),	85,800 00		
Loans on depositors' books,	200 00		
Deposits in banks, on interest,	27,399 11		
Deposits in banks, not on interest,	17,000 00		
Expense account,	1,452 50		
Furniture and fixture account,	10,736 85		
Cash on hand,	1,770 46		
	$1,587,011 71		$1,587,011 71

Cash on Deposit in Banks, amount in each:—

First National Bank, Boston,	$25,399 11
First National Bank, Gardner,	19,000 00

Loans on Bank Stock, amount on each:—

11 shares First National Bank, Gardner,	$1,100 00*
15 shares First National Bank, Gardner,	600 00
6 shares First National Bank, Gardner,	1,400 00*
8 shares Leominster National Bank, Leominster,	

* The bank has been notified that these loans, in excess of the legal limit, must be corrected.

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Federal Reserve Bank of St. Louis

Gardner Savings Bank — Continued.

25 shares First National Bank, Gardner,	$2,500 00*
5 shares Westminster National Bank, Gardner,	350 00
5 shares Westminster National Bank, Gardner,	400 00
5 shares First National Bank, Gardner,	400 00
5 shares Westminster National Bank, Gardner,	500 00
2 shares First National Bank, Gardner,	
2 shares First National Bank, Gardner,	200 00*

* The bank has been notified that these loans, in excess of the legal limit, must be corrected.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Cleveland, Ohio, 4s,	$10,000	$10,000 00	$10,000 00
of New Britain, Conn., 4s,	11,000	11,110 00	11,000 00
of Scranton, Pa., 4½s,	16,000	17,080 00	16,000 00
Town of Gardner, Mass., 4s,	48,000	48,000 00	48,000 00
County of Aroostook, Me., 4½s,	10,000	10,500 00	10,000 00*
United States 4s,	1,100	1,177 00	1,100 00
	$96,100	$97,867 00	$96,100 00

* A legal investment when made.

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
3	First National Bank, Barre,	300	315 00	300 00
34	Blackstone N'l Bank, Boston,	3,400	2,924 00	3,400 00
125	Boston Nat'l Bank, Boston,	12,500	11,000 00	12,500 00
10	Central Nat'l Bank, Boston,	1,000	1,150 00	1,000 00
15	Continental N'l Bank, Boston,	1,500	1,500 00	1,500 00
50	Eliot National Bank, Boston,	5,000	6,000 00	5,000 00
5	Everett Nat'l Bank, Boston,	500	395 00	500 00
25	Howard Nat'l Bank, Boston,	2,500	2,125 00	2,500 00
15	Mechanics' N'l Bank, Boston,	1,500	1,830 00	1,500 00
20	Merchants' Nat'l Bank, Boston,	2,000	2,900 00	2,000 00
10	Metropolitan N'l Bank, Boston,	1,000	900 00	1,000 00
100	N'l B'k of the Commonwealth, Boston,	10,000	13,500 00	10,000 00
50	N'l B'k of the Republic, Boston,	5,000	6,900 00	5,000 00
11	National Eagle Bank, Boston,	1,100	770 00	1,100 00
16	Nat'l Exchange Bank, Boston,	1,600	1,952 00	1,600 00
50	N'l Hide & Leather B'k, Boston,	5,000	5,250 00	5,000 00
5	New England N'l B'k, Boston,	500	745 00	500 00
25	Shoe & Leather N'l B'k, Boston,	2,500	2,150 00	2,500 00

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Gardner Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	State National Bank, Boston, .	$5,000	$5,300 00	$5,000 00
30	Winthrop Nat'l Bank, Boston,	3,000	3,900 00	3,000 00
29	Rollstone N'l Bank, Fitchburg,	2,900	4,060 00	2,900 00
108	First National Bank, Gardner,	10,800	12,420 00	10,800 00
9	Leominster N'l B'k, Leominster,	900	990 00	900 00
100	Orange Nat'l Bank, Orange, .	10,000	16,000 00	10,000 00
67	Crocker Nat'l Bank, Turner's Falls, ...	6,700	8,174 00	6,700 00
39	First N'l Bank, Winchendon, .	3,900	6,045 00	3,900 00
20	Citizens' N'l Bank, Worcester,	2,000	2,600 00	2,000 00
50	Mechanics' N'l B'k, Worcester,	5,000	4,250 00	5,000 00
		$110,900	$131,195 00	$110,900 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R 4s, . .	$5,000	$5,025 00	$5,000 00
Boston & Maine R.R. 4s, . .	10,000	10,200 00	10,000 00
Boston & Maine R.R. 4½s, . .	30,000	34,200 00	30,000 00
Boston, Revere Beach & Lynn R.R. 6s,	5,000	5,000 00	5,000 00
Fitchburg R.R. 4s, ...	18,000	17,820 00	18,000 00
Fitchburg R.R. 4½s, ...	25,000	24,875 00	25,000 00
Fitchburg R.R. 6s, ...	5,000	5,050 00	5,000 00
Maine Central R.R. 7s, . . .	5,000	6,700 00	5,000 00
Maine Shore Line R.R. 6s, . .	25,000	31,750 00	25,000 00
New Haven & Northampton R.R. 7s,	1,000	1,070 00	1,000 00
Old Colony R R. 4s, . . .	10,000	10,300 00	10,000 00
Old Colony R.R. 4½s, . . .	5,000	5,200 00	5,000 00
Upper Coos R.R. 4s, . . .	15,000	15,000 00	15,000 00
Vermont & Massachusetts R.R. 5s, .	1,000	1,060 00	1,000 00
	$160,000	$173,250 00	$160,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$25,399 11	2 per cent.	$84,800 00	4 per cent.	$41,300 00	5½ per cent.
2,000 00	3 "	1,005,631 19	5 "	28,250 00	6 "

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Gardner Savings Bank — Concluded.

Value, by books, of real estate held or owned by foreclosure or otherwise,		$1,671 60
Assessed value of the same,		1,000 00
Number of loans which are of an amount not exceeding $3,000 each,	799	
Aggregate amount of the same,		601,900 40
Total number of loans upon real estate,	748	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		76,528 58
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, 1896,	2 per cent., $26,849 11 2 per cent., 27,589 26	54,438 37
Number of accounts opened during the year ending Oct. 31, 1896,	556	
Number of accounts closed during the year ending Oct. 31, 1896,	430	
Total number of open accounts Oct. 31, 1896,	4,372	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		5,178 33
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		213,243 98
Number of same,	2,804	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		232,887 07
Number of same,	2,352	

Date of examination by commissioner: June 26.

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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, OLIVER S. BUTLER,
SHERMAN NELSON.

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

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$99,881 69	Deposits,	$687,192 01
Bank stock as per schedule,	14,800 00	Guaranty fund,	24,000 00
Loans on bank stock,	14,000 00	Interest account,	1,977 15
Railroad bonds as per schedule,	28,500 00		
Real estate by foreclosure,	21,973 67		
Loans on real estate,	416,941 02		
Loans on personal security,	80,347 43		
Loans to counties, cities or towns (notes),	7,500 00		
Deposits in banks, on interest,	22,056 66		
Deposits in banks, not on interest,	2,000 00		
Cash on hand,	5,168 69		
	$713,169 16		$713,169 16

Cash on Deposit in Banks, amount in each: —

Georgetown National Bank, Georgetown,	$14,056 66
Second National Bank, Haverhill,	5,000 00
Beacon Trust Company, Boston,	5,000 00

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Federal Reserve Bank of St. Louis

Georgetown Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

25 shares Somerville National Bank, Somerville,	$5,000 00
16 shares Second National Bank, Haverhill,	
15 shares Haverhill Safe Deposit and Trust Company, Haverhill,	
50 shares Haverhill Safe Deposit and Trust Company, Haverhill,	4,000 00
50 shares Essex National Bank, Haverhill,	5,000 00*

* The bank has been notified that this loan, in excess of the legal limit, must be corrected.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Altoona, Pa., 4s,	$6,000	$6,300 00	$6,000 00
of Bath, Me., 6s,	2,000	2,240 00	2,000 00*
of Bay City, Mich., 8s,	1,000	1,240 00	1,000 00
of Belfast, Me., 6s,	4,000	4,200 00	4,000 00*
of Boston, Mass., 4s,	5,000	5,450 00	5,000 00
of Chicopee, Mass., 4s,	1,000	1,060 00	1,000 00
of Cleveland, Ohio, 4s,	1,000	1,050 00	1,000 00
of Fort Wayne, Ind., 6s,	1,000	1,150 00	1,000 00
of Grand Rapids, Mich., 4s,	5,000	5,300 00	5,219 44
of Kansas City, Mo., 4½s,	25,000	28,000 00	28,006 00
of Marlborough, Mass., 4s,	1,000	1,050 00	1,000 00
of Medford, Mass., 4s,	11,000	11,500 00	11,000 00
of Milwaukee, Wis., 5s,	16,000	17,500 00	17,462 50
of Minneapolis, Minn., 4½s,	5,000	5,800 00	5,193 75
of Quincy, Mass., 4s,	1,000	1,050 00	1,000 00
Town of Methuen, Mass., 4s,	10,000	10,800 00	10,000 00
	$95,000	$103,690 00	$99,881 69

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
13	Columbian N'l Bank, Boston,	$1,300	$1,400 00	$1,300 00
30	Manufacturers' N'l B'k, Boston.	3,000	3,000 00	3,000 00
10	Market National Bank, Boston,	1,000	1,000 00	1,000 00
30	State National Bank, Boston,	3,000	3,000 00	3,000 00
45	Georgetown National Bank, Georgetown,	4,500	4,950 00	4,500 00
20	Ipswich Nat'l Bank, Ipswich,	2,000	2,000 00	2,000 00
		$14,800	$15,350 00	$14,800 00

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Georgetown Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Concord & Montreal R.R. 4s,	$4,000	$4,200 00	$4,000 00
Fitchburg R.R. 4s,	9,000	9,360 00	9,000 00
Maine Central R.R. 7s,	4,500	5,800 00	4,500 00
N. Y. & N. E. R.R. (terminal) 4s,	5,000	5,400 00	5,000 00
Upper Coos R.R. 4s,	3,000	3,200 00	3,000 00
Upper Coos R.R. 4½s,	3,000	3,350 00	3,000 00
	$28,500	$31,310 00	$28,500 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$12,056 66	3 per cent.	$39,500 00	5 per cent.	$376,313 45	6 per cent.
59,500 00	4½ "	40,000 00	5½ "	13,475 00	7 "

Value, by books, of real estate held or owned by foreclosure or otherwise,		$21,973 67
Assessed value of the same,		28,000 00
Net income received from same during year ending Oct. 31, 1896,		850 00
Number of loans which are of an amount not exceeding $3,000 each,	342	
Aggregate amount of the same,		317,941 02
Total number of loans upon real estate,	361	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		32,701 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 year ending Oct. 31, 1896,	2 per cent., $13,019 19 2 per cent., 13,297 41	26,316 60
Number of accounts opened during the year ending Oct. 31, 1896,	171	
Number of accounts closed during the year ending Oct. 31, 1896,	77	
Total number of open accounts Oct. 31, 1896,	1,671	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		1,938 49
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		56,570 78
Number of same,	720	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		71,733 96
Number of same,	970	
Date of examination by commissioner: April 2.		

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GRAFTON SAVINGS BANK — GRAFTON.

Incorporated March 13, 1869. Present number of corporators, 62.

HORACE S. WARREN, *President.* JOSEPH A. DODGE, *Treasurer.*
JOSEPH A. DODGE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

DANIEL N. GIBBS, GEORGE W. FISHER,
HORACE S. WARREN, CLARENCE R. PRATT,
SOLON F. SMITH.

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

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$500 00	Deposits,	$220,897 18
Bank stock as per schedule,	33,607 24	Guaranty fund,	10,600 00
Loans on bank stock,	3,400 00	Interest account,	4,815 23
Loans on real estate,	109,620 38	Suspense account,	539 71
Loans on personal security,	72,647 83		
Loans to counties, cities or towns (notes),	11,000 00		
Deposits in banks, not on interest,	5,793 56		
Expense account,	211 03		
Cash on hand,	72 08		
	$236,852 12		$236,852 12

Cash on Deposit in Bank: —

Grafton National Bank, Grafton, ... $5,793 56

Loan on Bank Stock: —

38 shares Grafton National Bank, Grafton, ... $3,400 00*

* The bank has been notified that this loan, in excess of the legal limit, must be corrected.

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Grafton Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Grafton 4s, . . .	$500	$500 00	$500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Eliot National Bank, Boston, .	$1,000	$1,220 00	$1,230 00
5	Fourth Nat'l Bank, Boston,	500	600 00	500 00
15	Howard Nat'l Bank, Boston, .	1,500	1,335 00	1,744 50
5	Manufacturers' N'l B'k, Boston,	500	500 00	550 00
38	Market Nat'l Bank, Boston, .	3,800	2,973 50	3,800 00
5	Massachusetts N'l B'k, Boston,	500	410 00	677 12
28	N'l B'k of No. America, Boston,	2,800	2,688 00	3,200 25
30	N'l B'k of Redemption, Boston,	3,000	3,502 50	4,187 75
3	National City Bank, Boston, .	300	237 00	300 00
30	Nat'l Revere Bank, Boston, .	3,000	2,400 00	3,000 00
8	Nat'l Webster Bank, Boston, .	800	790 00	976 12
10	North Nat'l Bank, Boston, .	1,000	1,007 50	1,206 25
10	Shawmut Nat'l Bank, Boston, .	1,000	1,125 00	1,222 75
20	State National Bank, Boston, .	2,000	2,120 00	2,040 00
76	Grafton Nat'l Bank, Grafton, .	7,600	7,600 00	7,972 50
10	Spencer Nat'l Bank, Spencer, .	1,000	1,250 00	1,000 00
		$30,300	$29,758 50	$33,607 24

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$3,000 00	4 per cent.	$82,297 83	5 per cent.	$63,820 38	6 per cent.
10,000 00	4¼ "	6,950 00	5½ "	5,000 00	7½ "
25,600 00	4½ "				

Number of loans which are of an amount not exceeding $3,000 each, . 76
Aggregate amount of the same, ... $80,070 38
Total number of loans upon real estate, ... 81
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896, ... 11,142 03
Times for the dividends fixed by the by-laws: January 1 and July 1.

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Federal Reserve Bank of St. Louis

Grafton Savings Bank — Concluded.

Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1896,	2 per cent., $4,380 19 2 per cent., 4,251 45	$8,631 64
Number of accounts opened during the year ending Oct. 31, 1896,	54	
Number of accounts closed during the year ending Oct. 31, 1896,	87	
Total number of open accounts Oct. 31, 1896,	643	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		965 36
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		17,503 58
Number of same,	250	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		37,856 97
Number of same,	356	

Date of examination by commissioner: April 16.

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GRANITE SAVINGS BANK — ROCKPORT.

Incorporated March 21, 1884. Present number of corporators, 54.

GRAFTON BUTMAN, *President.* NATHANIEL RICHARDSON, Jr., *Treasurer.*
JOHN L. WOODFALL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

GRAFTON BUTMAN, HIRAM J. PHILBROOK,
GEORGE GRIFFIN, GEORGE A. LOWE,
HENRY H. THURSTON.

Open for business every business day, 9 A.M. to 12 M.; Wednesdays and Saturdays, 2 to 3 P.M.; Saturday evenings, 6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$20,220 00	Deposits,	$152,402 83
Bank stock as per schedule,	6,400 00	Guaranty fund,	2,925 00
Railroad bonds as per schedule,	12,051 00	Profit and loss account,	298 37
Loans on real estate,	97,270 00		
Loans on personal security,	16,799 50		
Deposits in banks, on interest,	894 94		
Deposits in banks, not on interest,	1,396 01		
Safe and furniture,	400 00		
Cash on hand,	194 75		
	$155,626 20		$155,626 20

Cash on Deposit in Banks, amount in each: —

Gloucester Safe Deposit and Trust Co., Gloucester,	$894 94
Rockport National Bank, Rockport,	1,396 01

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Granite Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bridgeport, Conn., 4s,	$1,000	$1,030 00	$1,000 00
of Kansas City, Mo., 4½s,	1,000	1,070 00	1,105 00
of Milwaukee, Wis., 5s,	1,000	1,100 00	1,100 00
of Pawtucket, R. I., 4s,	2,000	2,020 00	2,000 00*
of Peoria, Ill., 7s,	1,000	1,060 00	1,040 00
of Rockford, Ill., 4½s,	3,500	3,607 00	3,575 00
of Scranton, Pa., 4s,	1,000	1,000 00	1,000 00
of Sioux City, Iowa, 4½s,	1,000	1,015 00	1,000 00
of Springfield, Ohio, 6s,	375	375 00	375 00
of Waltham, Mass., 4s,	1,000	1,000 00	1,000 00
of Waterbury, Conn., 4s,	1,000	1,030 00	1,000 00
Town of Clinton, Mass., 4s,	1,000	1,000 00	1,000 00
of Orange, Mass., 4s,	2,000	2,060 00	2,000 00
County of Aroostook, Me., 4½s,	2,000	2,100 00	2,025 00*
County of Merrimack, N. H., 4s,	1,000	1,000 00	1,000 00
	$19,875	$20,467 00	$20,220 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
12	Cape Ann N'l B'k, Gloucester,	$1,200	$1,680 00	$1,600 00
8	Gloucester N'l B'k, Gloucester,	800	1,080 00	1,000 00
10	Gloucester Safe Deposit and Trust Co., Gloucester,	1,000	1,200 00	1,000 00
24	Rockport N'l B'k, Rockport,	2,400	2,880 00	2,800 00
		$5,400	$6,840 00	$6,400 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4½s,	$3,000	$3,420 00	$3,185 00
Fitchburg R.R. 4s,	2,000	1,980 00	2,000 00
Fitchburg R.R. 5s,	3,000	3,050 00	3,000 00
Maine Central R.R. 6s,	1,500	1,613 00	1,543 00
Maine Central R.R. 7s,	2,000	2,390 00	2,323 00
	$11,500	$12,453 00	$12,051 00

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Granite Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$894 94 10,300 00	3 per cent. 5 "	$5,000 00	5½ per cent.	$98,769 50	6 per cent.

Number of loans which are of an amount not exceeding $3,000 each,	144	
Aggregate amount of the same,		$98,069 50
Total number of loans upon real estate,	136	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		7,949 59
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, 1896,	2 per cent., $2,779 10 2 per cent., 2,855 63	5,634 73
Number of accounts opened during the year ending Oct. 31, 1896,	120	
Number of accounts closed during the year ending Oct. 31, 1896,	81	
Total number of open accounts Oct. 31, 1896,	873	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		656 51
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		34,576 41
Number of same,	754	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		30,647 22
Number of same,	572	

Date of examination by commissioner: June 4.

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Federal Reserve Bank of St. Louis

GREAT BARRINGTON SAVINGS BANK — GREAT BARRINGTON.

Incorporated Feb. 3, 1869. Present number of corporators, 37.

GEORGE CHURCH, *President.* CHARLES J. TAYLOR, *Treasurer.*
JOHN C. WHEELER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

A. CHALKLEY COLLINS, CHARLES J. TAYLOR,
ALFRED S. FASSETT, WM. W. NORTON,
WM. C. HINMAN.

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

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$30,000 00	Deposits,	$601,678 70
Loans on public funds,	1,000 00	Guaranty fund,	21,150 00
Bank stock as per schedule,	46,531 92	Interest account,	20,790 37
Loans on bank stock,	3,129 00		
Railroad bonds as per schedule,	65,000 00		
Real estate (for banking purposes),	13,000 00		
Real estate by foreclosure,	106 20		
Loans on real estate,	370,131 47		
Loans on personal security,	60,750 00		
Loans to counties, cities or towns (notes),	1,300 00		
Deposits in banks, on interest,	41,527 86		
Deposits in banks, not on interest,	10,336 64		
Cash on hand,	805 98		
	$643,619 07		$643,619 07

Cash on Deposit in Banks, amount in each: —

National Bank of Redemption, Boston,	$10,688 70
National Mahaiwe Bank, Great Barrington,	10,336 64
Pynchon National Bank, Springfield,	10,000 00
Springfield Safe Deposit and Trust Company, Springfield,	20,839 16

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Great Barrington Savings Bank — Continued.

Loan on Public Funds: —

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

Loans on Bank Stock, amount on each: —

6 shares National Mahaiwe Bank, Great Barrington, ...	$500 00
15 shares National Mahaiwe Bank, Great Barrington, ...	400 00
16 shares National Mahaiwe Bank, Great Barrington, ...	1,400 00
5 shares National Mahaiwe Bank, Great Barrington, ...	400 00
5 shares National Mahaiwe Bank, Great Barrington, ...	429 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bridgeport, Conn., 3½s, .	$10,000	$9,750 00	$10,000 00
of Chicago, Ill., 4s, . . .	20,000	20,200 00	20,000 00
	$30,000	$29,950 00	$30,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	First National Bank, Adams, .	$1,000	$1,300 00	$1,280 00
10	Atlantic Nat'l Bank, Boston, .	1,000	1,090 00	1,345 00
10	Faneuil Hall N'l Bank, Boston,	1,000	1,270 00	1,300 00
19	Hamilton Nat'l Bank, Boston,	1,900	1,957 00	2,227 75
25	Merchants' N'l Bank, Boston, .	2,500	3,625 00	3,392 50
42	N'l B'k of No. America, Boston,	4,200	4,074 00	4,200 00
59	N'l B'k of Redemption, Boston,	5,900	6,785 00	7,080 00
14	National Union Bank, Boston,	1,400	1,820 00	1,890 00
54	New England N'l B'k, Boston,	5,400	8,046 00	7,290 00
66	Shoe & Leather N'l B'k, Boston,	6,600	5,676 00	6,600 00
8	Suffolk Nat'l Bank, Boston, .	800	856 00	800 00
41	National Mahaiwe Bank, Great Barrington, ...	4,100	5,330 00	5,125 00
24	Lee National Bank, Lee, . .	2,400	3,600 00	3,416 67
1	Pittsfield Nat'l Bank, Pittsfield,	100	130 00	135 00
3	Housatonic National Bank, Stockbridge, ...	300	450 00	450 00
		$38,600	$46,009 00	$46,531 92

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Federal Reserve Bank of St. Louis

Great Barrington Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	$30,000	$30,675 00	$30,000 00
Boston & Maine R.R. 4s,	20,000	20,450 00	20,000 00
Old Colony R.R. 4s,	15,000	15,450 00	15,000 00
	$65,000	$66,575 00	$65,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$10,688 70	2 per cent.	$346,657 22	5 per cent.	$89,653 25	6 per cent.
30,839 16	4 "				

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
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,	298	
Aggregate amount of the same,		255,510 47
Total number of loans upon real estate,	251	
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, 1896,		28,507 49
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, 1896,	2 per cent., $10,516 43 2 per cent., 10,915 64	21,432 07
Number of accounts opened during the year ending Oct. 31, 1896,	401	
Number of accounts closed during the year ending Oct. 31, 1896,	298	
Total number of open accounts Oct. 31, 1896,	2,358	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		2,293 38
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		140,278 02
Number of same,	2,005	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		114,355 20
Number of same,	1,561	

Date of examination by commissioner: September 29.

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GREENFIELD SAVINGS BANK — GREENFIELD.

Incorporated March 19, 1869. Present number of corporators, 30.

ROBERT ABERCROMBIE, *President.* ALBERT M. GLEASON, *Treasurer.*
CHESTER C. CONANT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WILLIAM A. FORBES, A. M. GLEASON,
CHAS. R. LOWELL, LEVI J. GUNN,
S. B. SLATE.

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

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$41,000 00	Deposits,	$2,084,074 51
Bank stock as per schedule,	134,600 00	Guaranty fund,	75,000 00
Loans on bank stock,	22,650 00	Interest account,	2,440 12
Railroad bonds as per schedule,	236,000 00		
Real estate by foreclosure,	4,515 23		
Loans on real estate,	1,424,379 92		
Loans on personal security,	233,801 00		
Loans to counties, cities or towns (notes),	12,485 90		
Deposits in banks, on interest,	45,221 29		
Deposits in banks, not on interest,	1,727 03		
Expense account,	2,344 46		
Interest due,	330 09		
Furniture and fixtures,	1,000 00		
Cash on hand,	1,459 71		
	$2,161,514 63		$2,161,514 63

Cash on Deposit in Banks, amount in each: —

Miller's River National Bank, Athol,	$689 40
National Bank of Commerce, Boston,	1,727 03
People's National Bank, Brattleboro, Vt.,	350 27
Conway National Bank, Conway,	181 17
First National Bank, Greenfield,	4,990 37
Franklin County National Bank, Greenfield,	5,815 76
Packard National Bank, Greenfield,	24,700 48
First National Bank, Northampton,	3,000 00
City National Bank, Springfield,	5,000 00
Third National Bank, Springfield,	493 84

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Greenfield Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

1 share Franklin County National Bank, Greenfield,	$90 00*
40 shares Ware National Bank, Ware,	2,360 00
5 shares First National Bank, Northampton,	300 00
70 shares Park National Bank, Holyoke,	7,000 00
100 shares Home National Bank, Holyoke,	9,300 00*
10 shares Packard National Bank, Greenfield,	300 00
9 shares Packard National Bank, Greenfield,	800 00
5 shares Park National Bank, Holyoke,	500 00
15 shares Agawam National Bank, Springfield,	1,200 00
8 shares Conway National Bank, Conway,	800 00*

* The bank has been notified that these loans, in excess of the legal limit, must be corrected.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Milwaukee, Wis., 7s,	$16,000	$16,640 00	$16,000 00
United States 4s,	25,000	29,500 00	25,000 00
	$41,000	$46,140 00	$41,000 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
42	Eliot National Bank, Boston,	4,200	5,124 00	4,200 00
15	Howard Nat'l Bank, Boston,	1 500	1,350 00	1,500 00
18	Market Nat'l Bank, Boston,	1,800	1,586 00	1,800 00
38	Merchants' N'l Bank, Boston,	3,800	5,510 00	3,800 00
50	Metropolitan N'l B'k, Boston,	5,000	4,500 00	5,000 00
52	N'l B'k of Redemption, Boston,	5,200	6,084 00	5,200 00
6	National City Bank, Boston,	600	468 00	600 00
13	N'l Hide & Leather B'k, Boston,	1,300	1,378 00	1,300 00
48	Nat'l Revere Bank, Boston,	4,800	3,840 00	4,800 00
10	Second National Bank, Boston,	1,000	1,800 00	1,000 00
20	South End Nat'l Bank, Boston,	2,000	1,400 00	2,000 00
3	Washington N'l Bank, Boston,	300	309 00	300 00
12	First National Bank, Chicopee,	1,200	1,800 00	1,200 00
41	Conway Nat'l Bank, Conway,	4,100	4,510 00	4,100 00
34	First Nat'l Bank, Greenfield,	3,400	6,460 00	3,400 00
50	City National Bank, Holyoke,	5,000	6,000 00	5,000 00
14	Hadley Falls N'l B'k, Holyoke,	1,400	2,240 00	1,400 00
138	Holyoke Nat'l Bank, Holyoke,	13,800	23,460 00	13,800 00
60	Adams N'l B'k, North Adams,	6,000	7,500 00	6,000 00
60	Berkshire Nat'l Bank, North Adams,	6,000	6,900 00	6,000 00
12	First N'l Bank, Northampton,	1,200	1,500 00	1,200 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.
15	Hampshire County Nat'l Bank, Northampton,	$1,500	$1,875 00	$1,500 00
55	Orange Nat'l Bank, Orange,	5,500	9,350 00	5,500 00
67	Palmer Nat'l Bank, Palmer,	6,700	10,050 00	6,700 00
75	Chapin N'l Bank, Springfield,	7,500	10,125 00	7,500 00
3	Chicopee N'l Bank, Springfield,	300	480 00	300 00
45	City Nat'l Bank, Springfield,	4,500	6,750 00	4,500 00
70	First Nat'l Bank, Springfield,	7,000	8,400 00	7,000 00
36	Second N'l Bank, Springfield,	3,600	4,860 00	3,600 00
110	Third Nat'l Bank, Springfield,	11,000	23,100 00	11,000 00
10	Crocker N'l B'k, Turner's Falls,	1,000	1,250 00	1,000 00
50	First Nat'l Bank, Westfield,	5,000	6,750 00	5,000 00
37	Winchester Nat'l Bank, Winchester, N. H.,	3,700	3,885 00	3,700 00
		$134,600	$184,479 00	$134,600 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	$25,000	$25,375 00	$25,000 00
Boston & Maine R.R. 4s,	25,000	25,750 00	25,000 00
Concord & Montreal R.R. 4s,	15,000	15,300 00	15,000 00
Fitchburg R.R. 4s,	25,000	25,000 00	25,000 00
Fitchburg R.R. 4½s,	16,000	16,960 00	16,000 00
Fitchburg R.R. 5s,	19,000	19,910 00	19,000 00
Fitchburg R R. 6s,	1,000	1,010 00	1,000 00
Newport & Richford R.R. 5s,	10,000	10,500 00	10,000 00*
Old Colony R.R. 4s,	50,000	51,500 00	50,000 00
Upper Coos R.R. 4½s,	50,000	52,500 00	50,000 00
	$236,000	$243,805 00	$236,000 00

* A legal investment when made.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$4,990 37	2½ per cent.	$13,885 90	4 per cent.	$4,025 00	5½ per cent.
32,230 92	3 "	1,467,014 92	5 "	216,391 00	6 "

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Greenfield Savings Bank — Concluded.

Value, by books, of real estate held or owned by foreclosure or otherwise,		$4,515 23
Assessed value of the same,		4,050 00
Net income received from same during year ending Oct. 31, 1896,		119 92
Number of loans which are of an amount not exceeding $3,000 each,	686	
Aggregate amount of the same,		713,344 92
Total number of loans upon real estate,	893	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		104,308 67
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, 1896,	2 per cent., $39,697 85 2 per cent., 40,854 03	80,551 88
Number of accounts opened during the year ending Oct. 31, 1896,	880	
Number of accounts closed during the year ending Oct. 31, 1896,	678	
Total number of open accounts Oct. 31, 1896,	4,858	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		6,668 71
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		379,314 00
Number of same,	3,582	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		406,990 84
Number of same,	3,785	

Date of examination by commissioner: September 10.

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HAMPDEN SAVINGS BANK—SPRINGFIELD.

Incorporated April 13, 1852. Present number of corporators, 38.

JOHN MULLIGAN, *President.* P. S. BAILEY, *Treasurer.*

P. S. BAILEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

E. DUDLEY CHAPIN, W. H. WRIGHT,
JOHN MULLIGAN, F. E. CARPENTER.

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

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$35,000 00	Deposits,	$2,822,479 57
Bank stock as per schedule,	311,310 00	Guaranty fund,	112,000 00
Loans on bank stock,	20,675 00	Interest account,	13,771 84
Railroad bonds as per schedule,	480,000 00	Profit and loss account,	27,106 32
Loans on railroad bonds,	30,000 00	Premium,	2,000 00
Loans on railroad stock,	27,350 00		
Real estate by foreclosure,	19,224 23		
Loans on real estate,	1,319,270 00		
Loans on personal security,	664,200 00		
Loans on depositors' books,	1,000 00		
Deposits in banks, on interest,	25,000 00		
Deposits in banks, not on interest,	28,823 45		
Expense account,	2,726 12		
Cash on hand,	12,778 93		
	$2,977,357 73		$2,977,357 73

Cash on Deposit in Banks, amount in each:—

Agawam National Bank, Springfield,	$34,496 27
Chapin National Bank, Springfield,	668 02
John Hancock National Bank, Springfield,	18,659 16

Loans on Bank Stock, amount on each:—

25 shares Chapin National Bank, Springfield, 30 shares City National Bank, Springfield,	$5,300 00
5 shares Ware National Bank, Ware,	225 00
20 shares Agawam National Bank, Springfield,	1,800 00
30 shares Hampshire County National Bank, Northampton,	3,000 00
24 shares Agawam National Bank, Springfield,	2,000 00
10 shares Chapin National Bank, Springfield,	1,000 00

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Federal Reserve Bank of St. Louis

Hampden Savings Bank — Continued.

10 shares First National Bank, Springfield,	$1,000 00
24 shares First National Bank, Springfield,	2,000 00
6 shares Second National Bank, Springfield,	500 00
3 shares Agawam National Bank, Springfield,	250 00
5 shares First National Bank, Chicopee,	500 00
3 shares Chapin National Bank, Springfield,	300 00
3 shares Adams National Bank, North Adams,	400 00
1 share New York, New Haven & Hartford R.R.,	
5 shares Springfield National Bank, Springfield,	00 00
4 shares Agawam National Bank, Springfield,	300 00
5 shares Park National Bank, Holyoke,	500 00
13 shares National Exchange Bank, Boston,	1,100 00

Loan on Railroad Bonds: —

$25,000 Boston & Albany R.R. bonds,	$30,000 00
$5,000 Connecticut River R.R. bonds,	

Loans on Railroad Stock, amount on each: —

19 shares Boston & Albany R.R.,	$2,350 00
10 shares Boston & Albany R.R.,	1,400 00
3 shares New York, New Haven & Hartford R.R.,	400 00
30 shares Boston & Albany R.R.,	200 00
118 shares New York, New Haven & Hartford R.R.,	15,000 00
6 shares New York, New Haven & Hartford R.R.,	600 00
10 shares New York, New Haven & Hartford R.R.,	1,000 00
4 shares Boston & Albany R.R.,	500 00
9 shares New York, New Haven & Hartford R.R.,	900 00
33 shares New York, New Haven & Hartford R.R.,	5,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	$35,000	$40,775 00	$35,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Continental N'l Bank, Boston,	$5,000	$5,025 00	$5,300 00
50	Eliot National Bank, Boston,	5,000	6,100 00	6,100 00
28	First National Bank, Boston,	2,800	6,552 00	2,800 00
50	Freeman's Nat'l Bank, Boston,	5,000	4,350 00	5,900 00
230	Merchants' Nat'l Bank, Boston,	23,000	33,350 00	27,210 00
75	N'l B'k of Commerce, Boston,	7,500	8,437 50	10,865 00
50	N'l B'k of No. America, Boston,	5,000	4,850 00	5,700 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.
50	N'l B'k of Redemption, Boston,	$5,000	$5,837 50	$6,700 00
50	N'l B'k of the Republic, Boston,	5,000	6,925 00	6,300 00
75	N'l Hide & Leather B'k, Boston,	7,500	7,950 00	7,500 00
75	National Revere Bank, Boston,	7,500	6,000 00	7,500 00
26	Nat'l Webster Bank, Boston, .	2,600	2,578 00	2,892 00
63	Shawmut Nat'l Bank, Boston,	6,300	6,819 75	7,600 00
50	State National Bank, Boston, .	5,000	5,300 00	5,900 00
24	Suffolk National Bank, Boston,	2,400	2,568 00	3,200 00
60	First National Bank, Chicopee,	6,000	9,600 00	7,920 00
33	Franklin County Nat'l Bank, Greenfield, ...	3,300	3,300 00	4,550 00
40	Hadley Falls N'l B'k, Holyoke,	4,000	6,000 00	4,732 00
200	Holyoke Nat'l Bank, Holyoke,	20,000	34,000 00	23,056 00
20	Monson Nat'l Bank, Monson, .	2,000	3,000 00	2,200 00
18	First N'l Bank, Northampton,	1,800	2,520 00	1,800 00
66	Hampshire County Nat'l Bank, Northampton, . . .	6,600	8,250 00	7,225 00
40	First N'l B'k, Norwich, Conn.,	4,000	4,800 00	5,180 00
85	Thames Nat'l Bank, Norwich, Conn., ...	8,500	13,600 00	12,285 00
25	Uncas N'l B'k, Norwich, Conn.,	2,500	2,750 00	2,900 00
423	Agawam N'l B'k, Springfield,	42,300	42,300 00	46,700 00
250	Chapin N'l Bank, Springfield,	25,000	37,500 00	27,500 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
50	John Hancock National Bank, Springfield, ...	5,000	6,075 00	6,075 00
65	Pynchon N'l B'k, Springfield,	6,500	11,375 00	10,985 00
74	Third Nat'l Bank, Springfield,	7,400	16,650 00	11,560 00
75	Ware National Bank, Ware, .	7,500	9,000 00	10,050 00
		$257,000	$338,962 75	$311,310 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . .	$50,000	$53,000 00	$50,000 00
Boston & Albany R.R. 5s, . .	30,000	33,000 00	30,000 00
Boston & Lowell R.R. 4s, . .	50,000	52,500 00	50,000 00
Boston & Providence R.R. 4s, . .	50,000	52,500 00	50,000 00
Connecticut River R.R. 4s, . .	200,000	212,000 00	200,000 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
	$480,000	$508,000 00	$480,000 00

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Hampden Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$125,000 00	4 per cent.	$200,000 00	4½ per cent.	$1,762,495 00	5 per cent.

Value, by books, of real estate held or owned by foreclosure or otherwise,		$19,224 23
Assessed value of the same,		14,200 00
Net income received from same during year ending Oct. 31, 1896,		18 15
Number of loans which are of an amount not exceeding $3,000 each,	348	
Aggregate amount of the same,		474,495 00
Total number of loans upon real estate,	392	
Amount of investments from which no income is received,		9,000 00
Gross amount of interest or profits received or earned, as per books, during the year ending Oct. 31, 1896,		135,997 49
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, 1896,	2 per cent., $54,876 01 2 per cent., 54,965 90	109,841 91
Number of accounts opened during the year ending Oct. 31, 1896,	1,015	
Number of accounts closed during the year ending Oct. 31, 1896,	948	
Total number of open accounts Oct. 31, 1896,	5,557	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		8,869 82
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		441,665 82
Number of same,	4,472	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		540,821 36
Number of same,	4,575	
Date of examination by commissioner: July 9.		

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HAMPSHIRE SAVINGS BANK—NORTHAMPTON.

Incorporated May 19, 1869. Present number of corporators, 33.

WILLIAM H. DICKINSON, *President.* LEWIS WARNER, *Treasurer.*
LEWIS WARNER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WM. H. DICKINSON, JAMES M. FAY,
HENRY A. KIMBALL, J. H. DEMOND,
LUCIUS S. DAVIS.

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

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$10,000 00	Deposits,	$1,359,037 45
Bank stock as per schedule,	205,410 42	Guaranty fund,	43,250 00
Loans on bank stock,	27,650 00	Interest account,	9,214 42
Railroad bonds as per schedule,	20,000 00	Profit and loss account,	19,500 00
Loans on railroad stock,	300 00		
Loans on real estate,	946,655 41		
Loans on personal security,	131,605 00		
Loans to counties, cities or towns (notes),	19,000 00		
Deposits in banks, on interest,	62,540 56		
Expense account,	3,800 75		
Cash on hand,	4,039 73		
	$1,431,001 87		$1,431,001 87

Cash on Deposit in Banks, amount in each:—

First National Bank, Easthampton,	$5,000 00
Park National Bank, Holyoke,	1,000 00
Hampshire County National Bank, Northampton,	56,040 56
First National Bank, Northampton,	500 00

Loans on Bank Stock, amount on each:—

7 shares Hampshire County National Bank, Northampton,	$700 00
3 shares Northampton National Bank, Northampton,	300 00
12 shares First National Bank, Northampton,	1,200 00
59 shares First National Bank, Easthampton,	5,900 00
5 shares First National Bank, Greenfield,	500 00

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Hampshire Savings Bank — Continued.

7 shares Franklin County National Bank, Greenfield,	$550 00
20 shares Conway National Bank, Conway,	2,000 00*
128 shares Park National Bank, Holyoke,	12 500 00
50 shares Ware National Bank, Ware,	4,000 00
Loan on Railroad Stock: —	
2 shares Boston & Albany R.R.,	$300 00

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

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Northampton, Mass., 4s,	$10,000	$10,400 00	$10,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
5	Greylock Nat'l Bank, Adams,	$500	$750 00	$750 00
9	Atlantic Nat'l Bank, Boston,	900	1,134 00	1,221 75
33	Atlas National Bank, Boston,	3,300	4,125 00	3,902 75
14	Blackstone N'l B'k, Boston,	1,400	1,400 00	2,447 50
35	Continental N'l Bank, Boston,	3,500	3,850 00	4,030 00
36	Eliot National Bank, Boston,	3,600	4,860 00	4,640 00
44	Globe National Bank, Boston,	4,400	3,872 00	5,651 87
7	Hamilton Nat'l Bank, Boston,	700	728 00	906 00
33	Howard Nat'l Bank, Boston,	3,300	3,300 00	3,695 00
10	Manufacturers' N'l B'k, Boston,	1,000	1,000 00	1,040 00
35	Market Nat'l Bank, Boston,	3,500	3,150 00	4,219 37
15	Massachusetts N'l B'k, Boston,	1,500	1,275 00	1,920 00
30	Merchants' N'l Bank, Boston,	3,000	4,650 00	4,260 00
7	Mt. Vernon N'l Bank, Boston,	700	728 00	896 00
15	N'l B'k of Commerce, Boston,	1,500	1,680 00	2,505 00
80	Nat'l Bank of the Commonwealth, Boston,	8,000	11,600 00	8,635 00
10	N'l B'k of No America, Boston,	1,000	1,000 00	1,147 50
8	N'l B'k of the Republic, Boston,	800	1,160 00	1,032 00
12	National Eagle Bank, Boston,	1,200	960 00	1,476 00
37	N'l Hide & Leather B'k, Boston,	3,700	4,040 00	4,297 00
22	National Revere Bank, Boston,	2,200	1,980 00	2,802 00
100	North National Bank, Boston,	10,000	11,600 00	12,661 00
50	Second Nat'l Bank, Boston,	5,000	9,000 00	7,900 00
35	Shawmut Nat'l Bank, Boston,	3,500	4,025 00	4,477 50
30	Shoe & Leather N'l B'k, Boston,	3,000	2,760 00	3,376 25
20	Suffolk Nat'l Bank, Boston,	2,000	2,200 00	2,870 00

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Federal Reserve Bank of St. Louis

Hampshire Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Third National Bank, Boston, .	$10,000	$9,500 00	$10,600 93
31	Tremont Nat'l Bank, Boston, .	3,100	2,945 00	4,411 00
34	First National Bank, Chicopee,	3,400	4,930 00	5,175 00
100	First N'l B'k, Easthampton, .	10,000	15,000 00	12,420 00
20	City National Bank, Holyoke,	2,000	2,200 00	2,000 00
10	Home Nat'l Bank, Holyoke, .	1,000	1,100 00	1,000 00
10	Park National Bank, Holyoke,	1,000	1,500 00	1,505 00
10	Berkshire N'l B'k, No. Adams,	1,000	1,100 00	1,000 00
52	First N'l Bank, Northampton,	5,200	6,968 00	7,446 00
385	Hampshire Co. National Bank, Northampton, . . .	38,500	48,125 00	38,500 00
63	Northampton National Bank, Northampton, . . .	6,300	9,765 00	10,702 50
41	Agawam N'l B'k, Springfield, .	4,100	4,100 00	4,997 00
5	Chicopee N'l B'k, Springfield,	500	800 00	800 00
50	John Hancock National Bank, Springfield, ...	5,000	6,250 00	5,898 00
12	Ware National Bank, Ware, .	1,200	1,380 00	1,624 00
6	Union Nat'l Bank, Weymouth,	600	690 00	822 50
28	Mechanics' N'l B'k, Worcester,	2,800	2,800 00	3,749 00
		$168,900	$205,980 00	$205,410 42

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	6,300 00	6,000 00
Fitchburg R.R. 5s, ...	4,000	4,200 00	4,000 00
	$20,000	$20,650 00	$20,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$56,040 56 74,100 00	3 per cent. 4 "	$114,995 79	4½ per cent.	$942,614 62	5 per cent.

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Federal Reserve Bank of St. Louis

Hampshire Savings Bank — Concluded.

Number of loans which are of an amount not exceeding $3,000 each,	471	
Aggregate amount of the same,		$512,614 28
Total number of loans upon real estate,	496	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		62,130 10
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, 1896,	2 per cent., $26,277 57 2 per cent., 26,468 69	52,746 26
Number of accounts opened during the year ending Oct. 31, 1896,	651	
Number of accounts closed during the year ending Oct. 31, 1896,	467	
Total number of open accounts Oct. 31, 1896,	3,842	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		3,800 75
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		227,156 57
Number of same,	2,568	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		281,997 92
Number of same,	2,670	

Date of examination by commissioner: May 7.

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HAVERHILL SAVINGS BANK — HAVERHILL.

Incorporated Feb. 8, 1828. Present number of corporators, 44.

ELBRIDGE G. WOOD, *President.* RAYMOND NOYES, *Treasurer.*
RAYMOND NOYES, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:
R. STUART CHASE, DUDLEY PORTER,
ELBRIDGE G. WOOD.

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.; for deposits only, 5 to 6.30 P.M.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$758,326 94	Deposits,	$5,115,480 19
Loans on public funds,	30,000 00	Guaranty fund,	251,000 00
Bank stock as per schedule,	487,250 00	Interest account,	5,482 57
Loans on bank stock,	59,345 00	Profit and loss account,	34,380 14
Railroad bonds as per schedule,	708,000 00	Rent account,	181 25
Loans on railroad bonds,	7,700 00	Premium account,	11,062 43
Loans on railroad stock,	4,050 00		
Real estate (for banking purposes),	70,000 00		
Loans on real estate,	1,407,263 47		
Loans on personal security,	1,544,535 00		
Loans to counties, cities or towns (notes),	24,589 00		
Deposits in banks, on interest,	293,274 09		
Expense account,	40 10		
Real estate expense account,	22 75		
Cash on hand,	23,190 23		
	$5,417,586 58		$5,417,586 58

Cash on Deposit in Banks, amount in each: —

National Bank of Redemption, Boston,	$108,639 68
First National Bank, Haverhill,	65,000 00
Haverhill National Bank, Haverhill,	44,634 41
Merrimack National Bank, Haverhill,	75,000 00

Loans on Public Funds, amount on each: —

$20,000 City of Cambridge 4s,	$25,000 00
$7,000 City of Boston 4s,	
$5,000 United States 4s,	5,000 00

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Haverhill Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

25 shares Amesbury National Bank, Amesbury,	$2,300 00	
50 shares Faneuil Hall National Bank, Boston,	5,000 00	
162 shares Cocheco National Bank, Dover, N. H.,	10,000 00	
100 shares Essex National Bank, Haverhill,	10,000 00	
10 shares Second National Bank, Haverhill,	1,000 00	
50 shares Second National Bank, Haverhill,	5,000 00	
10 shares Second National Bank, Haverhill,	1,000 00	
27 shares Second National Bank, Haverhill,	2,700 00	
30 shares Second National Bank, Haverhill,	2,000 00	
26 shares First National Bank, Haverhill,	2,500 00	
22 shares Haverhill Safe Deposit and Trust Company, Haverhill,	2,000 00	
5 shares Merchants' National Bank, Haverhill,	500 00	
15 shares Merrimack National Bank, Haverhill,	700 00	
12 shares Haverhill National Bank, Haverhill,		
10 shares Merrimack National Bank, Haverhill,		
7 shares Boston National Bank, Boston,	2,825 00	
2 shares Tremont National Bank, Boston,		
6 shares Second National Bank, Haverhill,		
3 shares Merrimack National Bank, Haverhill,		
25 shares Beacon Trust Company, Boston,	5,000 00	
25 shares Somerville National Bank, Somerville,		
50 shares Somerville National Bank, Somerville,		
10 shares Beacon Trust Company, Boston,	5,000 00	
10 shares Arlington National Bank, Lawrence,		
10 shares Merchants' National Bank, Lawrence,	1,820 00	

Loans on Railroad Bonds, amount on each: —

$7,000 Boston & Maine R.R. 4s,	$6,800 00
$1,000 Old Colony R.R. 6s,	900 00

Loans on Railroad Stock, amount on each: —

16 shares Boston & Albany R.R.,	$2,400 00
14 shares Boston & Maine R.R.,	1,250 00
4 shares Boston & Maine R.R.,	300 00
1 share Boston & Maine R.R.,	100 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	$150,000 00	$156,875 00	$150,000 00
of Chicago, Ill., 4s,	100,000 00	100,000 00	100,000 00
of Cleveland, Ohio, 5s,	25,000 00	27,250 00	25,000 00
of Danbury, Conn., 4s,	25,000 00	25,250 00	25,000 00
of Dayton, Ohio, 4s,	25,000 00	24,625 00	25,000 00*
of Des Moines, Iowa, 4s,	25,000 00	24,625 00	25,000 00
of Detroit, Mich., 4s,	89,026 94	90,776 94	89,026 94
of Fall River, Mass., 5s,	40,000 00	42,500 00	40,000 00
of Fall River, Mass., 6s,	4,000 00	4,210 00	4,000 00

* A legal investment when made.

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Haverhill Savings Bank — Continued.

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Haverhill, Mass., 4s,	$35,000 00	$35,000 00	$35,000 00
of Indianapolis, Ind., 4s,	45,000 00	45,000 00	45,000 00
of Lynn, Mass., 5s,	5,000 00	5,400 00	5,000 00
of Manchester, N. H., 4s,	20,000 00	20,800 00	20,000 00
of New Bedford, Mass., 4s,	25,000 00	25,125 00	25,000 00
of New Britain, Conn., 4s,	10,000 00	10,000 00	10,000 00
of Newton, Mass., 4s,	45,000 00	46,800 00	45,000 00
of Pawtucket, R. I., 4s,	25,000 00	25,000 00	25,000 00*
Town of Bradford, Mass., 4s,	35,800 00	36,158 00	35,800 00
of Bradford, Mass., 4½s,	7,500 00	7,800 00	7,500 00
of Medford, Mass, 4s,	10,000 00	10,200 00	10,000 00
of Wakefield, Mass., 4s,	12,000 00	12,000 00	12,000 00
	$758,326 94	$775,394 94	$758,326 94

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
16	Andover Nat'l Bank, Andover,	$1,600	$1,760 00	$1,600 00
200	Atlas National Bank, Boston,	20,000	22,800 00	20,000 00
136	Blackstone Nat'l Bank, Boston,	13,600	11,696 00	13,600 00
267	Boston National Bank, Boston,	26,700	23,496 00	26,700 00
50	Central Nat'l Bank, Boston,	5,000	5,750 00	5,000 00
50	Columbian N'l Bank, Boston,	5,000	4,750 00	5,000 00
100	Continental N'l Bank, Boston,	10,000	10,000 00	10,000 00
50	Eliot National Bank, Boston,	5,000	6,000 00	5,000 00
50	Everett Nat'l Bank, Boston,	5,000	3,950 00	5,000 00
100	Faneuil Hall N'l Bank, Boston,	10,000	12,700 00	10,000 00
50	First National Bank, Boston,	5,000	11,500 00	5,000 00
187	Fourth Nat'l Bank, Boston,	18,700	22,440 00	18,700 00
100	Globe National Bank, Boston,	10,000	8,300 00	10,000 00
75	Hamilton Nat'l Bank, Boston,	7,500	7,725 00	7,500 00
150	Howard Nat'l Bank, Boston,	15,000	12,750 00	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	7,250 00	5,000 00
267	N'l B'k of No. America, Boston,	26,700	25,899 00	26,700 00
254	N'l B'k of Redemption, Boston,	25,400	29,210 00	25,400 00
225	N'l B'k of the Republic, Boston,	22,500	31,050 00	22,500 00
150	National City Bank, Boston,	15,000	11,250 00	15,000 00
100	National Eagle Bank, Boston,	10,000	7,000 00	10,000 00
150	Nat'l Exchange Bank, Boston,	15,000	18,300 00	15,000 00
200	N'l Hide & Leather B'k, Boston,	20,000	21,000 00	20,000 00
33	Nat'l Webster Bank, Boston,	3,300	3,234 00	3,300 00

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Haverhill Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
150	North National Bank, Boston,	$15,000	$15,000 00	$15,000 00
150	Shawmut Nat'l Bank, Boston,	15,000	16,200 00	15,000 00
75	Shoe & Leather N'l B'k, Boston,	7,500	6,450 00	7,500 00
100	State National Bank, Boston, .	10,000	10,600 00	10,000 00
100	Suffolk Nat'l Bank, Boston, .	10,000	10,700 00	10,000 00
200	Third National Bank, Boston,	20,000	17,400 00	20,000 00
30	First National Bank, Chelsea,	3,000	3,000 00	3,000 00
145	First Nat'l Bank, Haverhill, .	14,500	18,850 00	14,500 00
375	Haverhill N'l Bank, Haverhill,	37,500	56,250 00	37,500 00
300	Merrimac N'l B'k, 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	16,000 00	10,000 00
		$487,250	$554,260 00	$487,250 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . .	$64,000	$64,890 00	$64,000 00
Boston & Maine R.R. 4½s, . .	133,000	150,290 00	133,000 00
Boston & Providence R.R. 4s, . .	150,000	156,000 00	150,000 00
Cheshire R R. 6s, ...	11,000	11,275 00	11,000 00
Concord & Montreal R.R. 4s, . .	75,000	75,750 00	75,000 00
Dexter & Piscataquis R.R. 4s, . .	15,000	15,000 00	15,000 00
Fitchburg R.R. 4s, ...	50,000	50,000 00	50,000 00
Fitchburg R R. 4½s, ...	65,000	65,000 00	65,000 00
Maine Central R.R. 4½s, . . .	50,000	52,500 00	50,000 00
Maine Central R.R. 7s, . . .	10,000	10,400 00	10,000 00
Old Colony R.R. 4s, ...	50,000	51,500 00	50,000 00
Old Colony R.R. 6s, ...	5,000	5,050 00	5,000 00
Worcester, Nashua & Roch. R.R 4s,	30,000	30,300 00	30,000 00
	$708,000	$737,955 00	$708,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$44,634 41	3 per cent.	$354,550 00	4½ per cent.	$35,000 00	5¼ per cent.
248,639 68	3½ "	385,000 00	4⅝ "	151,250 00	5½ "
43,000 00	4 "	25,000 00	4⅔ "	317,980 61	6 "
269,500 00	4¼ "	1,496,201 86	5 "		

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Haverhill Savings Bank — Concluded.

Amount invested in real estate for banking purposes,		$70,000 00
Estimated value of the same,		75,000 00
Assessed value of the same,		32,250 00
Net income received from same during year ending Oct. 31, 1896,		942 37
Number of loans which are of an amount not exceeding $3,000 each,	539	
Aggregate amount of the same,		758,001 13
Total number of loans upon real estate,	612	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		251,251 78
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, 1896,	2 per cent., $98,116 21 2 per cent., 98,144 92	196,261 13
Number of accounts opened during the year ending Oct. 31, 1896,	1,563	
Number of accounts closed during the year ending Oct. 31, 1896,	1,537	
Total number of open accounts Oct. 31, 1896,	14,317	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		8,652 99
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		626,288 00
Number of same,	10,605	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		797,893 47
Number of same,	11,158	

Date of examination by commissioner: December 10.

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Federal Reserve Bank of St. Louis

HAYDENVILLE SAVINGS BANK — HAYDENVILLE.

Incorporated March 17, 1869. Present number of corporators, 47.

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, HENRY L. GRAVES,
FRANCIS S. WARNER, GEORGE MARKS,
WILSON DEWEY.

Open for business every business day, 10 A.M. to 12 M.; 2 to 4 P.M.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$8,225 00	Deposits,	$350,538 26
Bank stock as per schedule,	67,200 00	Guaranty fund,	13,500 00
Loans on bank stock,	640 00	Interest account,	1,889 57
Railroad bonds as per schedule,	5,000 00	Profit and loss account,	196 97
Real estate by foreclosure,	700 00		
Loans on real estate,	210,090 00		
Loans on personal security,	45,592 76		
Loans to counties, cities or towns (notes),	14,623 00		
Deposits in banks, on interest,	12,954 52		
Expense account,	427 52		
Cash on hand,	672 00		
	$366,124 80		$366,124 80

Cash on Deposit in Banks, amount in each: —

Home National Bank, Holyoke,	$5,050 77
Hampshire County National Bank, Northampton,	7,903 75

Loan on Bank Stock: —

10 shares Hancock National Bank, Boston,	$640 00

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Haydenville Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Sioux City, Iowa, 6s, . .	$8,200	$8,300 00	$8,225 00

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	5,290 00	5,380 00
50	Danbury N'l B'k, Danbury, Ct,	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	5,600 00	5,625 00
60	Home Nat'l Bank, Holyoke, .	6,000	7,200 00	6,165 00
25	Park National Bank, Holyoke,	2,500	3,750 00	3,750 00
42	First N'l Bank, Northampton,	4,200	5,880 00	6,300 00
50	Hampshire County Nat'l Bank, Northampton, . . .	5,000	6,000 00	6,030 00
18	Northampton National Bank, Northampton, . . .	1,800	2,700 00	3,070 00
22	Southington National Bank, Southington, Conn., . .	2,200	2,530 00	2,320 00
10	Chicopee N'l B'k, Springfield,	1,000	1,600 00	1,700 00
10	First Nat'l Bank, Springfield, .	1,000	1,250 00	1,450 00
48	John Hancock National Bank, Springfield, ...	4,800	5,760 00	6,000 00
		$52,400	$67,480 00	$67,200 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	3,150 00	3,000 00
	$5,000	$5,150 00	$5,000 00

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Haydenville Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$7,903 75	3½ per cent.	$4,700 00	4½ per cent.	$72,843 00	5½ per cent.
5,050 77	4 "	53,123 00	5 "	140,279 76	6 "

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,	399	
Aggregate amount of the same,		215,822 76
Total number of loans upon real estate,	241	
Amount of investments from which no income is received,		1,660 36
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		18,318 16
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, 1896,	2 per cent., $6,700 22 2 per cent., 7,007 12	13,707 34
Number of accounts opened during the year ending Oct. 31, 1896,	173	
Number of accounts closed during the year ending Oct. 31, 1896,	153	
Total number of open accounts Oct. 31, 1896,	1,128	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		1,819 44
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		59,751 35
Number of same,	823	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		69,240 00
Number of same,	946	
Date of examination by commissioner: May 28.		

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HINGHAM INSTITUTION FOR SAVINGS — HINGHAM.

Incorporated April 2, 1834. Present number of corporators, 59.

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, FRANCIS H. LINCOLN,
EDMUND HERSEY, 2d, WM. FEARING, 2d.

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

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$50,000 00	Deposits,	$2,238,544 66
Loans on public funds,	1,000 00	Guaranty fund,	99,000 00
Bank stock as per schedule,	137,100 00	Profit and loss account,	57,822 11
Railroad bonds as per schedule,	72,000 00	Suspense account,	240 50
Railroad notes,	25,000 00		
Real estate (for banking purposes),	2,000 00		
Real estate by foreclosure,	10,675 00		
Loans on real estate,	1,440,701 76		
Loans on personal security,	536,174 00		
Loans to counties, cities or towns (notes),	71,400 00		
Deposits in banks, on interest,	18,951 47		
Deposits in banks, not on interest,	8,002 05		
Expense account,	2,845 03		
Lawrence Duck Co. stock,*	18,000 00		
Boston & Provincetown Steamship Co. stock,*	300 00		
Cash on hand,	1,457 96		
	$2,395,607 27		$2,395,607 27

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each: —

National Webster Bank, Boston,	$4,408 36
Shoe and Leather National Bank, Boston,	18,951 47
Hingham National Bank, Hingham,	3,593 69

Loan on Public Funds: —

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

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Hingham Institution for Savings — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, . .	$50,000	$50,125 00	$50,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
7	Abington N'l Bank, Abington,	$700	$770 00	$700 00
38	Atlantic Nat'l Bank, Boston, .	3,800	4,142 00	3,800 00
75	Atlas National Bank, Boston, .	7,500	8,550 00	7,500 00
50	First National Bank, Boston, .	5,000	11,500 00	5,000 00
46	Globe National Bank, Boston,	4,600	3,818 00	4,600 00
42	Hamilton Nat'l Bank, Boston,	4,200	4,326 00	4,200 00
36	Market Nat'l Bank, Boston, .	3,600	2,700 00	3,600 00
20	Massachusetts N'l B'k, Boston,	2,000	1,600 00	2,000 00
75	Merchants' N'l Bank, Boston, .	7,500	10,875 00	7,500 00
82	N'l B'k of Commerce, Boston,	8,200	9,102 00	8,200 00
80	N'l B'k of No. America, Boston,	8,000	7,760 00	8,000 00
75	N'l B'k of the Republic, Boston,	7,500	10,350 00	7,500 00
54	National City Bank, Boston, .	5,400	4,050 00	5,400 00
100	National Eagle Bank, Boston,	10,000	7,000 00	10,000 00
112	National Revere Bank, Boston,	11,200	8,960 00	11,200 00
50	Nat'l Union Bank, Boston, .	5,000	6,500 00	5,000 00
40	Nat'l Webster Bank, Boston, .	4,000	3,920 00	4,000 00
20	New England N'l B'k, Boston,	2,000	2,980 00	2,000 00
100	Shoe & Leather N'l B'k, Boston,	10,000	8,600 00	10,000 00
26	State National Bank, Boston, .	2,600	2,756 00	2,600 00
24	Suffolk National Bank, Boston,	2,400	2,568 00	2,400 00
50	Tremont Nat'l Bank, Boston, .	5,000	4,200 00	5,000 00
20	Brockton N'l Bank, Brockton, .	2,000	2,300 00	2,000 00
30	First National Bank, Chelsea, .	3,000	3,000 00	3,000 00
89	Hingham N'l Bank, Hingham,	8,900	8,900 00	8,900 00
16	Old Colony N'l B'k, Plymouth,	1,600	2,000 00	1,600 00
14	Union Nat'l Bank, Weymouth,	1,400	1,540 00	1,400 00
		$137,100	$144,767 00	$137,100 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
Eastern R.R. 6s, ...	6,000	7,200 00	6,000 00
Fitchburg R.R. 5s, ...	30,000	31,350 00	30,000 00

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Hingham Institution for Savings — Concluded.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Maine Central R.R. 4s, . . .	$10,000	$10,000 00	$10,000 00
Old Colony R.R. 6s, ...	1,000	1,010 00	1,000 00
Upper Coos R.R. 4½s, . . .	15,000	15,675 00	15,000 00
	$72,000	$75,385 00	$72,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$1,500 00	0 per cent.	$257,750 00	4½ per cent.	$134,024 00	5½ per cent.
18,951 47	2 "	66,000 00	4¾ "	229,849 76	6 "
32,000 00	3¾ "	1,122,547 00	5 "	20,000 00	6½ "
87,500 00	4 "	25,000 00	5¼ "	11,105 00	7 "
87,000 00	4¼ "				

Amount invested in real estate for banking purposes, ...		$2,000 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, ...		10,675 00
Assessed value of the same, ...		12,720 00
Number of loans which are of an amount not exceeding $3,000 each,	347	
Aggregate amount of the same, ...		415,477 00
Total number of loans upon real estate, ...	508	
Amount of investments from which no income is received, . . .		1,700 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896, ...		109,298 30
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, 1896, .	2 per cent., $43,059 13 2 per cent., 43,683 48	86,742 61
Number of accounts opened during the year ending Oct. 31, 1896, .	409	
Number of accounts closed during the year ending Oct. 31, 1896, .	337	
Total number of open accounts Oct. 31, 1896, ...	4,648	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes), ...		4,219 04
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896, ...		191,155 76
Number of same, ...	2,081	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896, ...		241,610 06
Number of same, ...	2,531	

Date of examination by commissioner: November 2.

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Federal Reserve Bank of St. Louis

HOLLISTON SAVINGS BANK — HOLLISTON.

Incorporated Feb. 27, 1872. Present number of corporators, 55.

CHARLES F. THAYER, *President.* ORRIN THOMSON, *Treasurer.*
ORRIN THOMSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

GEORGE A. BARTLETT, CHARLES F. THAYER,
URIEL CUTLER, JOSEPH H. DEWING,
JAMES H. LELAND.

Open for business every business day except Saturdays, 9 A.M. to 12 M.; 1.30 to 3.30 P.M.; Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$6,000 00	Deposits,	$378,300 08
Bank stock as per schedule,	26,662 50	Guaranty fund,	19,400 00
Loans on bank stock,	4,600 00	Interest account,	16,680 02
Railroad bonds as per schedule,	11,700 00	Surplus account,	9,967 21
Real estate by foreclosure,	5,770 00		
Loans on real estate,	227,105 00		
Loans on personal security,	55,285 00		
Loans to counties, cities or towns (notes),	64,300 00		
Loans on depositors' books,	300 00		
Deposits in banks, on interest,	14,701 28		
Deposits in banks, not on interest,	2,000 00		
Holliston Water Co. bonds,*	4,000 00		
Tax account,	633 88		
Cash on hand,	1,289 65		
	$424,347 31		$424,347 31

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each: —

National Bank of the Commonwealth, Boston,	$14,228 96
Holliston National Bank, Holliston,	2,472 32

Loans on Bank Stock, amount on each: —

35 shares Central National Bank, Boston,	$1,700 00
66 shares Holliston National Bank, Holliston,	2,900 00

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Holliston Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s, . . .	$1,000	$1,050 00	$1,000 00
of Milwaukee, Wis., 5s, . .	4,000	4,380 00	4,000 00
Town of Wayland, Mass., 4s, . .	1,000	1,000 00	1,000 00
	$6,000	$6,430 00	$6,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
5	Blackstone N'l Bank, Boston, .	$500	$430 00	$500 00
34	National Bank of the Commonwealth, Boston, . .	3,400	4,590 00	3,400 00
25	Shoe & Leather N'l B'k, Boston,	2,500	2,150 00	2,462 50
24	State National Bank, Boston, .	2,400	2,544 00	2,400 00
30	Home Nat'l Bank, Brockton, .	3,000	4,950 00	3,000 00
30	Franklin N'l Bank, Franklin, .	3,000	3,300 00	3,000 00
60	Holliston N'l Bank, Holliston,	6,000	4,800 00	6,000 00
15	People's N'l B'k, Marlborough,	1,500	1,725 00	1,500 00
20	Blue Hill Nat'l Bank, Milton, .	2,000	2,200 00	2,000 00
24	Framingham National Bank, South Framingham, . .	2,400	2,760 00	2,400 00
		$26,700	$29,449 00	$26,662 50

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s, ...	$4,000	$4,180 00	$4,000 00
Old Colony R.R. 6s, ...	2,000	2,020 00	2,000 00
Salem & Lowell R.R. 6s, . . .	5,700	5,871 00	5,700 00
	$11,700	$12,071 00	$11,700 00

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Federal Reserve Bank of St. Louis

Holliston Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$14,701 28	2 per cent.	$20,200 00	4½ per cent.	$21,000 00	5¾ per cent.
3,000 00	3½ "	28,800 00	5 "	208,440 00	6 "
8,500 00	3¾ "	33,850 00	5½ "	5,000 00	7 "
22,800 00	4 "				

Value, by books, of real estate held or owned by foreclosure or otherwise,		$5,770 00
Assessed value of the same,		9,300 00
Net income received from same during year ending Oct. 31, 1896,		7 74
Number of loans which are of an amount not exceeding $3,000 each,	355	
Aggregate amount of the same,		267,290 00
Total number of loans upon real estate,	279	
Amount of investments from which no income is received,		12,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		21,757 11
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, 1896,	2 per cent., $7,554 09 2 per cent., 7,495 34	15,049 43
Number of accounts opened during the year ending Oct. 31, 1896,	142	
Number of accounts closed during the year ending Oct. 31, 1896,	147	
Total number of open accounts Oct. 31, 1896,	1,239	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		1,918 43
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		52,335 21
Number of same,	748	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		76,900 18
Number of same,	1,058	

Date of examination by commissioner: June 8.

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Federal Reserve Bank of St. Louis

HOLYOKE SAVINGS BANK—HOLYOKE.

Incorporated Feb. 21, 1855. Present number of corporators, 87.

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, ROBERT RUSSELL,
WILLIAM WHITING, A. HIGGINBOTTOM.

Open for business every business day except Saturdays, 9 A.M. to 4 P.M.; Thursdays, 7 to 8 P.M.; Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	$633,375 00	Deposits,	$3,181,454 67
Loans on public funds,	600 00	Guaranty fund,	120,000 00
Bank stock, as per schedule,	256,758 00	Interest account,	72,098 59
Loans on bank stock,	17,350 00		
Railroad bonds, as per schedule,	473,300 00		
Real estate by foreclosure,	19,312 45		
Loans on real estate,	1,336,300 00		
Loans on personal security,	424,505 00		
Loans to counties, cities or towns (notes),	1,250 00		
Loans on depositors' books,	300 00		
Deposits in banks, on interest,	169,860 55		
Expense account,	2,879 62		
Furniture and fixtures,	5,000 00		
Cash on hand,	32,762 64		
	$3,373,553 26		$3,373,553 26

Cash on Deposit in Banks, amount in each:—

National Bank of the Commonwealth, Boston,	$11,679 29
City National Bank, Holyoke,	55,000 00
Holyoke National Bank, Holyoke,	73,181 26*
Home National Bank, Holyoke,	15,000 00
First National Bank, Springfield,	5,000 00
Ware National Bank, Ware,	10,000 00

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

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Holyoke Savings Bank — Continued.

Loan on Public Funds: —	
$600 United States 4s,	$600 00
Loans on Bank Stock, amount on each: —	
10 shares Holyoke National Bank, Holyoke,	$1,000 00
10 shares Home National Bank, Holyoke,	1,200 00
3 shares Hadley Falls National Bank, Holyoke,	
10 shares Home National Bank, Holyoke,	350 00
27 shares Holyoke National Bank, Holyoke,	2,500 00
40 shares Holyoke National Bank, Holyoke,	600 00
7 shares Holyoke National Bank, Holyoke,	700 00
10 shares City National Bank, Holyoke,	1,000 00*
10 shares City National Bank, Holyoke,	1,000 00*
25 shares City National Bank, Holyoke,	3,500 00*
10 shares Hadley Falls National Bank, Holyoke,	
26 shares Palmer National Bank, Palmer,	2,600 00
4 shares Third National Bank, Springfield,	400 00
25 shares Manufacturers' Trust Company, Holyoke,	2,500 00

* These loans, in excess of the legal limit, have since been reduced.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Akron, Ohio, 5s,	$39,000	$39,200 00	$39,000 00
of Bangor, Me., 6s,	9,000	9,400 00	9,000 00
of Bangor, Me., 7s,	12,000	12,800 00	12,000 00
of Bay City, Mich., 5s,	20,000	20,450 00	20,000 00
of Bay City, Mich., 8s,	500	500 00	500 00
of Boston, Mass., 4s,	25,000	25,750 00	25,000 00
of Boston, Mass., 6s,	4,000	4,700 00	4,000 00
of Cleveland, Ohio, 5s,	45,250	47,440 00	45,250 00
of Cleveland, Ohio, 6s,	35,000	36,160 00	35,000 00
of Dayton, Ohio, 5s,	2,000	2,000 00	2,000 00*
of Dayton, Ohio, 6s,	13,000	13,200 00	13,000 00*
of Detroit, Mich., 7s,	9,000	10,000 00	9,000 00
of Fall River, Mass., 4s,	9,000	9,100 00	9,000 00
of Fall River, Mass., 5s,	25,000	26,000 00	25,000 00
of Fall River, Mass., 6s,	8,000	9,100 00	8,000 00
of Fort Wayne, Ind., 4½s,	7,000	7,500 00	7,000 00
of Fort Wayne, Ind., 6s,	2,000	2,150 00	2,000 00
of Grand Rapids, Mich., 5s,	19,000	19,200 00	19,000 00
of Haverhill, Mass., 4s,	7,000	7,100 00	7,000 00
of Holyoke, Mass., 4s,	2,000	2,000 00	2,000 00
of Holyoke, Mass., 6s,	9,000	9,400 00	9,000 00
of Lewiston, Me., 5s,	4,500	4,860 00	4,500 00
of Lewiston, Me., 6s,	2,000	2,200 00	2,000 00
of Milwaukee, Wis., 5s,	42,000	45,500 00	42,000 00
of Minneapolis, Minn., 4½s,	25,000	26,000 00	25,000 00
of Minneapolis, Minn., 8s,	7,000	8,650 00	7,000 00

* Legal investments when made.

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Holyoke Savings Bank — Continued.

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of New Bedford, Mass., 4s,	$6,000	$6,500 00	$6,000 00
of New Bedford, Mass., 5s,	5,000	5,400 00	5,000 00
of Northampton, Mass., 4s,	22,500	22,800 00	22,500 00
of Oshkosh, Wis., 4½s,	10,000	10,000 00	10,000 00
of Portland, Me., 6s,	5,000	5,100 00	5,000 00
of Providence, R. I., 5s,	15,000	15,800 00	15,000 00
of Providence, R. I., 6s,	4,000	4,300 00	4,300 00
of Rockford, Ill., 4½s,	14,000	14,500 00	14,000 00
of Saginaw, Mich., 4½s,	32,000	34,700 00	32,000 00
of Saginaw, Mich., 5s,	11,000	11,300 00	11,000 00
of Salem, Mass., 4s,	8,000	8,000 00	8,000 00
of Springfield, Mass., 3½s,	13,000	13,000 00	13,000 00
of Springfield, Ohio, 5s,	20,000	21,100 00	20,000 00
of Springfield, Ohio, 6s,	5,125	5,300 00	5,125 00
of St. Louis, Mo., 5s,	3,000	3,100 00	3,000 00
of St. Louis, Mo., 6s,	14,000	16,050 00	14,000 00
of Youngstown, Ohio, 5s,	10,000	10,300 00	10,000 00
of Youngstown, Ohio, 6s,	8,000	8,100 00	8,000 00
Town of Auburn, Me., 5s,	6,000	6,500 00	6,000 00
of Hinsdale, N. H., 5s,	500	500 00	500 00
of Monson, Mass., 4s,	4,000	4,100 00	4,000 00
of West Springfield, Mass., 4s,	10,000	10,000 00	10,000 00
County of Bristol 4s,	15,000	15,100 00	15,000 00
County of Middlesex, Mass., 4s,	10,000	10,500 00	10,000 00
	$633,375	$662,410 00	$633,375 00

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	2,860 00	2,200 00
50	First National Bank, Amherst,	5,000	7,500 00	5,000 00
20	Miller's River N'l B'k, Athol,	2,000	3,800 00	2,000 00
20	First National Bank, Chicopee,	2,000	3,000 00	2,000 00
38	Conway Nat'l Bank, Conway,	3,800	4,500 00	3,800 00
42	First N'l Bank, Easthampton,	4,200	5,000 00	4,200 00
37	Rollstone N'l B'k, Fitchburg,	3,700	5,000 00	3,700 00
5	First National Bank, Greenfield,	500	800 00	500 00
48	Franklin Co. N'l B'k, Greenfield,	4,800	4,800 00	4,800 00
2	First Nat'l Bank, Haverhill,	200	250 00	200 00
1	Merrimack N'l B'k, Haverhill,	100	150 00	100 00
8	City National Bank, Holyoke,	800	900 00	800 00
222	Hadley Falls N'l B'k, Holyoke,	22,000	29,100 00	29,000 00
380	Holyoke Nat'l Bank, Holyoke,	38,000	57,000 00	38,000 00

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Federal Reserve Bank of St. Louis

Holyoke Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
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	625 00	500 00
90	First N'l Bank, Northampton,	9,000	12,000 00	12,288 00
20	Hampshire County National Bank, Northampton, . .	2,000	2,400 00	2,000 00
100	Northampton National Bank, Northampton, . . .	10,000	16,000 00	13,900 00
38	Palmer Nat'l Bank, Palmer, .	3,800	4,700 00	3,800 00
6	Pittsfield N'l Bank, Pittsfield, .	600	900 00	570 00
50	Agawam N'l B'k, Springfield,	5,000	5,000 00	5,000 00
97	Chicopee N'l B'k, Springfield,	9,700	16,400 00	12,300 00
15	City Nat'l Bank, Springfield, .	1,500	2,100 00	1,500 00
178	First Nat'l Bank, Springfield, .	17,800	22,250 00	21,500 00
87	John Hancock National Bank, Springfield, ...	8,700	10,440 00	9,900 00
50	Second N'l Bank, Springfield,	5,000	8,000 00	9,000 00
215	Third Nat'l Bank, Springfield,	21,500	43,000 00	33,500 00
25	Springfield N'l B'k, Springfield,	2,500	3,250 00	2,500 00
97	Townsend N'l B'k, Townsend,	9,700	12,000 00	12,000 00
26	Ware National Bank, Ware, .	2,600	3,000 00	2,600 00
4	First Nat'l Bank, Westfield, .	400	500 00	400 00
50	First Nat'l Bank, Worcester, .	5,000	8,000 00	5,000 00
		$217,000	$310,875 00	$256,758 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . .	$19,000	$19,000 00	$19,000 00
Boston & Lowell R.R. 5s, . .	26,000	26,700 00	26,000 00
Boston, Revere Beach & Lynn R.R. 6s,	35,000	35,200 00	35,000 00
Boston, Winthrop & Shore R.R. 5s,	25,000	27,000 00	25,000 00
Cheshire R.R. 6s, ...	39,000	40,000 00	39,000 00
Fitchburg R.R. 4s, ...	15,000	15,000 00	15,000 00
Fitchburg R.R. 5s, ...	60,000	61,950 00	60,000 00
Holyoke & Westfield R R. 4s, . .	50,000	50,000 00	50,000 00
Lowell & Lawrence R.R. 6s, . .	8,000	8,100 00	8,000 00
Maine Central R.R. 6s, . . .	13,500	14,400 00	13,500 00
Maine Central R.R. 7s, . . .	38,800	42,500 00	38,800 00
Nashua & Lowell R.R. 5s, . .	1,000	1,000 00	1,000 00
New Haven & Northampton R.R. 5s,	2,000	2,200 00	2,000 00
N. Y., Providence & Boston R.R. 7s,	7,000	7,500 00	7,000 00

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Holyoke Savings Bank — Concluded.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Norwich & Worcester R.R. 6s,	$17,000	$17,000 00	$17,000 00
Old Colony R.R. 6s,	77,000	79,600 00	77,000 00
Portland & Ogdensburg R.R. 6s,	29,000	30,400 00	29,000 00
Providence & Worcester R.R. 6s,	3,000	3,100 00	3,000 00
Vermont & Massachusetts R.R. 5s,	8,000	8,400 00	8,000 00
	$473,300	$489,050 00	$473,300 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$11,679 29	2½ per cent.	$15,000 00	4½ per cent.	$21,300 00	5½ per cent.
88,181 26	4 "	1,415,500 00	5 "	343,505 00	6 "
55,000 00	4¼ "				

Value, by books, of real estate held or owned by foreclosure or otherwise,		$19,312 45
Assessed value of the same,		11,720 00
Net income received from same during year ending Oct. 31, 1896,		417 25
Number of loans which are of an amount not exceeding $3,000 each,	321	
Aggregate amount of the same,		386,255 00
Total number of loans upon real estate,	364	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		170,339 96
Times for the dividends fixed by the by-laws: third Monday in January and July.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1896,	2 per cent., $57,135 90 2 per cent., 59,220 44	116,356 34
Number of accounts opened during the year ending Oct. 31, 1896,	1,916	
Number of accounts closed during the year ending Oct. 31, 1896,	1,588	
Total number of open accounts Oct. 31, 1896,	8,987	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		8,556 30
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		752,781 00
Number of same,	14,318	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		703,355 36
Number of same,	9,276	
Date of examination by commissioner: May 15.		

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HOME SAVINGS BANK — BOSTON.

Incorporated March 17, 1869. Present number of corporators, 38.

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.; Saturdays, for deposits, 5 to 8 P.M., except during June, July and August.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$153,697 10	Deposits,	$5,938,793 33
Loans on public funds,	20,000 00	Guaranty fund,	285,000 00
Bank stock as per schedule,	384,800 00	Interest account,	42,938 34
Loans on bank stock,	19,048 68	Profit and loss account,	66,713 47
Railroad bonds as per schedule,	166,000 00		
Loans on railroad stock,	107,000 00		
Railroad notes,	50,000 00		
Loans on real estate,	2,812,790 00		
Loans on personal security,	2,195,350 00*		
Loans to counties, cities or towns (notes),	234,420 75		
Deposits in banks, on interest,	173,116 51		
Expense account,	1,371 26		
Suspense account,	29 82		
Premium account,	565 00		
Rent account,	400 00		
Cash on hand,	14,856 02		
	$6,333,445 14		$6,333,445 14

* This amount, in excess of the legal limit, will be reduced.

Cash on Deposit in Banks, amount in each: —

Boylston National Bank, Boston,	$43,743 76
Central National Bank, Boston,	104,372 75
National Bank of North America, Boston,	25,000 00

Loan on Public Funds: —

$20,000 United States 4s,	$20,000 00

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Federal Reserve Bank of St. Louis

Home Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

81 shares Central National Bank, Boston,	$7,848 68
20 shares Central National Bank, Boston,	2,000 00
15 shares Market National Bank of Brighton, Boston,	300 00
32 shares Boylston National Bank, Boston,	3,200 00
50 shares Fitchburg National Bank, Fitchburg,	3,000 00
50 shares Wachuset National Bank, Fitchburg,	2,700 00

Loans on Railroad Stock, amount on each: —

200 shares Boston & Lowell R.R.,	$30,000 00
250 shares Boston & Maine R.R.,	27,000 00
100 shares Boston & Albany R.R,	10,000 00
225 shares Providence & Worcester R.R.,	40,000 00*

* This illegal loan has since been corrected.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Akron, Ohio, 5s,	$21,000 00	$21,105 00	$21,000 00
of Bay City, Mich., 8s,	4,500 00	5,965 00	4,500 00
of Canton, Ohio, 5s,	8,000 00	8,020 00	8,000 00
of Dayton, Ohio, 5s,	25,000 00	25,000 00	25,000 00*
of Detroit, Mich., 4s,	11,724 10	11,724 10	11,724 10
of Dubuque, Iowa, 6s,	15,000 00	15,000 00	15,000 00
of Kansas City, Mo., 7s,	4,000 00	4,160 00	4,000 00
of Northampton, Mass., 4s,	25,000 00	25,125 00	25,000 00
of Quincy, Mass., 4s,	7,000 00	7,000 00	7,000 00
of Springfield, Mass., 7s,	1,000 00	1,190 00	1,000 00
of Springfield, Ohio, 5s,	3,000 00	3,040 00	3,000 00
of Springfield, Ohio, 6s,	6,000 00	6,170 00	6,000 00
of Woburn, Mass., 4s,	10,000 00	10,000 00	10,000 00
Town of Hyde Park, Mass., 4s,	2,000 00	2,000 00	2,000 00
of Milton, Mass., 4s,	5,500 00	5,500 00	5,500 00
of Watertown, Mass., 4s,	5,000 00	5,000 00	4,973 00
	$153,724 10	$155,999 10	$153,697 10

* 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	$5,450 00	$5,000 00
200	Atlas National Bank, Boston,	20,000	22,800 00	20,000 00
66	Blackstone Nat'l Bank, Boston,	6,600	5,676 00	6,600 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.
50	Boston National Bank, Boston,	$5,000	$4,400 00	$5,000 00
75	Columbian N'l Bank, Boston, .	7,500	4,125 00	7,500 00
23	Continental N'l Bank, Boston,	2,300	2,300 00	2,300 00
100	Eliot National Bank, Boston, .	10,000	12,000 00	10,000 00
70	Everett Nat'l Bank, Boston, .	7,000	5,430 00	7,000 00
125	First National Bank, Boston, .	12,500	28,750 00	12,500 00
100	Freeman's Nat'l Bank, Boston,	10,000	8,500 00	10,000 00
160	Hamilton Nat'l Bank, Boston, .	16,000	16,480 00	16,000 00
150	Howard Nat'l Bank, Boston, .	15,000	12,750 00	15,000 00
150	Market Nat'l Bank, Boston, .	15,000	11,250 00	15,000 00
50	Massachusetts N'l B'k, Boston,	5,000	4,000 00	5,000 00
200	Merchants' N'l Bank, Boston, .	20,000	29,000 00	20,000 00
75	Mt. Vernon Nat'l Bank, Boston,	7,500	7,800 00	7,500 00
50	N'l B'k of No. America, Boston,	5,000	4,850 00	5,000 00
150	N'l B'k of Redemption, Boston,	15,000	17,250 00	15,000 00
200	N'l B'k of the Republic, Boston,	20,000	27,600 00	20,000 00
100	N'l Hide & Leather B'k, Boston,	10,000	10,500 00	10,000 00
50	Nat'l Market Bank, Brighton, .	5,000	4,700 00	5,000 00
150	National Revere Bank, Boston,	15,000	12,000 00	15,000 00
125	National Union Bank, Boston, .	12,500	16,250 00	12,500 00
33	Nat'l Webster Bank, Boston, .	3,300	3,234 00	3,300 00
200	New England N'l B'k, Boston,	20,000	29,800 00	20,000 00
200	North National Bank, Boston,	20,000	20,000 00	20,000 00
400	Second Nat'l Bank, Boston, .	40,000	70,000 00	40,000 00
200	Shawmut Nat'l Bank, Boston,	20,000	21,600 00	20,000 00
100	Shoe & Leather N'l B'k, Boston,	10,000	8,600 00	10,000 00
100	State National Bank, Boston, .	10,000	10,600 00	10,000 00
46	Suffolk Nat'l Bank, Boston, .	4,600	4,922 00	4,600 00
100	Tremont Nat'l Bank, Boston, .	10,000	8,400 00	10,000 00
		$384,800	$451,017 00	$384,800 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Dexter & Piscataquis R.R. 4s, . .	$10,000	$9,900 00	$10,000 00
Fitchburg R R. 4s, ...	38,000	37,620 00	38,000 00
Fitchburg R.R. 5s, ...	58,000	60,670 00	58,000 00
Fitchburg R.R. 6s, ...	4,000	4,040 00	4,000 00
Lowell & Lawrence R.R. 6s, . .	2,000	2,020 00	2,000 00
Old Colony R.R. 4s, . . .	15,000	15,450 00	15,000 00
Old Colony R.R. 6s, . . .	23,000	23,230 00	23,000 00
Portland & Ogdensburg R R. 6s, .	1,000	1,070 00	1,000 00
Salem & Lowell R.R. 6s, . .	15,000	15,450 00	15,000 00
	$166,000	$169,450 00	$166,000 00

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Federal Reserve Bank of St. Louis

Home Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$173,116 51	2 per cent.	$4,868 62	4 3/10 per cent.	$243,000 00	5½ per cent.
40,000 00	3¾ "	1,084,751 30	4½ "	340,775 00	6 "
603,267 39	4 "	212,100 00	4¾ "	742,450 00	6½ "
58,751 03	4¼ "	1,594,915 00	5 "	106,400 00	7 "
353,902 02	4¼ "	48,100 00	5¼ "	5,329 07	7½ "

Number of loans which are of an amount not exceeding $3,000 each,	210	
Aggregate amount of the same,		$357,486 00
Total number of loans upon real estate,	419	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		286,300 72
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, 1896,	2 per cent., $105,311 58 2 per cent., 109,464 70	214,776 28
Number of accounts opened during the year ending Oct. 31, 1896,	2,962	
Number of accounts closed during the year ending Oct. 31, 1896,	2,266	
Total number of open accounts Oct. 31, 1896,	22,265	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		23,306 22
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		1,555,226 48
Number of same,	19,867	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		1,360,883 82
Number of same,	17,143	
Date of examination by commissioner: February 7.		

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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, W. W. BUTLER,
TIMOTHY COLLINS.

Open for business every business day, 9 A.M. to 4 P.M.; Saturdays, until 6 P.M., except July, August and September, until 4.30 P.M.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$25,000 00	Deposits,	$726,127 06
Bank stock as per schedule,	7,200 00	Guaranty fund,	15,195 37
Real estate (for banking purposes),	57,233 84	Interest account,	12,741 67
Real estate by foreclosure,	4,021 98	Uncompleted real estate loans,	1,685 00
Loans on real estate,	521,660 16		
Loans on personal security,	123,224 50		
Loans on depositors' books,	150 00		
Deposits in banks, not on interest,	1,507 28		
Furniture and fixtures,	7,375 00		
Premium account,	2,700 00		
Cash on hand,	5,676 34		
	$755,749 10		$755,749 10

Cash on Deposit in Banks, amount in each: —

Adams National Bank, North Adams,	$649 18
Berkshire National Bank, North Adams,	858 10

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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	2,030 00	2,000 00
of Columbus, Ohio, 4s,	1,000	1,010 00	1,000 00*
of Lynn, Mass., 4s,	2,000	2,050 00	2,000 00
of Sioux City, Iowa, 4½s,	5,000	5,750 00	5,000 00
of Terre Haute, Ind., 4½s,	5,000	5,290 00	5,000 00
	$25,000	$28,030 00	$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 N'l B'k, North Adams,	$1,900	$2,375 00	$1,900 00
53	Berkshire Nat'l Bank, North Adams,	5,300	5,989 00	5,300 00
		$7,200	$8,364 00	$7,200 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$513,635 58	5 per cent.	$3,800 00	5½ per cent.	$127,599 08	6 per cent.

Amount invested in real estate for banking purposes,		$57,233 84
Estimated value of the same,		70,000 00
Assessed value of the same,		35,000 00
Net income received from same during year ending Oct. 31, 1896,		3,247 06
Value, by books, of other real estate held or owned by foreclosure or otherwise,		4,021 98
Assessed value of the same,		1,300 00
Net income received from same during year ending Oct. 31, 1896,		88 42
Number of loans which are of an amount not exceeding $3,000 each,	300	
Aggregate amount of the same,		287,513 66
Total number of loans upon real estate,	264	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		37,000 58

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

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Federal Reserve Bank of St. Louis

Hoosac Savings Bank — Concluded.

Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1896,	2 per cent., $13,078 87 2 per cent., 13,487 40	$26,566 27
Number of accounts opened during the year ending Oct. 31, 1896,	810	
Number of accounts closed during the year ending Oct. 31, 1896,	715	
Total number of open accounts Oct. 31, 1896,	3,594	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		4,119 92
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		257,126 89
Number of same,	5,571	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		273,782 88
Number of same,	3,621	

Date of examination by commissioner: June 26.

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Federal Reserve Bank of St. Louis

HOPKINTON SAVINGS BANK—HOPKINTON.

Incorporated March 23, 1867. Present number of corporators, 33.

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 Saturdays, 9 A.M. to 12 M.; 1 30 to 4 P.M.; Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$52,992 89	Deposits,	$350,107 42
Bank stock as per schedule,	55,195 00	Guaranty fund,	16,881 36
Railroad bonds as per schedule,	86,522 50	Profit and loss account,	12,041 91
Real estate by foreclosure,	833 61		
Loans on real estate,	163,258 13		
Loans on personal security,	1,000 00		
Deposits in banks, on interest,	16,346 67		
Deposits in banks, not on interest,	1,000 00		
Expense account,	782 17		
Cash on hand,	1,099 72		
	$379,030 69		$379,030 69

Cash on Deposit in Bank:—

Hopkinton National Bank, Hopkinton, ... $17,346 67

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	$5,000	$5,800 00	$5,000 00
of Belfast, Me., 6s,	3,500	3,587 50	3,500 00*
of Dayton, Ohio, 4s,	5,000	5,000 00	5,000 00*
of Portland, Me., 6s,	6,000	7,200 00	6,000 00
County of Aroostook, Me., 4½s,	5,000	5,250 00	5,000 00*
United States 4s,	25,000	29,250 00	28,492 89
	$49,500	$56,087 50	$52,992 89

* Legal investments when made.

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Federal Reserve Bank of St. Louis

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	5,450 00	6,250 00
61	Atlas National Bank, Boston, .	6,100	6,954 00	7,015 00
50	Continental N'l Bank, Boston,	5,000	5,000 00	5,400 00
25	Everett Nat'l Bank, Boston, .	2,500	1,975 00	2,500 00
15	Faneuil Hall N'l B'k, Boston, .	1,500	1,905 00	1,950 00
16	Howard Nat'l Bank, Boston, .	1,600	1,360 00	1,600 00
50	N'l B'k of Redemption, Boston,	5,000	5,750 00	5,750 00
15	N'l B'k of the Republic, Boston,	1,500	2,070 00	1,950 00
10	Nat'l Exchange Bank, Boston,	1,000	1,220 00	1,250 00
13	N'l Hide & Leather B'k, Boston,	1,300	1,365 00	1,300 00
38	Nat'l Revere Bank, Boston, .	3,800	3,040 00	2,850 00
40	North National Bank, Boston,	4,000	4,000 00	4,600 00
60	Shawmut Nat'l Bank, Boston,	6,000	6,480 00	6,600 00
25	Franklin N'l Bank, Franklin, .	2,500	2,750 00	2,750 00
5	Natick Nat'l Bank, Natick, .	500	575 00	500 00
10	Quinsigamond National Bank, Worcester, ...	1,000	1,400 00	1,430 00
		$49,300	$52,794 00	$55,195 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . .	$10,000	$10,350 00	$10,712 50
Boston & Lowell R.R. 4s, . .	10,000	10,300 00	10,000 00
Boston & Maine R.R. 4s, . . .	5,000	5,100 00	5,000 00
Concord & Montreal R.R. 4s, . .	10,000	10,100 00	10,000 00
Fitchburg R.R. 5s, ...	10,000	10,350 00	10,000 00
Nashua & Lowell R.R. 5s, . .	10,000	10,400 00	10,000 00
Newport & Richford R.R. 5s, . .	10,000	10,500 00	10,000 00*
Portland & Rumford Falls R.R. 5s,	10,000	10,000 00	10,250 00
Rumford Falls & Rangeley Lakes R.R. 5s, ...	3,500	3,675 00	3,675 00
St. Johnsbury & Lake Champlain R.R. 5s, ...	6,000	7,080 00	6,885 00
	$84,500	$87,855 00	$86,522 50

* A legal investment when made.

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Hopkinton Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$16,346 67	2½ per cent.	$90,273 13	5 per cent.	$56,435 00	6 per cent.
4,000 00	4½ "	13,550 00	5½ "		

Value, by books, of real estate held or owned by foreclosure or otherwise,		$833 61
Assessed value of the same,		1,050 00
Number of loans which are of an amount not exceeding $3,000 each,	157	
Aggregate amount of the same,		103,810 00
Total number of loans upon real estate,	170	
Amount of investments from which no income is received,		833 61
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		17,939 60
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, 1896,	2 per cent., $6,891 14 2 per cent., 6,873 96	13,765 10
Number of accounts opened during the year ending Oct. 31, 1896,	100	
Number of accounts closed during the year ending Oct. 31, 1896,	129	
Total number of open accounts Oct. 31, 1896,	1,124	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		1,919 30
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		34,473 04
Number of same,	699	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		54,273 56
Number of same,	869	

Date of examination by commissioner: March 12.

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Federal Reserve Bank of St. Louis

HUDSON SAVINGS BANK — HUDSON.

Incorporated Feb. 26, 1869. Present number of corporators, 48.

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, GEORGE B. COCHRAN,
HENRY TOWER.

Open for business every business day except Saturdays, 9 A.M. to 12 M.; Saturdays, 9 A.M. to 12 M.; 1 to 5 P.M.; 6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$100,400 00	Deposits,	$863,558 86
Bank stock as per schedule,	67,700 00	Guaranty fund,	23,600 00
Loans on bank stock,	1,000 00	Interest account,	4,725 78
Railroad bonds as per schedule,	99,985 00	Profit and loss account,	22,289 29
Real estate (for banking purposes),	41,600 06	Uncompleted mortgage loans,	381 55
Loans on real estate,	515,575 00		
Loans on personal security,	18,250 00		
Loans to counties, cities or towns (notes),	34,500 00		
Deposits in banks, on interest,	27,800 00		
Deposits in banks, not on interest,	84 73		
Expense account,	181 10		
Real estate, rents and expenses,	1,154 20		
Furniture and fixtures,	5,000 00		
Cash on hand,	1,325 39		
	$914,555 48		$914,555 48

Cash on Deposit in Banks, amount in each: —

Old Colony Trust Company, Boston,	$7,000 00
Hudson National Bank, Hudson,	20,884 73

Loans on Bank Stock, amount on each: —

8 shares Hudson National Bank, Hudson,	$500 00
6 shares National Rockland Bank, Roxbury,	500 00

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Federal Reserve Bank of St. Louis

Hudson Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Brockton, Mass., 4s,	$25,400	$26,325 00	$25,400 00
of Chelsea, Mass., 4s,	5,000	5,050 00	5,000 00
of Chicago, Ill., 4s,	5,000	5,050 00	5,000 00
of Chicopee, Mass., 4s,	4,000	4,180 00	4,000 00
of Cleveland, Ohio, 6s,	5,000	5,300 00	5,000 00
of Columbus, Ohio, 4s,	7,000	7,000 00	7,000 00*
of Fall River, Mass., 5s,	5,000	5,650 00	5,000 00
of Fall River, Mass., 6s,	2,000	2,080 00	2,000 00
of Grand Rapids, Mich., 5s,	5,000	5,300 00	5,000 00
of Marlborough, Mass., 4s,	10,000	10,450 00	10,000 00
of Springfield, Ohio, 5s,	5,000	5,400 00	5,000 00
Town of Clinton, Mass., 4s,	12,000	12,240 00	12,000 00
of Melrose, Mass., 4s,	10,000	10,300 00	10,000 00
	$100,400	$104,325 00	$100,400 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
23	Blackstone Nat'l Bank, Boston,	$2,300	$2,208 00	$2,200 00
25	Boston National Bank, Boston,	2,500	2,200 00	2,500 00
25	Howard Nat'l Bank, Boston,	2,500	2,125 00	2,500 00
25	Market National Bank, Boston,	2,500	1,875 00	2,000 00
25	Merchants' N'l Bank, Boston,	2,500	3,625 00	2,500 00
10	N'l B'k of Commerce, Boston,	1,000	1,110 00	1,000 00
50	N'l B'k of No. America, Boston,	5,000	4,850 00	5,000 00
35	N'l Hide & Leather B'k, Boston,	3,500	3,675 00	3,500 00
25	Nat'l Union Bank, Boston,	2,500	3,250 00	2,500 00
20	Nat'l Webster Bank, Boston,	2,000	1,960 00	2,000 00
25	North National Bank, Boston,	2,500	2,500 00	2,500 00
37	Old Boston N'l Bank, Boston,	3,700	3,885 00	3,700 00
4	Shoe & Leather N'l B'k, Boston,	400	344 00	400 00
60	State National Bank, Boston,	6,000	6,360 00	6,000 00
60	Third National Bank, Boston,	6,000	5,220 00	6,000 00
10	Tremont Nat'l Bank, Boston,	1,000	840 00	700 00
52	First National Bank, Chelsea,	5,200	5,200 00	5,200 00
75	Hudson Nat'l Bank, Hudson,	7,500	9,000 00	7,500 00
50	National City Bank, Lynn,	5,000	8,750 00	5,000 00
50	People's N'l B'k, Marlborough,	5,000	5,750 00	5,000 00
		$68,600	$74,727 00	$67,700 00

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Hudson Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R 5s,	$5,000	$5,100 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	10,000 00	10,000 00
Cheshire R.R. 6s,	5,000	5,150 00	5,000 00
Concord & Montreal R.R. 4s,	10,000	10,100 00	10,000 00
Eastern R.R. 6s,	5,000	6,000 00	5,000 00
Fitchburg R.R. 4½s,	3,000	2,985 00	2,985 00
Fitchburg R.R. 5s,	20,000	20,980 00	20,000 00
Old Colony R.R. 6s,	6,000	6,060 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	5,900 00	5,000 00
	$100,000	$106,195 00	$99,985 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$27,800 00	2 per cent.	$251,225 00	5 per cent.	$750 00	7 per cent.
18,000 00	4 "	189,825 00	5½ "	750 00	7½ "
28,500 00	4½ "	80,275 00	6 "		

Amount invested in real estate for banking purposes,		$41,600 06
Estimated value of the same,		41,600 06
Assessed value of the same,		36,600 00
Number of loans which are of an amount not exceeding $3,000 each,	311	
Aggregate amount of the same,		287,850 00
Total number of loans upon real estate,	323	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		41,855 79
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, 1896,	2 per cent., $15,456 74 2 per cent., 15,770 19	31,226 93
Number of accounts opened during the year ending Oct. 31, 1896,	470	
Number of accounts closed during the year ending Oct. 31, 1896,	310	
Total number of open accounts Oct. 31, 1896,	2,837	

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Federal Reserve Bank of St. Louis

Hudson Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		$2,658 84
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		172,961 00
Number of same,	2,571	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		146,048 50
Number of same,	1,962	

Date of examination by commissioner: February 28.

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HYDE PARK SAVINGS BANK — HYDE PARK.

Incorporated March 8, 1871. Present number of corporators, 34.

ROBERT BLEAKIE, *President.* ARTHUR H. BURT, *Treasurer.*
ARTHUR H. BURT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ROBERT BLEAKIE, WILLIAM J. STUART,
HENRY S. BUNTON, DAVID PERKINS,
FREDERICK N. TIRRELL.

Open for business every business day, 2 to 6 P.M.; Wednesdays and Saturdays, 7 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$9,000 00	Deposits,	$505,371 18
Bank stock as per schedule,	30,016 00	Guaranty fund,	20,952 63
Railroad bonds as per schedule,	106,000 00	Interest account,	11,335 22
Real estate by foreclosure,	5,411 25	Profit and loss account,	18,304 35
Loans on real estate,	244,909 95	Due on mortgage loans,	700 00
Loans on personal security,	108,834 00		
Loans to counties, cities or towns (notes),	31,200 00		
Deposits in banks, on interest,	16,827 32		
Expense account,	530 30		
Cash on hand,	3,934 56		
	$556,663 38		$556,663 38

Cash on Deposit in Banks, amount in each: —

National Exchange Bank, Boston,	$3,859 06
North National Bank, Boston,	12,968 26

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
	Town of Hyde Park, Mass., 4s,	$9,000	$9,043 75	$9,000 00

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Hyde Park Savings Bank — Continued.

Detailed Statement of Public Funds.

		Par Value.	Estimated Market Value.	Amount Invested.
30	Boston Nat'l Bank, Boston, .	$3,000	$2,688 75	$3,000 00
16	Columbian N'l Bank, Boston, .	1,600	1,536 00	1,600 00
20	Continental N'l Bank, Boston,	2,000	2,010 00	2,000 00
13	Freeman's Nat'l Bank, Boston,	1,300	1,131 00	1,300 00
10	Hamilton Nat'l Bank, Boston,	1,000	1,060 00	1,000 00
21	Howard Nat'l Bank, Boston, .	2,100	1,840 12	2,016 00
20	Merchants' N'l Bank, Boston, .	2,000	2,900 00	2,000 00
31	N'l B'k of Commerce, Boston,	3,100	3,487 50	3,100 00
13	N'l B'k of No. America, Boston,	1,300	1,251 25	1,300 00
20	N'l B'k of Redemption, Boston,	2,000	2,335 00	2,000 00
19	N'l B'k of the Republic, Boston,	1,900	2,631 50	1,900 00
13	Nat'l Exchange Bank, Boston,	1,300	1,612 00	1,300 00
17	N'l Hide & Leather B'k, Boston,	1,700	1,802 00	1,700 00
11	North National Bank, Boston,	1,100	1,104 12	1,100 00
6	Second Nat'l Bank, Boston, .	600	1,050 75	600 00
27	State National Bank, Boston, .	2,700	2,862 00	2,700 00
14	First N'l Bank, Newburyport,	1,400	1,764 00	1,400 00
		$30,100	$33,065 99	$30,016 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R R. 4s, . .	$11,000	$11,440 00	$11,000 00
Boston & Maine R.R. 4s, . . .	5,000	5,100 00	5,000 00
Boston, Winthrop & Shore R.R. 5s,	5,000	5,400 00	5,000 00
Fitchburg R.R. 4½s, ...	8,000	8,440 00	8,000 00
Fitchburg R.R. 5s, ...	10,000	10,375 00	10,000 00
Maine Central R.R. 7s, . . .	29,000	38,280 00	29,000 00
Old Colony R.R. 6s, ...	5,000	5,050 00	5,000 00
St. Johnsbury & Lake Champlain R.R. 5s, ...	18,000	21,240 00	18,000 00
Upper Coos R.R. 4s, . . .	10,000	10,100 00	10,000 00
Worcester, Nashua & Roch. R.R. 4s,	5,000	5,075 00	5,000 00
	$106,000	$120,500 00	$106,000 00

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Hyde Park Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$16,827 32	2 per cent.	$66,700 00	5 per cent.	$216,543 95	6 per cent.
31,200 00	4 "	51,500 00	5½ "	3,000 00	6½ "
16,000 00	4½ "				

Value, by books, of real estate held or owned by foreclosure or otherwise,		$5,411 25
Assessed value of the same,		5,900 00
Number of loans which are of an amount not exceeding $3,000 each,	184	
Aggregate amount of the same,		210,533 95
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, 1896,		27,005 75
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, 1896,	2 per cent., $8,608 80 2 per cent., 8,912 50	17,521 30
Number of accounts opened during the year ending Oct. 31, 1896,	615	
Number of accounts closed during the year ending Oct. 31, 1896,	468	
Total number of open accounts Oct. 31, 1896,	3,007	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		1,792 57
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		201,595 27
Number of same,	4,684	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		195,646 01
Number of same,	3,397	
Date of examination by commissioner: January 21.		

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INSTITUTION FOR SAVINGS IN NEWBURYPORT AND ITS VICINITY — NEWBURYPORT.

Incorporated Jan. 31, 1820. Present number of corporators, 83.

EDWARD S. MOSELEY, *President.* LAWRENCE W. PIPER, *Treasurer.*
GEORGE F. AVERY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

EDWARD S. MOSELEY, L. B. CUSHING,
WILLIAM H. SWASEY, SAMUEL MARCH,
HENRY B. LITTLE.

Open for business every business day except Saturdays, 9 A.M. to 1 P.M.; 2.30 to 4 P.M.; Saturdays, 9 A.M. to 1 P.M.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$1,373,000 00	Deposits,	$5,678,325 14
Bank stock as per schedule,	862,970 00	Guaranty fund,	285,000 00
Loans on bank stock,	13,130 00	Profit and loss account,	77,205 88
Railroad bonds as per schedule,	924,000 00		
Loans on railroad bonds,	25,000 00		
Railroad notes,	175,000 00		
Real estate (for banking purposes),	10,000 00		
Loans on real estate,	866,612 00		
Loans on personal security,	1,512,955 46		
Loans to counties, cities or towns (notes),	182,161 63		
Deposits in banks, on interest,	94,272 84		
Cash on hand,	1,429 09		
	$6,040,531 02		$6,040,531 02

Cash on Deposit in Banks, amount in each: —

Amesbury National Bank, Amesbury,	$15,000 00
National Revere Bank, Boston,	26,764 29
Essex National Bank, Haverhill,	25,000 00
First National Bank, Newburyport,	27,508 55

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Institution for Savings in Newburyport, etc. — Continued.

Loans on Bank Stock, amount in each: —	
3 shares Mechanicks' National Bank, Newburyport,	$230 00
1 share Mechanicks' National Bank, Newburyport, } 4 shares Columbian National Bank, Boston, }	400 00
78 shares Merchants' National Bank, Newburyport,	1,000 00
75 shares Fourth National Bank, Boston,	7,000 00
36 shares Second National Bank, Haverhill,	3,600 00
22 shares Ocean National Bank, Newburyport,	900 00
Loan on Railroad Bonds: —	
$26,000 Penobscot Shore Line R.R. 4s,	$25,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 7s,	$25,000	$26,750 00	$25,000 00
of Boston, Mass., 3½s,	50,000	50,000 00	50,000 00
of Boston, Mass., 4s,	150,000	157,000 00	150,000 00
of Chelsea, Mass., 4s,	32,000	33,280 00	32,000 00
of Chicopee, Mass., 4s,	50,000	51,500 00	50,000 00
of Dayton, Ohio, 5s,	15,000	15,450 00	15,000 00*
of Dover, N. H., 4s,	20,000	20,400 00	20,000 00
of Everett, Mass., 4s,	25,000	26,000 00	25,000 00
of Haverhill, Mass., 4s,	75,000	78,250 00	75,000 00
of Holyoke, Mass., 6s,	25,000	27,000 00	25,000 00
of Lawrence, Mass., 4s,	55,000	56,200 00	55,000 00
of Lewiston, Me, 6s,	10,000	11,000 00	10,000 00
of Lowell, Mass, 4s,	20,000	20,200 00	20,000 00
of Lynn, Mass., 4s,	75,000	77,000 00	75,000 00
of Lynn, Mass., 3½s,	25,000	24,875 00	25,000 00
of Manchester, N. H., 4s,	50,000	50,500 00	50,000 00
of Nashua N. H., 4s,	25,000	25,250 00	25,000 00
of Newburyport, Mass., 4s,	214,500	218,307 50	214,500 00
of Portsmouth, N. H., 4s,	50,000	50,500 00	50,000 00
of Salem, Mass, 4s,	35,000	35,175 00	35,000 00
of Somerville, Mass., 4s,	11,000	11,110 00	11,000 00
of Springfield, Mass., 7s,	40,000	47,600 00	40,000 00
of Waltham, Mass., 4s,	19,000	19,190 00	19,000 00
of Worcester, Mass., 3½s,	25,000	25,000 00	25,000 00
Town of Beverly, Mass., 4s,	14,000	14,280 00	14,000 00
of Marlborough, Mass., 4s,	31,000	31,930 00	31,000 00
of Marblehead, Mass., 4s,	51,500	53,037 50	51,500 00
of Stoughton, Mass., 4s,	50,000	51,000 00	50,000 00
of Turner's Falls, Mass., 4s,	10,000	10,300 00	10,000 00
County of Aroostook, Me., 4½,	45,000	47,250 00	45,000 00*
County of Middlesex, Mass., 4s,	50,000	50,000 00	50,000 00
	$1,373,000	$1,415,335 00	$1,373,000 00

* Legal investments 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	$13,298 00	$12,200 00
750	Atlas National Bank, Boston, .	75,000	85,500 00	75,000 00
31	Blackstone N'l Bank, Boston, .	3,100	2,666 00	3,100 00
37	Boston National Bank, Boston,	3,700	3,256 00	3,700 00
300	Columbian N'l Bank, Boston, .	30,000	28,500 00	30,000 00
74	Eliot National Bank, Boston, .	7,400	8,880 00	7,400 00
240	Faneuil Hall N'l Bank, Boston,	24,000	30,480 00	24,000 00
100	First National Bank, Boston, .	10,000	23,000 00	10,000 00
270	Freeman's N'l Bank, Boston, .	27,000	22,950 00	27,000 00
142	Globe National Bank, Boston, .	14,200	11,786 00	14,200 00
250	Hamilton Nat'l Bank, Boston, .	25,000	25,750 00	25,000 00
267	Howard Nat'l Bank, Boston, .	26,700	22,695 00	26,700 00
508	Market Nat'l Bank, Boston, .	50,800	38,100 00	50,800 00
83	Massachusetts N'l B'k, Boston,	8,300	6,640 00	8,300 00
173	Merchants' N'l Bank, Boston, .	17,300	25,085 00	17,300 00
221	N'l B'k of Commerce, Boston,	22,100	24,531 00	22,100 00
500	National Bank of the Commonwealth, Boston, . .	50,000	67,500 00	50,000 00
60	N'l B'k of No. America, Boston,	6,000	5,820 00	6,000 00
258	N'l B'k of Redemption, Boston,	25,800	29,670 00	25,800 00
108	National City Bank, Boston, .	10,800	8,100 00	10,800 00
286	Nat'l Eagle Bank, Boston, .	28,600	20,020 00	28,600 00
100	Nat'l Exchange Bank, Boston,	10,000	12,200 00	10,000 00
150	N'l Hide & Leather B'k, Boston,	15,000	15,750 00	15,000 00
375	National Revere Bank, Boston,	37,500	30,000 00	37,500 00
208	National Union Bank, Boston,	20,800	27,040 00	20,800 00
133	Nat'l Webster Bank, Boston, .	13,300	13,034 00	13,300 00
100	New England N'l B'k, Boston,	10,000	14,900 00	10,000 00
302	North National Bank, Boston,	30,200	30,200 00	30,200 00
100	Old Boston N'l Bank, Boston,	10,000	10,500 00	10,000 00
480	Second Nat'l Bank, Boston, .	48,000	84,000 00	48,000 00
200	Shawmut Nat'l Bank, Boston, .	20,000	21,600 00	20,000 00
400	Shoe & Leather N'l B'k, Boston,	40,000	34,400 00	40,000 00
69	State National Bank, Boston, .	6,900	7,314 00	6,900 00
150	Suffolk Nat'l Bank, Boston, .	15,000	16,050 00	15,000 00
250	Tremont Nat'l Bank, Boston, .	25,000	21,000 00	25,000 00
353	Washington N'l Bank, Boston,	35,300	35,653 00	35,300 00
60	Gloucester N'l B'k, Gloucester,	6,000	8,100 00	6,000 00
14	First N'l Bank, Newburyport,	1,400	1,764 00	1,400 00
108	Mechanicks' Nat'l Bank, Newburyport, ...	10,800	14,256 00	10,800 00
1226	Merchants' Nat'l Bank, Newburyport, ...	24,520	29,424 00	24,520 00
105	Ocean N'l Bank, Newburyport,	5,250	5,250 00	5,250 00
		$862,970	$936,662 00	$862,970 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 & Albany R.R. 4s,	$25,000	$25,875 00	$25,000 00
Boston & Lowell R.R. 4s,	100,000	102,000 00	100,000 00
Boston & Maine R.R. 4s,	30,000	30,750 00	30,000 00
Boston & Maine R.R. 4½s,	85,000	96,900 00	85,000 00
Concord & Montreal R.R. 4s,	150,000	151,500 00	150,000 00
Dexter & Piscataquis R.R. 4s,	15,000	15,000 00	15,000 00
Eastern R.R. 6s,	50,000	60,000 00	50,000 00
Fitchburg R.R. 4s,	75,000	74,250 00	75,000 00
Fitchburg R.R. 4½s,	80,000	79,600 00	80,000 00
Fitchburg R.R. 5s,	25,000	25,500 00	25,000 00
Maine Central R.R. 4s,	24,000	24,000 00	24,000 00
Maine Central & European & North American R.R. 4s,	15,000	15,150 00	15,000 00
Old Colony R.R. 4s,	135,000	138,675 00	135,000 00
Penobscot Shore Line R.R. 4s,	50,000	49,500 00	50,000 00
Vermont & Massachusetts R.R. 5s,	25,000	26,500 00	25,000 00
Worcester, Nashua & Roch. R.R. 4s,	40,000	41,200 00	40,000 00
	$924,000	$956,400 00	$924,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$100 00	0 per cent.	$290,500 00	4½ per cent.	$124,945 00	5½ per cent.
26,764 29	2½ "	177,000 00	4⅝ "	25,000 00	5⅝ "
27,508 55	2¾ "	25,000 00	4⅞ "	412,242 00	6 "
9,000 00	3½ "	870,003 75	5 "	20,000 00	6¼ "
421,661 63	4 "	100,000 00	5¼ "	10,406 71	7 "
329,000 00	4¼ "				

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
Number of loans which are of an amount not exceeding $3,000 each,	445	
Aggregate amount of the same,		454,037 00
Total number of loans upon real estate,	467	
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, 1896,		261,268 70

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

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Institution for Savings in Newburyport, etc. — Concluded.

Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1896,	2 per cent., $109,816 82 2 per cent., 110,096 78	$219,913 60
Number of accounts opened during the year ending Oct. 31, 1896,	1,011	
Number of accounts closed during the year ending Oct. 31, 1896,	938	
Total number of open accounts Oct. 31, 1896,	11,857	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		8,659 15
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		526,348 45
Number of same,	5,730	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		715,075 49
Number of same,	7,496	
Date of examination by commissioner: December 11,		

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INSTITUTION FOR SAVINGS IN ROXBURY AND ITS VICINITY — BOSTON.

Incorporated Feb. 22, 1825. Present number of corporators, 42.

JOHN D. WILLIAMS, *President.* ROBERT G. MOLINEUX, *Treasurer.*
ROBERT G. MOLINEUX, *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 except Saturdays, 9 A.M. to 3 P.M.; Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$903,750 00	Deposits,	$6,622,903 83
Loans on public funds,	3,260 00	Guaranty fund,	272,500 00
Bank stock as per schedule,	205,934 09	Interest account,	14,745 36
Railroad bonds,	1,154,000 00	Profit and loss account,	10,039 30
Railroad notes,	175,000 00		
Real estate by foreclosure,	2,500 00		
Loans on real estate,	2,520,919 72		
Loans on personal security,	1,516,800 00		
Loans to counties, cities or towns (notes),	170,700 00		
Loans on depositors' books,	1,000 00		
Deposits in banks, on interest,	233.688 64		
Cash on hand,	32,636 04		
	$6,920,188 49		$6,920,188 49

Cash on Deposit in Banks, amount in each: —

Boylston National Bank, Boston,	$33,428 15
National Rockland Bank, Boston,	82,569 17
Second National Bank, Boston,	11,752 29
Washington National Bank, Boston,	105,939 03

Loan on Public Funds: —

$2,000 City of Lowell, Mass., 4s,	$3,260 00
$2,000 City of Cambridge, Mass., 4½s,	

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Institution for Savings in Roxbury and its Vicinity — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s.	$186,000	$199,795 00	$186,000 00
of Chelsea, Mass., 4s,	50,000	52,000 00	50,000 00
of Fall River, Mass., 4s,	16,000	17,280 00	16,800 00
of Fitchburg, Mass., 4s,	100,000	105,000 00	100,000 00
of Grand Rapids, Mich., 5s,	50,000	50,500 00	50,000 00
of Indianapolis, Ind., 4s,	25,000	26,000 00	25,000 00
of Lynn, Mass., 4s,	160,000	164,700 00	160,000 00
of Medford, Mass., 4s,	35,000	36,750 00	36,700 00
of Quincy, Mass., 4s,	3,000	3,000 00	3,000 00
of Rutland, Vt., 4s,	50,000	52,500 00	53,000 00
of Waterbury, Conn., 4s,	25,000	26,250 00	25,000 00
Town of Arlington, Mass., 4s,	45,000	47,700 00	48,000 00
of Billerica, Mass., 4s,	29,000	30,450 00	30,500 00
of Reading, Mass., 4s.	19,000	19,950 00	20,000 00
County of Hillsborough, N.H., 4s,	40,000	41,200 00	40,000 00
United States 4s,	50,000	60,000 00	59,750 00
	$883,000	$933,075 00	$903,750 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested
50	Atlantic Nat'l Bank, Boston,	$5,000	$5,450 00	$5,000 00
60	Atlas National Bank, Boston,	6,000	6,840 00	6,000 00
200	First National Bank, Boston,	20,000	46,800 00	20,000 00
30	Hamilton Nat'l Bank, Boston,	3,000	3,150 00	3,580 00
5	Howard Nat'l Bank, Boston,	500	440 00	606 25
25	Market Nat'l Bank, Boston,	2,500	1,925 00	2,500 00
15	N'l B'k of Commerce, Boston,	1,500	1,695 00	2,000 00
21	N'l B'k of the Republic, Boston,	2,100	2,919 00	2,698 87
37	National Eagle Bank, Boston,	3,700	2,590 00	4,144 00
150	National Revere Bank, Boston,	15,000	12,000 00	15,000 00
173	Nat'l Rockland Bank, Boston,	17,300	24,393 00	19,430 00
257	North National Bank, Boston,	25,700	25,700 00	25,680 47
210	People's Nat'l Bank, Boston,	21,000	28,980 00	21,000 00
55	Second Nat'l Bank, Boston,	5,500	9,625 00	5,500 00
8	Shoe & Leather N'l B'k, Boston,	800	688 00	872 00
52	State National Bank, Boston,	5,200	5,512 00	5,993 00
6	Suffolk Nat'l Bank, Boston,	600	642 00	600 00
50	Third Nat'l Bank, Boston,	5,000	4,400 00	5,000 00
16	Tremont Nat'l Bank, Boston,	1,600	1,344 00	1,600 00
510	Washington N'l Bank, Boston,	51,000	52,020 00	58,729 50
		$193,000	$237,113 00	$205,934 09

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Institution for Savings in Roxbury and its Vicinity — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s,	$25,000	$26,250 00	$26,000 00
Boston & Lowell R.R. 4s,	105,000	107,710 00	106,000 00
Boston & Maine R.R. 4½s,	100,000	115,000 00	100,000 00
Concord & Claremont R.R. 4½s,	50,000	53,500 00	50,000 00
Concord & Montreal R.R. 4s,	75,000	75,000 00	75,000 00
Danbury & Norwalk R.R. 5s,	25,000	28,500 00	25,000 00
Fitchburg R.R. 4s,	150,000	151,500 00	140,000 00
Fitchburg R.R. 4½s,	257,000	259,570 00	257,000 00
Fitchburg R.R. 5s,	100,000	107,000 00	100,000 00
Maine Central R.R. 4s,	25,000	25,250 00	25,000 00
Manchester & Lawrence R.R. 4s,	50,000	52,000 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	107,800 00	100,000 00
Sullivan County R.R. 4s,	25,000	26,000 00	25,000 00
Worcester, Nashua & Roch. R.R. 4s,	50,000	52,000 00	50,000 00
	$1,162,000	$1,214,080 00	$1,154,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$233,688 64	2 per cent.	$100,000 00	4⅜ per cent.	$41,000 00	5¼ per cent.
15,000 00	3 "	1,077,100 00	4½ "	367,418 92	5½ "
30,000 00	3⅜ "	140,300 00	4¾ "	20,000 00	5⅝ "
442,000 00	4 "	1,667,310 80	5 "	92,550 00	6 "
25,000 00	4⅛ "	35,000 00	5⅛ "	25,000 00	6½ "
310,000 00	4¼ "				

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, 1896,		58 11
Number of loans which are of an amount not exceeding $3,000 each,	323	
Aggregate amount of the same,		562,187 00
Total number of loans upon real estate,	563	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		293,496 46
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, 1896,	2 per cent., $120,863 59 2 per cent., 124,283 42	$245,147 01
Number of accounts opened during the year ending Oct. 31, 1896,	2,724	
Number of accounts closed during the year ending Oct. 31, 1896,	2,088	
Total number of open accounts Oct. 31, 1896,	16,329	

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Institution for Savings in Roxbury and its Vicinity — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		$11,986 33
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		1,322,090 31
Number of same,	18,063	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		1,292,646 60
Number of same,	15,900	

Date of examination by commissioner: June 30.

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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, JOSHUA B. GRANT,
ROBERT JORDAN, CHARLES A. SAYWARD,
THOMAS H. LORD.

Open for business every business day, 8.30 A.M. to 12.30 P.M.; Saturdays, 3 to 5 P.M.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$102,600 00	Deposits,	$547,454 53
Bank stock as per schedule,	60,021 00	Guaranty fund,	15,625 00
Railroad bonds as per schedule,	91,000 00	Interest account,	8,065 22
Real estate by foreclosure,	2,275 16		
Loans on real estate,	273,710 00		
Loans on personal security,	4,718 00		
Loans to counties, cities or towns (notes),	11,500 00		
Deposits in banks, on interest,	23,863 34		
Cash on hand,	1,457 25		
	$571,144 75		$571,144 75

Cash on Deposit in Banks, amount in each: —

Fourth National Bank, Boston,	$10,312 93
First National Bank, Ipswich,	7,131 74
First National Bank, Salem,	2,977 25
Merchants' National Bank, Salem,	3,441 42

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Ipswich Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	$10,000	$11,000 00	$10,000 00
of East Saginaw, Mich., 4½s,	5,000	5,400 00	5,000 00
of Haverhill, Mass., 4s,	35,000	37,250 00	35,000 00
of Keene, N. H., 5s,	2,500	2,625 00	2,500 00
of Lewiston, Me., 5s,	2,000	2,240 00	2,000 00
of Lynn, Mass., 4s,	5,000	5,350 00	5,000 00
of Northampton, Mass., 4s,	12,500	13,000 00	12,500 00
of Providence, R. I., 5s,	5,000	5,400 00	5,000 00
of Salem, Mass., 4s,	20,000	20,980 00	20,000 00
United States 4s,	5,000	6,000 00	5,600 00
	$102,000	$109,245 00	$102,600 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Atlas National Bank, Boston,	$1,000	$1,145 00	$1,000 00
7	Blackstone N'l Bank, Boston,	700	609 00	700 00
10	Continental N'l Bank, Boston,	1,000	1,010 00	1,000 00
18	Eliot National Bank, Boston,	1,800	2,196 00	1,800 00
20	Freeman's N'l Bank, Boston,	2,000	1,740 00	2,000 00
25	Globe National Bank, Boston,	2,500	2,100 00	2,500 00
10	Hamilton Nat'l Bank, Boston,	1,000	1,060 00	1,000 00
20	Howard Nat'l Bank, Boston,	2,000	1,780 00	2,000 00
36	Merchants' N'l Bank, Boston,	3,600	5,220 00	3,600 00
4	N'l B'k of Commerce, Boston,	400	450 00	400 00
30	N'l B'k of Redemption, Boston,	3,000	3,510 00	3,600 00
25	N'l B'k of the Republic, Boston,	2,500	3,462 00	2,750 00
8	National Revere Bank, Boston,	800	640 00	800 00
24	National Union Bank, Boston,	2,400	3,120 00	3,048 00
40	New England N'l B'k, Boston,	4,000	6,000 00	5,200 00
4	Second National Bank, Boston,	400	700 00	580 00
5	Tremont Nat'l Bank, Boston,	500	425 00	500 00
23	Gloucester N'l B'k, Gloucester,	2,300	3,220 00	2,875 00
15	First National Bank, Ipswich,	1,500	1,500 00	1,500 00
8	National Grand Bank, Marblehead,	800	1,080 00	800 00
63	Asiatic National Bank, Salem,	1,890	1,890 00	1,890 00
43	First National Bank, Salem,	4,300	4,300 00	4,300 00
19	Mercantile Nat'l Bank, Salem,	1,900	1,900 00	1,900 00
122	Merchants' Nat'l Bank, Salem,	7,320	4,977 00	7,320 00
13	Nat'l Exchange Bank, Salem,	1,300	1,300 00	1,300 00
27	Naumkeag N'l Bank, Salem,	2,700	3,645 00	3,348 00
21	Salem Nat'l Bank, Salem,	2,100	2,625 00	2,310 00
		$55,710	$61,604 00	$60,021 00

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Federal Reserve Bank of St. Louis

Ipswich Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	$10,000	$10,500 00	$10,000 00
Boston & Lowell R.R. 4½s,	1,000	1,100 00	1,000 00
Boston & Lowell R.R. 5s,	10,000	11,000 00	10,000 00
Concord & Montreal R R. 4s,	15,000	15,900 00	15,000 00
Fitchburg R.R. 4½s,	10,000	10,100 00	10,000 00
Maine Central R R. 4½s,	25,000	28,000 00	25,000 00
Old Colony R.R. 4s,	20,000	21,400 00	20,000 00
	$91,000	$98,000 00	$91,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$23,863 34	2½ per cent.	$3,500 00	4 per cent.	$21,250 00	5½ per cent.
8,000 00	3¾ "	21,700 00	5 "	235,478 00	6 "

Value, by books, of real estate held or owned by foreclosure or otherwise,		$2,275 16
Assessed value of the same,		2,480 00
Number of loans which are of an amount not exceeding $3,000 each,	216	
Aggregate amount of the same,		188,353 00
Total number of loans upon real estate,	212	
Amount of investments from which no income is received,		2,275 16
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		27,159 42
Times for the dividends fixed by the by-laws: fourth Wednesday in January and July.		
Rate and amount of each semi-annual dividend during year ending Oct. 31, 1896,	2 per cent., $10,159 72 2 per cent., 10,382 36	20,542 08
Number of accounts opened during the year ending Oct. 31, 1896,	283	
Number of accounts closed during the year ending Oct. 31, 1896,	249	
Total number of open accounts Oct. 31, 1896,	2,080	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		1,675 48
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		91,265 12
Number of same,	1,649	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		94,223 66
Number of same,	1,482	

Date of examination by commissioner: March 17.

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LAWRENCE SAVINGS BANK — LAWRENCE.

Incorporated March 10, 1868. Present number of corporators, 42.

HEZEKIAH PLUMMER, *President.* WILLIAM W. SPALDING, *Treasurer.*
WILLIAM W. SPALDING, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

HEZEKIAH PLUMMER, R. H. TEWKSBURY,
JOHN R. POOR, H. E. MACK,
LEWIS G. HOLT.

Open for business every business day, 9 A.M. to 1 P.M.; Saturdays, 7 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$234,700 00	Deposits,	$1,266,422 53
Bank stock as per schedule,	75,900 00	Guaranty fund,	32,500 00
Loans on bank stock,	28,930 00	Interest account,	43,161 89
Railroad bonds as per schedule,	180,000 00		
Real estate (for banking purposes),	33,000 00		
Loans on real estate,	652,980 00		
Loans on personal security,	99,400 00		
Loans to counties, cities or towns (notes),	7,500 00		
Deposits in banks, on interest,	22,357 54		
Expense account,	1,915 08		
Cash on hand,	5,401 80		
	$1,342,084 42		$1,342,084 42

Cash on Deposit in Banks, amount in each: —

Arlington National Bank, Lawrence,	$17,357 54
Pacific National Bank, Lawrence,	5,000 00

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Federal Reserve Bank of St. Louis

Lawrence Savings Bank — Continued.

Loans on Bank Stock, amount on each: —	
5 shares Pacific National Bank, Lawrence,	$380 00
80 shares Methuen National Bank, Methuen,	8,000 00
21 shares Bay State National Bank, Lawrence,	
40 shares Pacific National Bank, Lawrence,	3,500 00
10 shares Lawrence National Bank, Lawrence,	900 00
140 shares Arlington National Bank, Lawrence,	14,000 00
10 shares Bay State National Bank, Lawrence,	1,600 00*
8 shares Andover National Bank, Andover,	
47 shares Lawrence National Bank, Lawrence,	550 00

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

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Akron, Ohio, 5s,	$14,200	$14,464 50	$14,200 00
of Bay City, Mich., 4s,	10,000	10,000 00	10,000 00
of Bay City, Mich., 5s,	2,000	2,000 00	2,000 00
of Bridgeport, Conn., 4s,	5,000	5,150 00	5,000 00
of Chelsea, Mass., 4s,	10,000	10,150 00	10,000 00
of Concord, N. H., 4s,	9,000	9,200 00	9,000 00
of Dayton, Ohio, 5s,	10,000	10,350 00	10,000 00*
of Dayton, Ohio, 6s,	5,000	5,050 00	5,000 00*
of Detroit, Mich., 4s,	5,000	5,200 00	5,000 00
of Fall River, Mass., 4s,	20,000	20,500 00	20,000 00
of Fall River, Mass, 6s,	2,000	2,280 00	2,000 00
of Grand Rapids, Mich., 4½s,	5,000	5,200 00	5,000 00
of Grand Rapids, Mich., 5s,	10,000	10,100 00	10,000 00
of Keene, N. H., 4s,	11,000	11,100 00	11,000 00
of Lowell, Mass., 4s,	1,000	1,010 00	1,000 00
of Medford, Mass., 4s,	7,000	7,315 00	7,000 00
of Milwaukee, Wis., 5s,	14,500	14,950 00	14,500 00
of Nashua, N H., 4s,	5,000	5,150 00	5,000 00
of New London, Conn., 4s,	5,000	5,200 00	5,000 00
of Portsmouth, N. H, 4s,	15,000	15,112 50	15,000 00
of Rutland, Vt., 4s,	5,000	5,025 00	5,000 00
of Saginaw, Mich., 4½s,	5,000	5,150 00	5,000 00
of Springfield, Ohio, 6s,	10,000	10,280 00	10,000 00
of Wakefield, Mass, 4s,	15,000	15,165 00	15,000 00
of Waltham, Mass., 4s,	5,000	5,000 00	5,000 00
Town of Danvers, Mass., 4s,	6,000	6,000 00	6,000 00
County of Aroostook, Me., 4½s,	20,000	21,000 00	20,000 00*
County of Rockingham, N. H, 4s,	3,000	3,090 00	3,000 00
	$234,700	$240,192 00	$234,700 00

* Legal investments when made.

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Lawrence Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	Atlas National Bank, Boston, .	$2,000	$2,280 00	$2,000 00
20	Blackstone N'l Bank, Boston, .	2,000	1,725 00	2,000 00
55	Central Nat'l Bank, Boston, .	5,500	6,435 00	5,500 00
24	Eliot National Bank, Boston, .	2,400	2,928 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	11,400 00	9,500 00
15	Howard Nat'l Bank, Boston, .	1,500	1,328 00	1,500 00
56	Market Nat'l Bank, Boston, .	5,600	4,298 00	5,600 00
20	Merchants' Nat'l Bank, Boston,	2,000	2,900 00	2,000 00
27	N'l B'k of Commerce, Boston,	2,700	3,038 00	2,700 00
54	National Bank of the Commonwealth, Boston, . .	5,400	7,425 00	5,400 00
23	N'l B'k of No. America, Boston,	2,300	2,237 00	2,300 00
10	National City Bank, Boston, .	1,000	780 00	1,000 00
103	N'l Hide & Leather B'k, Boston,	10,300	10,892 00	10,300 00
59	N'l Webster Bank, Boston, .	5,900	5,826 00	5,900 00
54	State National Bank, Boston, .	5,400	5,764 00	5,400 00
58	Third National Bank, Boston,	5,800	5,125 00	5,800 00
20	Tremont Nat'l Bank, Boston, .	2,000	1,685 00	2,000 00
20	Arlington N'l B'k, Lawrence,	2,000	2,500 00	2,000 00
10	Lawrence N'l B'k, Lawrence,	1,000	1,250 00	1,000 00
		$75,900	$81,856 00	$75,900 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 & Lowell R.R. 4s, . .	50,000	50,362 50	50,000 00
Boston & Maine R.R. 4s, . . .	10,000	10,200 00	10,000 00
Boston & Maine R.R. 4½s, . .	25,000	28,500 00	25,000 00
Boston, Winthrop & Shore R.R. 5s,	15,000	15,750 00	15,000 00
Concord & Montreal R.R 4s, . .	10,000	10,100 00	10,000 00
Fitchburg R.R. 5s, ...	20,000	20,600 00	20,000 00
Fitchburg R.R. 6s, ...	5,000	5,050 00	5,000 00
Maine Central and European & North American R.R. 4s, . .	5,000	5,050 00	5,000 00
Old Colony R.R 4½s, ...	20,000	20,800 00	20,000 00
Portland & Ogdensburg R.R. 6s, .	5,000	5,350 00	5,000 00
Portsmouth, Great Falls & Conway R.R. 4½s, ...	5,000	5,500 00	5,000 00
	$180,000	$187,862 50	$180,000 00

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Federal Reserve Bank of St. Louis

Lawrence Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$22,357 54	3⅝ per cent.	$493,700 00	5 per cent.	$2,400 00	6½ per cent.
7,500 00	4 "	31,830 00	5½ "	800 00	7 "
30,000 00	4½ "	222,580 00	6 "		

Amount invested in real estate for banking purposes,		$33,000 00
Estimated value of the same,		35,000 00
Assessed value of the same,		26,875 00
Net income received from same during year ending Oct. 31, 1896,		1,465 08
Number of loans which are of an amount not exceeding $3,000 each,	261	
Aggregate amount of the same,		319,455 00
Total number of loans upon real estate,	307	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		63,347 18
Times for the dividends fixed by the by-laws: January 1 and July 1.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1896,	2 per cent., $22,770 40 2 per cent., 23,744 57	46,514 97
Number of accounts opened during the year ending Oct. 31, 1896,	1,144	
Number of accounts closed during the year ending Oct. 31, 1896,	984	
Total number of open accounts Oct. 31, 1896,	3,587	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		4,749 71
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		389,539 10
Number of same,	6,562	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		377,722 98
Number of same,	4,140	

Date of examination by commissioner: February 4.

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Federal Reserve Bank of St. Louis

LEE SAVINGS BANK — LEE.

Incorporated March 5, 1852. Present number of corporators, 48.

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:

CHARLES C. BENTON, DE WITT S. SMITH,
C. C. HOLCOMBE.

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

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$50,500 00	Deposits,	$740,381 13
Bank stock as per schedule,	165,096 00	Guaranty fund,	37,000 00
Loans on bank stock,	2,520 00	Interest account,	39,660 06
Railroad bonds as per schedule,	80,000 00		
Real estate by foreclosure,	14,480 10		
Loans on real estate,	269,565 00		
Loans on personal security,	186,063 00		
Loans to counties, cities or towns (notes),	9,100 00		
Loans on depositors' books,	325 00		
Deposits in banks, on interest,	19,425 87		
Deposits in banks, not on interest,	19,966 22		
	$817,041 19		$817,041 19

Cash on Deposit in Banks, amount in each: —

Lee National Bank, Lee,	$19,966 22
Pynchon National Bank, Springfield,	6,000 00
Springfield National Bank, Springfield,	6,157 60
Hampden Loan and Trust Co., Springfield,	4,000 00
Springfield Safe Deposit and Trust Co., Springfield,	3,268 27

Loans on Bank Stock, amount on each: —

3 shares Lee National Bank, Lee,	$220 00
4 shares Lee National Bank, Lee,	300 00
10 shares National Security Bank, Boston, and 10 shares Berkshire Loan and Trust Co., Pittsfield,	2,000 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	$1,110 00	$1,000 00
of Boston, Mass , 6s,	10,000	11,300 00	10,000 00
of Providence, R. I., 5s,	10,000	10,905 00	10,000 00
of Springfield, Mass., 4s,	10,000	10,200 00	10,000 00
Town of Rockingham, Vt., 4s,	2,500	2,500 00	2,500 00
District of Columbia 5s,	10,000	10,300 00	10,000 00
United States 5s,	7,000	7,700 00	7,000 00
	$50,500	$54,015 00	$50,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
60	First National Bank, Adams,	$6,000	$7,800 00	$7,000 00
40	First National Bank, Amherst,	4,000	6,000 00	5,000 00
40	Birmingham N'l B'k, Derby, Ct.,	4,000	6,800 00	6,000 00
10	Atlantic Nat'l Bank, Boston,	1,000	1,090 00	1,000 00
30	Atlas National Bank, Boston,	3,000	3,420 00	3,000 00
30	Continental N'l Bank, Boston,	3,000	3,000 00	3,000 00
20	Everett Nat'l Bank, Boston,	2,000	1,580 00	2,000 00
100	First National Bank, Boston,	10,000	23,000 00	10,000 00
10	Hamilton Nat'l Bank, Boston,	1,000	1,030 00	1,000 00
30	Massachusetts N'l B'k, Boston,	3,000	2,400 00	3,000 00
60	N'l B'k of Commerce, Boston,	6,000	6,660 00	6,000 00
20	National Bank of the Commonwealth, Boston,	2,000	2,700 00	2,000 00
100	N'l B'k of No. America, Boston,	10,000	9,700 00	10,000 00
50	N'l B'k of Redemption, Boston,	5,000	5,750 00	5,000 00
30	N'l B'k of the Republic, Boston,	3,000	4,140 00	3,000 00
70	National Eagle Bank, Boston,	7,000	4,900 00	7,000 00
70	N'l Hide & Leather B'k, Boston,	7,000	7,350 00	7,000 00
40	National Revere Bank, Boston,	4,000	3,200 00	4,000 00
26	Nat'l Webster Bank, Boston,	2,600	2,548 00	2,600 00
20	State National Bank, Boston,	2,000	2,120 00	2,000 00
30	Winthrop Nat'l Bank, Boston,	3,000	3,900 00	3,000 00
30	City N'l B'k, Bridgeport, Conn.,	3,000	4,800 00	4,000 00
10	National Mahaiwe Bank, Great Barrington,	1,000	1,400 00	1,500 00
99	Lee National Bank, Lee,	9,900	16,830 00	10,596 00
70	Adams Nat'l Bank, No. Adams,	7,000	8,050 00	7,000 00
90	Pittsfield Nat'l Bank, Pittsfield,	9,000	13,500 00	12,000 00
40	Berkshire Loan and Trust Co., Pittsfield,	4,000	5,100 00	5,000 00
40	Agawam N'l B'k, Springfield,	4,000	3,000 00	4,000 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	Chicopee N'l B'k, Springfield,	$3,000	$4,500 00	$5,000 00
20	First Nat'l Bank, Springfield,	2,000	2,100 00	2,000 00
40	Pynchon N'l Bank, Springfield,	4,000	4,800 00	5,000 00
30	Second Nat'l Bank, Springfield,	3,000	3,750 00	4,000 00
30	Springfield N'l B'k, Springfield,	3,000	3,750 00	3,400 00
75	Housatonic Nat'l Bank, Stockbridge,	7,500	10,875 00	9,000 00
		$149,000	$191,543 00	$165,096 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R R. 4s,	$25,000	$25,375 00	$25,000 00
Concord & Montreal R.R. 4s,	20,000	20,200 00	20,000 00
Maine Central R.R. 7s,	10,000	13,400 00	10,000 00
Old Colony R.R. 4s,	25,000	25,750 00	25,000 00
	$80,000	$84,725 00	$80,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$28,025 87	4 per cent.	$303,315 00	5 per cent.	$155,158 00	6 per cent.
500 00	4¾ "				

Value, by books, of real estate held or owned by foreclosure or otherwise,	$14,480 10
Assessed value of the same,	11,825 00
Net income received from same during year ending Oct. 31, 1896,	164 29
Number of loans which are of an amount not exceeding $3,000 each,	241
Aggregate amount of the same,	213,363 00
Total number of loans upon real estate,	231
Amount of investments from which no income is received,	1,600 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct 31, 1896,	39,961 42

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, 1896,	2 per cent.,	$14,084 33	$28,281 53
	2 per cent.,	14,197 20	
Number of accounts opened during the year ending Oct. 31, 1896,		277	
Number of accounts closed during the year ending Oct. 31, 1896,		248	
Total number of open accounts Oct. 31, 1896,		2,179	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),			4,510 51
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,			107,953 17
Number of same,		1,495	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,			128,662 53
Number of same,		1,365	

Date of examination by commissioner: September 29.

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LEICESTER SAVINGS BANK — LEICESTER.

Incorporated April 17, 1869. Present number of corporators, 41.

LORY S. WATSON, *President.* PARKMAN T. DENNY, *Treasurer.*
J. C. WATSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

LORY S. WATSON, DEXTER KNIGHT,
CHARLES A. DENNY, JOHN N. MURDOCK,
THEODORE E. WOODCOCK, 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, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$215,000 00	Deposits,	$588,134 85
Loans on public funds,	1,000 00	Guaranty fund,	21,228 99
Bank stock as per schedule,	44,767 79	Interest account,	15,214 68
Loans on bank stock,	850 00		
Railroad bonds as per schedule,	69,000 00		
Loans on railroad bonds,	1,000 00		
Loans on real estate,	192,160 46		
Loans on personal security,	37,410 38		
Loans to counties, cities or towns (notes),	55,892 00		
Deposits in banks, on interest,	5,291 95		
Expense account,	315 92		
Premium account,	1,890 02		
	$624,578 52		$624,578 52

Cash on Deposit in Bank: —

Leicester National Bank, Leicester, ... $5,291 95

Loan on Public Funds: —

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

Loan on Bank Stock: —

12 shares Leicester National Bank, Leicester, ... $850 00

Loan on Railroad Bonds: —

$1,000 Rutland R.R. 6s, ... } $1,000 00
$1,000 Rutland R.R. 5s, ... }

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Leicester Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bay City, Mich., 4s,	$15,000	$15,000 00	$15,000 00
of Boston, Mass, 4s,	5,000	5,025 00	5,000 00
of Chelsea, Mass, 4s,	5,000	5,037 50	5,000 00
of Cleveland, Ohio, 4s,	5,000	5,000 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	5,025 00	5,000 00*
of Fall River, Mass., 6s,	1,000	1,060 00	1,000 00
of Kansas City, Mo., 4½s,	8,000	8,560 00	8,000 00
of Lawrence, Mass., 4s,	10,000	10,100 00	10,000 00
of Lowell, Mass., 4s,	10,000	10,400 00	10,000 00
of Lynn, Mass, 4s,	9,000	9,390 00	9,000 00
of Manchester, N. H., 6s,	1,000	1,100 00	1,000 00
of New Britain, Conn., 4s,	5,000	5,125 00	5,000 00
of Waltham, Mass., 4s,	12,000	12,360 00	12,000 00
of Waterbury, Conn., 4s,	5,000	5,025 00	5,000 00
of Worcester, Mass., 4½s,	4,000	4,220 00	4,000 00
Town of Beverly, Mass., 4s,	10,000	10,200 00	10,000 00
of Braintree, Mass., 4s,	5,000	5,150 00	5,000 00
of Clinton, Mass., 4s,	11,000	11,110 00	11,000 00
of Great Barrington, Mass., 4s,	5,000	5,150 00	5,000 00
of Holbrook, Mass., 4s,	10,000	10,250 00	10,000 00
of Leicester, Mass., 4s,	12,000	12,237 50	12,000 00
of No. Attleborough, Mass., 4s,	5,000	5,150 00	5,000 00
of Orange, Mass., 4s,	18,000	18,407 50	18,000 00
of Randolph, Mass., 4s,	24,000	24,720 00	24,000 00
	$215,000	$219,802 50	$215,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Continental N'l B'k, Boston,	$1,000	$1,000 00	$1,150 00
30	Eliot National Bank, Boston,	3,000	3,600 00	3,610 00
25	Howard Nat'l Bank, Boston,	2,500	2,125 00	2,635 00
15	Market Nat'l Bank, Boston,	1,500	1,125 00	1,770 04
20	National Bank of the Commonwealth, Boston,	2,000	2,700 00	2,100 00
12	N'l B'k of No. America, Boston,	1,200	1,164 00	1,346 00
50	N'l Hide & Leather B'k, Boston,	5,000	5,250 00	5,954 40
15	Nat'l Revere Bank, Boston,	1,500	1,200 00	1,925 00
20	Nat'l Webster Bank, Boston,	2,000	1,960 00	2,000 00
20	North National Bank, Boston,	2,000	2,000 00	2,425 00

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Leicester Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	State National Bank, Boston, .	$5,000	$5,300 00	$5,397 50
72½	Leicester Nat'l Bank, Boston,	7,250	10,875 00	9,298 75
11	Millbury Nat'l Bank, Boston, .	1,100	990 00	1,106 10
5	Oxford Nat'l Bank, Oxford, .	500	525 00	525 00
25	Central N'l Bank, Worcester, .	2,500	3,375 00	3,525 00
		$38,050	$43,189 00	$44,767 79

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . .	$7,000	$7,047 50	$7,000 00
Boston & Maine R.R. 4s, . . .	20,000	20,400 00	20,000 00
Boston & Providence R.R. 4s, . .	5,000	5,175 00	5,000 00
Eastern R R. 6s, ...	3,000	3,600 00	3,000 00
Fitchburg R.R. 4s, ...	4,000	3,960 00	4,000 00
Fitchburg R.R. 4½s, ...	3,000	2,985 00	3,000 00
Fitchburg R.R. 5s, ...	3,000	3,060 00	3,000 00
Maine Central R R. 4s, . . .	4,000	4,000 00	4,000 00
Old Colony R.R. 4s, ...	5,000	5,150 00	5,000 00
Upper Coos R.R. 4s, ...	5,000	4,750 00	5,000 00
Vermont & Massachusetts R.R. 5s, .	10,000	10,600 00	10,000 00
	$69,000	$70,727 50	$69,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$5,291 95	2 per cent.	$28,200 00	4½ per cent.	$3,300 00	5½ per cent.
55,922 00	4 "	163,105 38	5 "	37,785 46	6 "

Number of loans which are of an amount not exceeding $3,000 each, 179
Aggregate amount of the same, ... $178,412 84
Total number of loans upon real estate, ... 160
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896, ... 26,787 08
Times for the dividends fixed by the by-laws: June 1 and December 1.

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Federal Reserve Bank of St. Louis

Leicester Savings Bank — Concluded.

Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1896,	2 per cent.,	$10,781 08	$21,972 24
	2 per cent.,	11,191 16	
Number of accounts opened during the year ending Oct. 31, 1896,		138	
Number of accounts closed during the year ending Oct. 31, 1896,		105	
Total number of open accounts Oct. 31, 1896,		1,203	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),			1,134 00
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,			71,405 03
Number of same,		721	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,			68,588 13
Number of same,		838	

Date of examination by commissioner: April 23.

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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, HENRY SEDGWICK,
W. D. CURTIS, C. R. BOND.

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

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	$32,039 00	Deposits,	$176,446 77
Loans on bank stock,	1,000 00	Guaranty fund,	1,757 03
Railroad bonds as per schedule,	3,000 00	Interest account,	1,569 90
Loans on real estate,	123,260 00	Profit and loss account,	1,254 70
Loans on personal security,	8,800 00		
Loans to counties, cities or towns (notes),	7,500 00		
Deposits in banks, not on interest,	423 15		
Expense account,	6 25		
Real estate,*	5,000 00		
	$181,028 40		$181,028 40

Cash on Deposit in Bank:—

Lenox National Bank, Lenox, $423 15

Loans on Bank Stock, amount on each:—

5 shares Lenox National Bank, Lenox, $500 00
5 shares Lenox National Bank, Lenox, 500 00

* Taken to secure indebtedness.

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Lenox Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
17	Lee National Bank, Lee, . .	$1,700	$2,890 00	$2,805 00
35	Lenox National Bank, Lenox,	3,500	4,375 00	4,220 00
15	Palmer Nat'l Bank, Palmer, .	1,500	2,175 00	2,300 00
20	Agricultural N'l B'k, Pittsfield,	2,000	5,200 00	5,005 00
19	Pittsfield N'l Bank, Pittsfield, .	1,900	2,850 00	2,980 00
10	Chapin N'l B'k, Springfield, .	1,000	1,150 00	1,550 00
14	Chicopee N'l B'k, Springfield,	1,400	2,100 00	2,424 00
10	City Nat'l Bank, Springfield, .	1,000	1,350 00	1,550 00
9	John Hancock National Bank, Springfield, ...	900	945 00	1,170 00
10	Pynchon N'l B'k, Springfield, .	1,000	1,200 00	1,475 00
10	Second N'l Bank, Springfield,	1,000	1,250 00	1,550 00
12	Housatonic National Bank, Stockbridge, ...	1,200	1,800 00	2,010 00
10	Ware National Bank, Ware, .	1,000	1,060 00	1,200 00
18	Mechanics' N'l B'k, Worcester,	1,800	1,530 00	1,800 00
		$20,900	$29,875 00	$32,039 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s, ...	$3,000	$3,090 00	$3,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$7,500 00	4 per cent.	$87,500 00	5 per cent.	$45,560 00	6 per cent.

Value, by books, of real estate, held or owned by foreclosure or otherwise,		$5,000 00
Assessed value of the same, ...		11,600 00
Net income received from same during year ending Oct. 31, 1896, . .		131 54
Number of loans which are of an amount not exceeding $3,000 each, .	38	
Aggregate amount of the same, ...		48,260 00
Total number of loans upon real estate, ...	47	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896, ...		8,927 96

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

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Lenox Savings Bank — Concluded.

Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1896,	2 per cent., $3,153 60 2 per cent., 3,389 86	$6,543 46
Number of accounts opened during the year ending Oct. 31, 1896,	100	
Number of accounts closed during the year ending Oct. 31, 1896,	78	
Total number of open accounts Oct. 31, 1896,	593	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		493 64
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		40,590 76
Number of same,	643	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		40,329 75
Number of same,	381	

Date of examination by commissioner: September 30.

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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:

HAMILTON MAYO, A. L. BURDITT,
CHAS. C. BOYDEN, CLESSON KENNEY,
D. C. NICKERSON.

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

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$101,000 00	Deposits,	$974,905 78
Bank stock as per schedule,	62,710 00	Guaranty fund,	48,000 00
Loans on bank stock,	5,100 00	Interest account,	28,984 57
Railroad bonds as per schedule,	29,500 00		
Real estate (for banking purposes),	24,000 00		
Loans on real estate,	626,562 15		
Loans on personal security,	138,250 00		
Loans to counties, cities or towns (notes),	48,500 00		
Loans on depositors' books,	407 00		
Deposits in banks, on interest,	5,406 37		
Deposits in banks, not on interest,	10,000 00		
Cash on hand,	454 83		
	$1,051,890 35		$1,051,890 35

Cash on Deposit in Bank: —

Leominster National Bank, Leominster,	$15,406 37

Loans on Bank Stock, amount on each: —

50 shares Leominster National Bank, Leominster,	$3,100 00
25 shares Central National Bank, Lynn,	2,000 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	$8,240 00	$8,000 00
of Chicago, Ill., 4s,	25,000	26,000 00	25,000 00
of Fall River, Mass., 4s,	11,000	11,165 00	11,000 00
of Meriden, Conn., 4s,	10,000	10,200 00	10,000 00
of Quincy, Mass., 4s,	10,000	10,400 00	10,000 00
Town of Leominster, Mass, 4s,	21,000	21,315 00	21,000 00
of Peabody, Mass., 4s,	6,000	6,330 00	6,000 00
of Reading, Mass., 4s,	10,000	10,450 00	10,000 00
	$101,000	$104,100 00	$101,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
3	Blackstone N'l Bank, Boston,	$300	$258 00	$285 00
62	Boston Nat'l Bank, Boston,	6,200	5,580 00	5,890 00
15	Boylston Nat'l Bank, Boston,	1,500	1,875 00	1,500 00
27	Central Nat'l Bank, Boston,	2,700	3,159 00	2,700 00
20	Continental N'l Bank, Boston,	2,000	2,000 00	2,000 00
25	Eliot National Bank, Boston,	2,500	3,050 00	2,500 00
34	Everett Nat'l Bank, Boston,	3,400	2,720 00	2,890 00
61	Globe National Bank, Boston,	6,100	5,124 00	5,480 00
10	Market Nat'l Bank, Boston,	1,000	765 00	850 00
9	N'l B'k of Commerce, Boston,	900	1,008 00	900 00
20	N'l B'k of the Commonwealth, Boston,	2,000	3,750 00	2,000 00
30	N'l B'k of No. America, Boston,	3,000	2,880 00	3,000 00
17	National Eagle Bank, Boston,	1,700	1,190 00	1,445 00
50	Nat'l Webster Bank, Boston,	5,000	5,075 00	5,000 00
2	Shoe & Leather N'l B'k, Boston,	200	172 00	170 00
1	Winthrop Nat'l Bank, Boston,	100	131 00	100 00
80	Safety Fund N'l B'k, Fitchburg,	8,000	8,000 00	8,000 00
160	Leominster National Bank, Leominster,	16,000	17,600 00	16,000 00
20	Crocker N'l B'k, Turner's Falls,	2,000	2,400 00	2,000 00
		$64,600	$66,737 00	$62,710 00

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Federal Reserve Bank of St. Louis

Leominster Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s,	$15,000	$15,500 00	$15,000 00
Fitchburg R R. 4s,	10,000	10,000 00	9,500 00
Fitchburg R.R. 5s,	5,000	5,500 00	5,000 00
	$30,000	$31,000 00	$29,500 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$5,406 37	2½ per cent.	$455,647 00	5 per cent.	$280,312 15	6 per cent.
48,500 00	4 "	34,360 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, 1896,		1,346 76
Number of loans which are of an amount not exceeding $3,000 each,	424	
Aggregate amount of the same,		429,930 78
Total number of loans upon real estate,	426	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		48,555 14
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, 1896,	2 per cent., $18,020 93 2 per cent., 18,801 99	36,822 92
Number of accounts opened during the year ending Oct. 31, 1896,	546	
Number of accounts closed during the year ending Oct. 31, 1896,	440	
Total number of open accounts Oct. 31, 1896,	3,369	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		2,973 08
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		202,168 47
Number of same,	2,646	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		207,163 46
Number of same,	2,480	
Date of examination by commissioner: March 13.		

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Federal Reserve Bank of St. Louis

LEXINGTON SAVINGS BANK—LEXINGTON.

Incorporated March 11, 1871. Present number of corporators, 36.

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 Wednesdays, 3.30 to 6 P.M.; Saturdays, 3.30 to 7 P.M.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$30,000 00	Deposits,	$369,243 75
Loans on public funds,	25,000 00	Guaranty fund,	12,850 00
Loans on bank stock,	2,000 00	Interest account,	4,661 42
Railroad bonds as per schedule,	39,500 00	Profit and loss account,	2,582 50
Loans on railroad bonds,	2,000 00		
Real estate (for banking purposes),	6,557 52		
Real estate by foreclosure,	4,665 80		
Loans on real estate,	215,962 00		
Loans on personal security,	41,565 00		
Loans to counties, cities or towns (notes),	12,000 00		
Deposits in banks, on interest,	8,578 55		
Expense account,	65 85		
Cash on hand,	1,442 95		
	$389,337 67		$389,337 67

Cash on Deposit in Bank:—

Fourth National Bank, Boston, ... $8,578 55

Loan on Public Funds:—

$8,000 City of Alleghany, Pa., 4s,
$20,000 Town of Attleborough 4s, } $25,000 00

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Federal Reserve Bank of St. Louis

Lexington Savings Bank — Continued.

Loan on Bank Stock: —

15 shares Merchants' National Bank, Boston, ...	$2,000 00
10 shares National Bank of North America, Boston, ...	

Loan on Railroad Bond: —

$2,000 Eastern R.R. 6s, ...	$2,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Cleveland, Ohio, 5s, . .	$5,000	$5,275 00	$5,000 00
of Concord, N. H., 4s, . .	5,000	5,200 00	5,000 00
of Milwaukee, Wis., 5s, . .	5,000	5,350 00	5,000 00
Town of Lexington, Mass., 4s, .	10,000	10,500 00	10,000 00
County of Aroostook, Me., 4½s, .	5,000	5,250 00	5,000 00*
	$30,000	$31,575 00	$30,000 00

* A legal investment when made.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R 4s, . .	$6,000	$6,090 00	$6,000 00
Boston & Maine R.R. 4½s, . .	10,000	11,300 00	10,000 00
Boston, Revere Beach & Lynn R.R. 6s,	2,000	2,000 00	2,000 00
Cheshire R.R. 6s, ...	1,000	1,025 00	1,000 00
Concord & Montreal R.R. 4s, . .	5,000	5,050 00	5,000 00
Conn. & Passumpsic Rivers R.R. 4s,	5,000	5,150 00	5,000 00
Lowell & Lawrence R.R. 6s, . .	2,000	2,000 00	2,000 00
Maine Central R.R. 4½s, ...	3,500	3,675 00	3,500 00
Portland & Ogdensburg R.R. 6s, .	5,000	5,300 00	5,000 00
	$39,500	$41,590 00	$39,500 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$8,578 55	3 per cent.	$35,604 50	5 per cent.	$244,122 50	6 per cent.
9,000 00	4½ "	9,800 00	5½ "		

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Lexington Savings Bank — Concluded.

Amount invested in real estate for banking purposes,		$6,557 52
Estimated value of the same,		6,557 52
Assessed value of the same,		6,100 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,		4,665 80
Assessed value of the same,		5,500 00
Net income received from same during year ending Oct. 31, 1896,		85 37
Number of loans which are of an amount not exceeding $3,000 each,	106	
Aggregate amount of the same,		162,082 50
Total number of loans upon real estate,	99	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		20,090 51
Times for the dividends fixed by the by-laws: third Wednesday in April and October.		
Rate and amount of each semi-annual dividend during year ending Oct. 31, 1896,	2½ per cent., $8,326 15 2 per cent., 6,933 85	15,260 00
Number of accounts opened during the year ending Oct. 31, 1896,	149	
Number of accounts closed during the year ending Oct. 31, 1896,	81	
Total number of open accounts Oct. 31, 1896,	1,252	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		976 74
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		84,189 10
Number of same,	1,238	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		74,633 89
Number of same,	802	
Date of examination by commissioner: January 17.		

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Federal Reserve Bank of St. Louis

LOWELL FIVE CENTS SAVINGS BANK — LOWELL.

Incorporated April 12, 1854. Present number of corporators, 64.

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:

GEORGE F. PENNIMAN, ALBION C. TAYLOR,
ARTHUR STAPLES, AUSTIN K. CHADWICK,
SAMUEL H. THOMPSON.

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

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	$179,620 00	Deposits,	$1,920,273 68
Loans on bank stock,	19,550 00	Guaranty fund,	82,000 00
Railroad bonds as per schedule,	75,000 00	Profit and loss account,	63,331 47
Railroad notes,	30,000 00		
Real estate (for banking purposes),	65,000 00		
Loans on real estate,	1,050,652 67		
Loans on personal security,	605,325 00		
Deposits in banks, on interest,	36,358 31		
Suspense account,	575 67		
Cash on hand,	3,523 50		
	$2,065,605 15		$2,065,605 15

Cash on Deposit in Banks, amount in each: —

National Bank of the Commonwealth, Boston,	$184 92
Prescott National Bank, Lowell,	31,173 39
Middlesex Safe Deposit and Trust Company, Lowell,	5,000 00

Loans on Bank Stock, amount on each: —

23 shares Prescott National Bank, Lowell,	
7 shares Old Lowell National Bank, Lowell,	$2,600 00
14 shares Appleton National Bank, Lowell,	
34 shares Rollstone National Bank, Fitchburg,	2,000 00
10 shares Railroad National Bank, Lowell,	400 00
3 shares Old Lowell National Bank, Lowell,	
15 shares First National Bank, Lowell,	2,200 00
15 shares Railroad National Bank, Lowell,	
44 shares Merchants' National Bank, Lowell,	
9 shares Prescott National Bank, Lowell,	7,800 00
25 shares Railroad National Bank, Lowell,	

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Federal Reserve Bank of St. Louis

Lowell Five Cents Savings Bank — Continued.

26 shares Prescott National Bank, Lowell,	
4 shares Old Boston National Bank, Boston,	$3,000 00
1 share Blackstone National Bank, Boston,	
1 share National Webster Bank, Boston,	
10 shares Blackstone National Bank, Boston,	550 00
10 shares Railroad National Bank, Lowell,	1,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
44	Atlas National Bank, Boston,	$4,400	$5,016 00	$4,400 00
33	Blackstone N'l Bank, Boston,	3,300	2,838 00	3,300 00
40	Boston National Bank, Boston,	4,000	3,560 00	4,000 00
52	Boylston Nat'l Bank, Boston,	5,200	6,448 00	5,200 00
70	Continental N'l Bank, Boston,	7,000	7,000 00	7,000 00
50	Eliot Nat'l Bank, Boston,	5,000	6,050 00	5,000 00
20	Everett Nat'l Bank, Boston,	2,000	1,600 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	4,350 00	5,000 00
60	Globe National Bank, Boston,	6,000	5,040 00	6,000 00
50	Hamilton Nat'l Bank, Boston,	5,000	5,250 00	5,000 00
20	Howard Nat'l Bank, Boston,	2,000	1,760 00	2,000 00
40	Lincoln Nat'l Bank, Boston,	4,000	3,000 00	4,000 00
10	Merchants' N'l Bank, Boston,	1,000	1,450 00	1,000 00
40	N'l B'k of Commerce, Boston,	4,000	4,480 00	4,000 00
20	Nat'l Bank of the Commonwealth, Boston,	2,000	2,740 00	2,000 00
90	N'l B'k of No. America, Boston,	9,000	8,640 00	9,000 00
100	N'l B'k of Redemption, Boston,	10,000	11,600 00	10,000 00
10	N'l B'k of the Republic, Boston,	1,000	1,380 00	1,000 00
50	National City Bank, Boston,	5,000	3,900 00	5,000 00
30	Nat'l Eagle Bank, Boston,	3,000	2,100 00	3,000 00
17	Nat'l Exchange Bank, Boston,	1,700	2,108 00	1,700 00
51	N'l Hide & Leather B'k, Boston,	5,100	5,406 00	5,100 00
27	Nat'l Revere Bank, Boston,	2,700	2,160 00	2,700 00
40	National Union Bank, Boston,	4,000	5,200 00	4,000 00
5	North National Bank, Boston,	500	500 00	500 00
25	Second National Bank, Boston,	2,500	4,375 00	2,500 00
5	Shawmut Nat'l Bank, Boston,	500	540 00	500 00
60	Shoe & Leather N'l B'k, Boston,	6,000	5,160 00	6,000 00
20	State National Bank, Boston,	2,000	2,120 00	2,000 00
61	Suffolk Nat'l Bank, Boston,	6,100	6,527 00	6,100 00
35	Tremont Nat'l Bank, Boston,	3,500	2,940 00	3,500 00
20	Washington N'l B'k, Boston,	2,000	2,020 00	2,000 00
85	First National Bank, Lowell,	8,500	14,025 00	11,305 00
35	Merchants' N'l Bank, Lowell,	3,500	5,075 00	3,500 00
100	Old Lowell N'l Bank, Lowell,	10,000	12,000 00	12,075 00
135	Prescott Nat'l Bank, Lowell,	13,500	19,575 00	16,740 00
78	Railroad Nat'l Bank, Lowell,	7,800	10,140 00	9,000 00
20	Wamesit Nat'l Bank, Lowell,	2,000	2,600 00	2,000 00
		$170,300	$191,318 00	$179,620 00

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Lowell Five Cents Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . .	$20,000	$20,600 00	$20,000 00
Fitchburg R.R. 5s, ...	40,000	42,050 00	40,000 00
Maine Central R.R. 4½s, . . .	15,000	15,900 00	15,000 00
	$75,000	$78,550 00	$75,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$184 92	2½ per cent.	$303,500 00	4½ per cent.	$113,900 00	5½ per cent.
31,173 39	3 "	82,800 00	4¾ "	25,000 00	5¾ "
30,000 00	4 "	928,526 67	5 "	93,301 00	6 "
103,500 00	4¼ "	30,000 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, 1896, . .		276 46
Number of loans which are of an amount not exceeding $3,000 each,	317	
Aggregate amount of the same, ...		439,126 67
Total number of loans upon real estate, ...	373	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896, ...		88,693 80
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, 1896, . .	2 per cent., $32,929 72 2 per cent., 35,385 28	68,315 00
Number of accounts opened during the year ending Oct. 31, 1896,	2,325	
Number of accounts closed during the year ending Oct. 31, 1896,	1,796	
Total number of open accounts Oct. 31, 1896, ...	8,785	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes), ...		6,830 84
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896, ...		432,684 48
Number of same, ...	12,718	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896, ...		318,020 79
Number of same, ...	6,364	
Date of examination by commissioner: June 1.		

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LOWELL INSTITUTION FOR SAVINGS — LOWELL.

Incorporated Feb. 20, 1829. Present number of corporators, 50.

A. St. John Chambré, *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, George J. Carney,
John J. Colton.

Open for business every business day for deposits, 9 A.M. to 2 P.M.; Saturdays, 7 to 9 P.M.; for payments, Tuesdays, Thursdays, Saturdays, 9 A.M. to 2 P.M.; Saturdays, 7 to 9 P.M.

Balance Sheet October 31, 1896.

Assets.		Liabilities.	
Public funds as per schedule,	$65,000 00	Deposits,	$4,678,189 51
Bank stock as per schedule,	173,200 00	Guaranty fund,	229,710 00
Loans on bank stock,	13,150 00	Profit and loss account,	21,653 53
Real estate (for banking purposes),	20,334 06	Suspense account,	89,284 01
Loans on real estate,	2,094,467 00		
Loans on personal security,	1,391,745 37		
Loans to counties, cities or towns (notes),	1,169,330 00		
Deposits in banks, on interest,	75,000 01		
Reconstruction account,	16,610 61		
	$5,018,837 05		$5,018,837 05

Cash on Deposit in Banks, amount in each: —

Merchants' National Bank, Lowell,	$0 01
Wamesit National Bank, Lowell,	75,000 00

Loans on Bank Stock, amount on each: —

140 shares Wamesit National Bank, Lowell,	$9,000 00
10 shares Prescott National Bank, Lowell,	3,500 00
31 shares Railroad National Bank, Lowell,	
16 shares Prescott National Bank, Lowell,	650 00

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Federal Reserve Bank of St. Louis

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 N'l Bank, Boston, .	$14,200	$13,358 00	$14,200 00
344	Merchants' N'l Bank, Boston, .	34,400	50,568 00	34,400 00
174	National Eagle Bank, Boston,	17,400	11,832 00	17,400 00
161	New England N'l B'k, Boston,	16,100	24,311 00	16,100 00
473	Second Nat'l Bank, Boston, .	47,300	82,302 00	47,300 00
160	First National Bank, Lowell, .	16,000	28,000 00	16,000 00
107	Merchants' N'l Bank, Lowell, .	10,700	16,050 00	10,700 00
171	Railroad Nat'l Bank, Lowell, .	17,100	22,914 00	17,100 00
		$173,200	$249,335 00	$173,200 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$132,155 38	2 per cent.	$993,930 00	4 per cent.	$210,000 00	4¾ per cent.
84,000 00	3 "	158,500 00	4¼ "	1,270,665 00	5 "
240,400 00	3½ "	1,322,050 00	4½ "	112,000 00	5½ "
91,500 00	3⅝ "	75,000 00	4 15/64 "	5,492 00	6 "
48,000 00	3⅞ "				

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, 1896, . .	1,977 46
Number of loans which are of an amount not exceeding $3,000 each,	123
Aggregate amount of the same, ...	197,732 00
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, 1896, ...	200,903 42

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, 1896,	2 per cent.,	$87,423 66	$176,574 08
	2 per cent.,	89,150 42	
Number of accounts opened during the year ending Oct. 31, 1896,		1,607	
Number of accounts closed during the year ending Oct. 31, 1896,		1,546	
Total number of open accounts Oct. 31, 1896,		11,604	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),			14,498 23
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,			661,187 00
Number of same,		11,142	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,			755,783 71
Number of same,		12,034	

Date of examination by commissioner: April 13.

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Federal Reserve Bank of St. Louis

LUDLOW SAVINGS BANK—LUDLOW.

Incorporated Feb. 23, 1888. Present number of corporators, 39.

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, A. H. HALFORD,
M. H. LYONS.

Open for business every business day, 10 A.M. to 12 M.; 1 to 3 P.M.; Wednesdays and Fridays, 7.30 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	$1,100 00	Deposits,	$67,083 47
Railroad bonds as per schedule,	4,152 50	Guaranty fund,	779 92
Loans on real estate,	47,760 86*	Interest account,	5 22
Loans on personal security,	6,179 00		
Loans to counties, cities or towns (notes),	5,600 00		
Deposits in banks, on interest,	2,519 30		
Expense account,	69 30		
Safe and furniture,	70 00		
Insurance account,	7 00		
Cash on hand,	410 65		
	$67,868 61		$67,868 61

* This amount has since been brought within the limit fixed by statute.

Cash on Deposit in Banks, amount in each:—

Pynchon National Bank, Springfield,	$296 41
Springfield Safe Deposit and Trust Company, Springfield,	192 84
Springfield National Bank, Springfield,	2,030 05

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	City National Bank, Holyoke,	$1,000	$1,000 00	$1,100 00

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Ludlow Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Connecticut River R.R. 4s, . .	$1,000	$1,000 00	$1,000 00
Fitchburg R R. 5s, ...	2,000	2,040 00	2,102 50
Portland & Rumford Falls R R. 6s,	1,000	1,050 00	1,050 00
	$4,000	$4,090 00	$4,152 50

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$2,519 30	4 per cent.	$14,100 00	5½ per cent.	$22,239 86	6 per cent.
23,200 00	5 "				

Number of loans which are of an amount not exceeding $3,000 each, .	90	
Aggregate amount of the same, ...		$56,039 86
Total number of loans upon real estate, ...	60	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896, ...		3,493 07
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, 1896, . .	2 per cent., $1,191 22 2 per cent., 1,266 48	2,457 70
Number of accounts opened during the year ending Oct. 31, 1896, .	165	
Number of accounts closed during the year ending Oct. 31, 1896, .	134	
Total number of open accounts Oct. 31, 1896, ...	562	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes), ...		659 32
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896, ...		28,385 69
Number of same, ...	1,416	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896, ...		24,853 32
Number of same, ...	495	
Date of examination by commissioner: September 2.		

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LYNN FIVE CENTS SAVINGS BANK—LYNN.

Incorporated May 15, 1855. Present number of corporators, 72.

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.; Saturdays, 3 to 6 P.M.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$302,217 50	Deposits,	$3,322,346 84
Loans on public funds,	914,500 00	Guaranty fund,	166,500 00
Bank stock as per schedule,	171,547 97	Profit and loss account,	113,636 13
Loans on bank stock,	13,575 00	Interest and payments on mortgages held as collateral,	141 36
Railroad bonds as per schedule,	43,000 00		
Loans on railroad bonds,	89,000 00		
Railroad notes,	50,000 00		
Real estate (for banking purposes),	33,661 99		
Real estate by foreclosure,	1,674 84		
Loans on real estate,	1,168,312 34		
Loans on personal security,	720,550 00		
Loans to counties, cities or towns (notes),	48,000 00		
Deposits in banks, on interest,	28,807 97		
Expense account,	3,077 74		
Tax titles,	35 21		
Cash on hand,	14,663 77		
	$3,602,624 33		$3,602,624 33

Cash on Deposit in Banks, amount in each:—

Market National Bank, Boston,	$8,859 90
Merchants' National Bank, Boston,	10,039 61
National Bank of the Republic, Boston,	1,142 45
National City Bank, Lynn,	8,766 01

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Lynn Five Cents Savings Bank — Continued.

Loans on Public Funds, amount on each: —

$6,000 Grand Rapids, Mich., 4½s,	
$2,000 Cleveland, Ohio, 5s,	
$2,000 Cleveland, Ohio, 4s,	$125,000 00*
$500 United States 4s,	
$113,000 Kansas City, Mo., 4½s,	
$2,000 Chicago, Ill., 4½s,	
$13,000 Waterbury, Conn., 4s,	
$3,000 Barre, Vt., 4s,	
$10,000 Terre Haute, Ind., 4s,	50,000 00*
$12,000 Cleveland, Ohio, 6s,	
$13,000 Certificates of Deposit of the Shoe and Leather N'l Bank, Boston,	
$21,000 Canton, Ohio, 5s,	
$17,000 Haverhill, Mass., 4s,	
$34,000 Dubuque, Iowa, 4s,	
$45,000 Lowell, Mass., 4s,	155,000 00*
$7,000 New London, Conn., 4s,	
$1,000 Leominster, Mass., 4s,	
$34,000 United States 4s,	
$175,000 Cambridge, Mass., 4s,	180,000 00
$10,000 Cleveland, Ohio, 4s,	
$11,000 Manchester, N. H., 4s,	
$2,600 Norridgewock, Me , 6s,†	
$8,000 Belfast, Me., 4s,†	32,000 00*
$1,000 Minneapolis, Minn., 4s,	
$1,000 Middleborough, Mass., 4s,	
$10,500 Certified Check on Shawmut National Bank, Boston,	
$130,000 Kansas City, Mo., 4½s,	125,000 00*
$20,000 Bay City, Mich., 4s,	16,000 00
$24,500 Medford, Mass., 4s (notes),	
$4,000 Sioux City, Iowa, 4½s,	35,500 00*
$5,000 Haverhill, Mass., 4s,	
$2,000 Woburn, Mass., 4s,	
$14,000 United States 4s,	
$5,000 Somerville, Mass , 4s,	
$1,000 Portsmouth, N. H., 4s,	
$13,000 Ipswich, Mass., 4s,	
$23,000 Melrose, Mass., 4s,	89,000 00
$13,000 Revere, Mass., 4s,	
$5,000 Foxborough, Mass., 4s,	
$6,000 Everett, Mass., 4s,	
$6,000 Attleborough, Mass., 4s,	
$10,000 Wakefield, Mass., 4s,	
$28,000 Youngstown, Ohio, 5s,	
$2,000 United States 4s,	57,000 00*
$3,000 New Haven, Conn , 3½s,	
$25,000 Boston, Mass., 4s,	
$42,000 Alleghany, Pa., 4s,	50,000 00*
$9,000 Cambridge, Mass., 4s,	

Loans on Bank Stock, amount on each: —

2 shares Railroad National Bank, Lowell,	$175 00
16 shares National City Bank, Lynn,	1,600 00

* Additional collateral has since been obtained on these loans in excess of the legal limit.

† Legal collateral since substituted.

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Federal Reserve Bank of St. Louis

Lynn Five Cents Savings Bank — Continued.

5 shares Lynn National Bank, Lynn,	$500 00
10 shares Security Safe Deposit and Trust Co., Lynn,	800 00
60 shares Security Safe Deposit and Trust Co., Lynn,	5,400 00
100 shares City National Bank, Lynn,	5,000 00
20 shares National Exchange Bank, Boston,	
2 shares First National Bank, Lynn,	100 00

Loans on Railroad Bonds, amount on each: —

$14,000 Fitchburg R.R. 4s,	$23,000 00
$11,000 Maine Central R.R. 4s,	
$18,000 Fitchburg R.R. 4s,	18,000 00
$5,000 Fitchburg R.R. 5s,	5,000 00
$19,000 Boston & Maine R.R. 4½s,	18,000 00
$26,000 Maine Central R.R. 4s,	25,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 3½s,	$10,000	$10,000 00	$9,862 50
of Chicago, Ill., 4s,	25,000	25,250 00	25,000 00
of Chicago, Ill., 7s,	1,000	1,035 00	1,000 00
of Cleveland, Ohio, 5s,	51,355	51,730 00	51,355 00
of Fort Wayne, Ind., 6s,	15,000	15,600 00	15,000 00
of Grand Rapids, Mich., 4s,	5,000	5,050 00	5,000 00
of Lynn, Mass., 4s,	12,000	12,120 00	12,000 00
of Manchester, N. H., 4s,	1,000	1,030 00	1,000 00
of Milwaukee, Wis., 5s,	22,000	22,735 00	22,000 00
of Newton, Mass., 5s,	5,000	5,500 00	5,000 00
of Pawtucket, R. I., 5s,	5,000	5,100 00	5,000 00*
of Peoria, Ill., 4½s,	10,000	10,400 00	10,000 00
of Rockford, Ill., 4½s,	21,000	21,640 00	21,000 00
Town of Framingham, Mass., 4s,	4,000	4,080 00	4,000 00
District of Columbia 7s,	15,000	17,100 00	15,000 00
United States 4s,	50,000	59,250 00	50,000 00
United States 5s,	50,000	55,750 00	50,000 00
	$302,355	$323,370 00	$302,217 50

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
37	Blackstone N'l Bank, Boston,	$3,700	$3,182 00	$3,700 00
14	Boylston Nat'l Bank, Boston,	1,400	1,736 00	1,400 00
17	Columbian N'l Bank, Boston,	1,700	1,615 00	1,700 00
154	Continental N'l Bank, Boston,	15,400	15,400 00	17,116 50

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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.
25	Freeman's Nat'l Bank, Boston,	$2,500	$2,125 00	$2,250 00
88	Globe National Bank, Boston,	8,800	7,304 00	7,920 00
26	N'l B'k of No. America, Boston,	2,600	2,522 00	2,418 00
253	N'l B'k of Redemption, Boston,	25,300	29,095 00	30,000 00
42	N'l B'k of the Republic, Boston,	4,200	5,796 00	4,200 00
23	Nat'l Exchange Bank, Boston,	2,300	2,806 00	2,957 50
7	N'l Hide & Leather B'k, Boston,	700	735 00	682 50
69	Nat'l Revere Bank, Boston, .	6,900	5,520 00	6,900 00
127	National Union Bank, Boston,	12,700	16,510 00	15,500 00
30	North National Bank, Boston,	3,000	3,000 00	3,000 00
15	Shoe & Leather N'l B'k, Boston,	1,500	1,290 00	1,500 00
63	Tremont Nat'l Bank, Boston, .	6,300	5,292 00	6,300 00
30	Winthrop N'l Bank, Boston, .	3,000	3,900 00	3,000 00
50	Georgetown National Bank, Georgetown, . . .	5,000	5,400 00	5,000 00
78	Central National Bank, Lynn,	7,800	11,700 00	9,613 97
61	First National Bank, Lynn, .	6,100	7,930 00	6,850 00
276	National City Bank, Lynn, .	27,600	45,540 00	39,539 50
		$148,500	$178,398 00	$171,547 97

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Revere Beach & Lynn R.R. 6s,	$11,000	$11,000 00	$11,000 00
Fitchburg R.R. 5s, ...	9,000	9,225 00	9,000 00
Fitchburg R.R. 6s, ...	7,000	7,070 00	7,000 00
Old Colony R.R. 6s, ...	6,000	6,060 00	6,000 00
Portland & Ogdensburg R.R. 6s, .	10,000	10,700 00	10,000 00
	$43,000	$44,055 00	$43,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$11,182 06	2 per cent.	$194,650 00	4½ per cent.	$25,000 00	5¾ per cent.
8,766 01	2½ "	75,000 00	4¾ "	589,685 00	6 "
8,859 90	3 "	389,082 00	5 "	15,000 00	6¼ "
314,000 00	4 "	29,500 00	5¼ "	10,400 00	6½ "
50,000 00	4⅛ "	1,138,120 34	5½ "	24,500 00	7 "
149,000 00	4¼ "				

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Lynn Five Cents Savings Bank — Concluded.

Amount invested in real estate for banking purposes,		$33,661 99
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, 1896,		1,255 94
Value, by books, of other real estate held or owned by foreclosure or otherwise,		1,674 84
Assessed value of the same,		12,500 00
Number of loans which are of an amount not exceeding $3,000 each,	953	
Aggregate amount of the same,		832,727 34
Total number of loans upon real estate,	1,003	
Gross amount of interest or profits received or earned, as per books, during the year ending Oct. 31, 1896,		168,647 87
Times for the dividends fixed by the by-laws: June 30 and December 31.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1896,	2 per cent., $60,486 40 2 per cent., 62,500 18	122,986 58
Number of accounts opened during the year ending Oct. 31, 1896,	2,945	
Number of accounts closed during the year ending Oct. 31, 1896,	2,635	
Total number of open accounts Oct. 31, 1896,	17,887	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		9,476 60
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		711,661 36
Number of same,	20,334	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		721,617 28
Number of same,	17,736	

Date of examination by commissioner: March 30.

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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.; Saturdays, 2.30 to 5.30 P.M.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$848,980 00	Deposits,	$3,907,300 36
Bank stock as per schedule,	190,900 00	Guaranty fund,	190,000 00
Loans on bank stock,	17,550 00	Profit and loss account,	202,607 09
Railroad bonds as per schedule,	345,500 00	Reserve fund,	8,524 53
Railroad notes,	75,000 00		
Real estate (for banking purposes),	30,000 00		
Real estate by foreclosure,	1,582 04		
Loans on real estate,	1,535,704 00		
Loans on personal security,	943,653 00		
Loans to counties, cities or towns (notes),	154,750 00		
Deposits in banks, on interest,	135,773 25		
Cash on hand,	29,039 69		
	$4,308,431 98		$4,308,431 98

Cash on Deposit in Banks, amount in each: —

First National Bank, Lynn,	$21,735 87
Lynn National Bank, Lynn,	25,000 00
Manufacturers' National Bank, Lynn,	15,000 00
National Security Bank, Lynn,	20,000 00
Shawmut National Bank, Boston,	54,037 38

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Lynn Institution for Savings — Continued.

Loans on Bank Stock, amount on each: —

20 shares First National Bank, Lynn,	$2,000 00
30 shares First National Bank, Lynn,	3,000 00
70 shares Fourth National Bank, Boston,	6,500 00
30 shares Security Safe Deposit and Trust Company, Lynn,	2,500 00
2 shares Central National Bank, Boston,	200 00
25 shares Security Safe Deposit and Trust Company, Lynn,	2,500 00
8 shares National Exchange Bank, Boston,	850 00
3 shares Atlantic National Bank, Boston,	

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 3½s,	$10,000	$9,900 00	$10,000 00
of Boston, Mass., 4s,	68,000	70,915 00	68,000 00
of Boston, Mass., 6s,	6,000	6,780 00	6,000 00
of Brockton, Mass., 4s,	13,000	13,000 00	13,000 00
of Cambridge, Mass., 4s,	30,000	31,300 00	30,000 00
of Cambridge, Mass., 6s,	10,000	11,390 00	10,000 00
of Chicago, Ill., 4s,	50,000	50,000 00	50,000 00
of Cleveland, Ohio, 4s,	3,000	3,000 00	3,000 00
of Cleveland, Ohio, 5s,	24,350	24,350 00	24,350 00
of Columbus, Ohio, 4s,	10,000	10,000 00	10,000 00*
of Dayton, Ohio, 4s,	25,000	24,750 00	25,000 00*
of Detroit, Mich., 4s,	68,080	68,980 00	68,080 00
of Detroit, Mich., 7s,	20,000	22,680 00	20,000 00
of Fitchburg, Mass., 4s,	10,000	10,100 00	10,000 00
of Hartford, Conn., 4s,	25,000	26,000 00	25,000 00
of Haverhill, Mass., 4s,	35,000	35,000 00	35,000 00
of Holyoke, Mass., 4s,	25,000	25,000 00	25,000 00
of Lewiston, Me., 6s,	10,000	11,000 00	10,000 00
of Lynn, Mass., 4s,	115,550	115,550 00	115,550 00
of Milwaukee, Wis., 5s,	35,000	37,150 00	35,000 00
of Nashua, N. H., 4s,	20,000	20,400 00	20,000 00
of New Bedford, Mass., 6s,	5,000	6,000 00	5,000 00
of New Haven, Conn., 7s,	10,000	11,300 00	10,000 00
of Newton, Mass., 4s,	10,000	10,300 00	10,000 00
of Peoria, Ill., 4½s,	20,000	20,500 00	20,000 00
of Providence, R. I., 6s,	10,000	10,600 00	10,000 00
of Salem, Mass., 5s,	2,000	2,140 00	2,000 00
of Somerville, Mass., 5½s,	10,000	11,200 00	10,000 00
of Taunton, Mass., 4s,	28,000	28,280 00	28,000 00
Town of Northbridge, Mass., 5s,	9,000	9,400 00	9,000 00
of Peabody, Mass., 4s,	20,000	20,000 00	20,000 00
of South Abington, Mass., 4s,	5,000	5,000 00	5,000 00
County of Hampden, Mass., 3s,	10,000	9,500 00	9,500 00
District of Columbia 6s,	22,500	24,750 00	22,500 00
United States 4s,	25,000	29,000 00	25,000 00
United States 5s,	50,000	55,500 00	50,000 00
	$849,480	$880,715 00	$848,980 00

* Legal investments when made.

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Lynn Institution for Savings — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
58	Atlantic Nat'l Bank, Boston, .	$5,800	$6,322 00	$5,800 00
36	Blackstone N'l Bank, Boston, .	3,600	3,096 00	3,600 00
89	Columbian N'l Bank, Boston, .	8,900	8,455 00	8,900 00
45	Continental N'l Bank, Boston,	4,500	4,500 00	4,500 00
54	Everett Nat'l Bank, Boston, .	5,400	4,266 00	5,400 00
25	First National Bank, Boston, .	2,500	5,750 00	2,500 00
15	Freeman's N'l Bank, Boston, .	1,500	1,275 00	1,500 00
25	Mt. Vernon N'l Bank, Boston, .	2,500	2,600 00	2,500 00
34	N'l B'k of No. America, Boston,	3,400	3,298 00	3,400 00
118	N'l B'k of the Republic, Boston,	11,800	16,284 00	11,800 00
55	Nat'l Exchange Bank, Boston,	5,500	6,710 00	5,500 00
50	N'l Hide & Leather B'k, Boston,	5,000	5,250 00	5,000 00
100	Nat'l Rockland Bank, Boston, .	10,000	14,000 00	10,000 00
92	National Union Bank, Boston, .	9,200	11,960 00	9,200 00
59	New England N'l B'k, Boston,	5,900	8,791 00	5,900 00
75	Second National Bank, Boston,	7,500	13,125 00	7,500 00
20	Shawmut Nat'l Bank, Boston,	2,000	2,160 00	2,000 00
15	Winthrop Nat'l Bank, Boston,	1,500	1,950 00	1,500 00
301	Central Nat'l Bank, Lynn, .	30,100	45,150 00	30,100 00
430	First National Bank, Lynn, .	43,000	55,900 00	43,000 00
213	National City Bank, Lynn, .	21,300	35,145 00	21,300 00
		$190,900	$255,987 00	$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	28,500 00	25,000 00
Boston & Providence R.R. 4s, . .	20,000	20,700 00	20,000 00
Boston, Concord & Montreal R.R. 6s,	19,000	22,800 00	19,000 00
Boston, Revere Beach & Lynn R.R. 6s,	40,000	40,000 00	40,000 00
Concord & Montreal R.R. 4s, . .	35,000	35,350 00	35,000 00
Eastern R.R. 6s, ...	36,500	43,800 00	36,500 00
Fitchburg R R. 4s, ...	25,000	24,750 00	25,000 00
Maine Central R.R. 7s, ...	24,000	32,160 00	24,000 00
New Haven & Derby R.R 6s, .	20,000	21,300 00	20,000 00
New York, Providence & Boston R.R. 7s, ...	30,000	32,100 00	30,000 00
Old Colony R.R. 4½s, ...	25,000	25,000 00	25,000 00
Old Colony R.R. 6s, ...	8,000	8,180 00	8,000 00
Portland & Ogdensburg R.R. 6s, .	10,000	10,700 00	10,000 00
Portsmouth, Great Falls & Conway R.R. 4½s, ...	3,000	3,300 00	3,000 00
Providence & Worcester R.R. 6s, .	5,000	5,050 00	5,000 00
Troy & Boston R.R. 7s, ...	10,000	10,000 00	10,000 00
	$345,500	$374,290 00	$345,500 00

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Lynn Institution for Savings — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$21,735 87	2 per cent.	$134,250 00	4½ per cent.	$25,000 00	5¾ per cent.
30,000 00	3¾ "	95,000 00	4¾ "	334,262 00	6 "
74,500 00	4 "	1,357,956 38	5 "	10,000 00	6½ "
137,500 00	4¼ "	638,326 00	5½ "	900 00	7 "
3,000 00	4⅜ "				

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, 1896,		2,158 33
Value, by books, of other real estate held or owned by foreclosure or otherwise,		1,582 04
Assessed value of the same,		1,650 00
Number of loans which are of an amount not exceeding $3,000 each,	470	
Aggregate amount of the same,		693,491 00
Total number of loans upon real estate,	589	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		204,195 42
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, 1896,	2 per cent., $71,044 98 2 per cent., 72,727 82	143,772 80
Number of accounts opened during the year ending Oct. 31, 1896,	1,406	
Number of accounts closed during the year ending Oct. 31, 1896,	1,229	
Total number of open accounts Oct. 31, 1896,	10,949	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		9,345 61
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		620,760 00
Number of same,	10,001	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		608,570 69
Number of same,	10,342	
Date of examination by commissioner: March 6.		

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MALDEN SAVINGS BANK — MALDEN.

Incorporated April 2, 1860. Present number of corporators, 38.

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.; Saturdays, for deposits, 7 to 8.30 P.M.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$186,500 00	Deposits,	$2,363,392 88
Loans on public funds,	75,000 00	Guaranty fund,	73,000 00
Bank stock as per schedule,	54,000 00	Interest account,	5,666 14
Loans on bank stock,	28,100 00	Profit and loss account,	70,888 92
Railroad bonds as per schedule,	67,000 00		
Loans on real estate,	1,533,398 00		
Loans on personal security,	418,439 00		
Loans to counties, cities or towns (notes),	38,000 00		
Loans to Commonwealth of Massachusetts (notes),	25,000 00		
Deposits in banks, on interest,	83,393 68		
Expense account,	639 53		
Cash on hand,	3,477 73		
	$2,512,947 94		$2,512,947 94

Cash on Deposit in Banks, amount in each: —

Continental National Bank, Boston,	$25,000 00
Freeman's National Bank, Boston,	15,954 15
First National Bank, Malden,	42,439 53

Loans on Public Funds, amount on each: —

$25,000 City of Boston 4s,	$25,000 00
$50,000 United States 4s,	50,000 00

Loans on Bank Stock, amount on each: —

5 shares First National Bank, Malden,	$500 00
9 shares First National Bank, Malden,	600 00
250 shares National Bank of the Commonwealth, Boston,	25,000 00
20 shares Third National Bank, Boston,	2,000 00
2 shares Blackstone National Bank, Boston,	
4 shares Union Market National Bank, Watertown,	

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Federal Reserve Bank of St. Louis

Malden Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	$5,000	$5,800 00	$5,000 00
of Boston, Mass., 3½s,	1,000	990 00	1,000 00
of Fall River, Mass., 6s,	5,000	5,900 00	5,000 00
of Malden, Mass., 3¾s,	33,000	33,000 00	33,000 00
of Malden, Mass., 4s,	100,000	101,500 00	100,000 00
of Milwaukee, Wis., 5s,	15,500	15,725 00	15,500 00
of Newton, Mass., 5s,	5,000	5,500 00	5,000 00
Town of Clinton, Mass., 4s,	1,000	1,020 00	1,000 00
of Ipswich, Mass., 4s,	10,000	10,300 00	10,000 00
of Orange, Mass., 4s,	1,000	1,010 00	1,000 00
County of Aroostook, Me., 4½s,	10,000	10,500 00	10,000 00*
	$186,500	$191,245 00	$186,500 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
23	Atlantic Nat'l Bank, Boston,	$2,300	$2,517 00	$2,300 00
20	Atlas National Bank, Boston,	2,000	2,280 00	2,000 00
25	Continental N'l Bank, Boston,	2,500	2,500 00	2,500 00
8	Eliot National Bank, Boston,	800	960 00	800 00
15	First National Bank, Boston,	1,500	3,450 00	1,500 00
25	Freeman's N'l Bank, Boston,	2,500	2,125 00	2,500 00
10	Hamilton Nat'l Bank, Boston,	1,000	1,020 00	1,000 00
11	Howard Nat'l Bank, Boston,	1,100	935 00	1,100 00
30	Merchants' Nat'l Bank, Boston,	3,000	4,350 00	3,000 00
13	N'l B'k of Commerce, Boston,	1,300	1,443 00	1,300 00
12	N'l B'k of No. America, Boston,	1,200	1,164 00	1,200 00
55	N'l B'k of Redemption, Boston,	5,500	6,325 00	5,500 00
28	National Eagle Bank, Boston,	2,800	1,960 00	2,800 00
73	Nat'l Exchange Bank, Boston,	7,300	8,906 00	7,300 00
20	N'l Hide & Leather B'k, Boston,	2,000	2,100 00	2,000 00
7	National Revere Bank, Boston,	700	560 00	700 00
5	Nat'l Rockland Bank, Boston,	500	700 00	500 00
14	North National Bank, Boston,	1,400	1,400 00	1,400 00
10	Old Boston N'l Bank, Boston,	1,000	1,050 00	1,000 00
16	Shawmut Nat'l Bank, Boston,	1,600	1,728 00	1,600 00
47	State National Bank, Boston,	4,700	4,982 00	4,700 00
5	Tremont Nat'l Bank, Boston,	500	420 00	500 00
68	First National Bank, Malden,	6,800	10,000 00	6,800 00
		$54,000	$62,875 00	$54,000 00

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Malden Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	$3,000	$3,030 00	$3,000 00
Boston & Maine R.R. 4s,	3,000	3,060 00	3,000 00
Concord & Claremont R.R. 4½s,	10,000	10,300 00	10,000 00
Concord & Montreal R.R. 4s,	25,000	25,250 00	25,000 00
Old Colony R.R. 6s,	1,000	1,010 00	1,000 00
Portsmouth, Great Falls & Conway R.R. 4½s,	15,000	16,500 00	15,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	10,000	11,800 00	10,000 00
	$67,000	$70,950 00	$67,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$15,954 15	2 per cent.	$200,000 00	4½ per cent.	$762,151 00	6 per cent.
42,439 53	2½ "	731,286 00	5 "	15,000 00	6½ "
103,500 00	4 "	321,000 00	5½ "	10,000 00	7 "

Number of loans which are of an amount not exceeding $3,000 each,	657	
Aggregate amount of the same,		$880,807 00
Total number of loans upon real estate,	796	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		120,335 69
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, 1896,	2 per cent., $42,133 91 2 per cent., 43,639 77	85,773 68
Number of accounts opened during the year ending Oct. 31, 1896,	1,450	
Number of accounts closed during the year ending Oct. 31, 1896,	1,087	
Total number of open accounts Oct. 31, 1896,	8,525	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		7,273 36
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		680,259 32
Number of same,	11,926	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		606,123 27
Number of same,	9,541	
Date of examination by commissioner: April 28.		

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MARBLEHEAD SAVINGS BANK — MARBLEHEAD.

Incorporated March 18, 1871. Present number of corporators, 50.

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.; Saturdays, 6 to 8 P M.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$53,000 00	Deposits,	$523,025 82
Bank stock as per schedule,	58,272 04	Guaranty fund,	14,467 35
Loans on bank stock,	2,100 00	Interest account,	13,586 49
Railroad bonds as per schedule,	74,000 00	Profit and loss account,	762 22
Real estate by foreclosure,	15,284 60		
Loans on real estate,	151,849 00		
Loans on personal security,	160,890 75		
Loans to counties, cities or towns (notes),	21,000 00		
Deposits in banks, on interest,	11,002 30		
Expense account,	1,200 47		
Cash on hand,	3,242 72		
	$551,841 88		$551,841 88

Cash on Deposit in Bank: —

Marblehead National Bank, Marblehead, ... $11,002 30

Loan on Bank Stock: —

22 shares National Grand Bank, Marblehead, ... $2,100 00*

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

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Marblehead Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	$8,000	$8,440 00	$8,000 00
of Cleveland, Ohio, 5s,	1,000	1,000 00	1,000 00
of Indianapolis, Ind., 4s,	10,000	10,200 00	10,000 00
of Portsmouth, N H., 4s,	10,000	10,100 00	10,000 00
Town of Marblehead, Mass., 4s,	14,000	14,280 00	14,000 00
County of Aroostook, Me., 4½s,	10,000	10,500 00	10,000 00*
	$53,000	$54,520 00	$53,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	Blackstone Nat'l Bank, Boston,	$2,000	$1,720 00	$2,000 00
31	Boylston Nat'l Bank, Boston,	3,100	3,844 00	3,839 50
25	Continental Nat'l Bank, Boston,	2,500	2,500 00	2,687 50
5	Hamilton Nat'l Bank, Boston,	500	515 00	591 25
9	Market National Bank, Boston,	900	675 00	900 00
25	Merchants' N'l Bank, Boston,	2,500	3,625 00	3,331 25
20	Mt. Vernon N'l Bank, Boston,	2,000	2,080 00	2,505 20
19	N'l B'k of Commerce, Boston,	1,900	2,109 00	2,440 00
25	N'l B'k of No. America, Boston,	2,500	2,425 00	2,778 12
29	N'l B'k of Redemption, Boston,	2,900	3,335 00	4,067 25
24	N'l B'k of the Republic, Boston,	2,400	3,312 00	3,072 00
32	N'l Hide & Leather B'k, Boston,	3,200	3,360 00	3,744 00
4	National Revere Bank, Boston,	400	320 00	400 00
25	North National Bank, Boston,	2,500	2,500 00	3,056 25
25	Shawmut Nat'l Bank, Boston,	2,500	2,700 00	3,084 37
21	Shoe & Leather N'l B'k, Boston,	2,100	1,806 00	2,100 00
58	State National Bank, Boston,	5,800	6,148 00	6,300 45
8	Winthrop Nat'l Bank, Boston,	800	1,064 00	800 00
54	Marblehead Nat'l Bank, Marblehead.	5,400	5,400 00	5,935 75
38	N'l Grand Bank, Marblehead,	3,800	4,370 00	4,639 15
		$49,700	$53,808 00	$58,272 04

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Federal Reserve Bank of St. Louis

Marblehead Savings Bank — Concluded.

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,	7,000	7,175 00	7,000 00
Fitchburg R.R. 4½s,	5,000	5,000 00	5,000 00
Fitchburg R.R 5s,	20,000	21,035 00	20,000 00
Maine Central R.R. 4½s,	10,000	10,600 00	10,000 00
Upper Coos R.R. 4s,	5,000	4,750 00	5,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	15,000	17,700 00	17,000 00
	$72,000	$76,360 00	$74,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$11,002 30	2 per cent.	$21,000 00	4¾ per cent.	$67,850 00	5½ per cent.
10,000 00	4 "	73,750 00	5 "	142,639 75	6 "
20,600 00	4½ "				

Value, by books, of real estate held or owned by foreclosure or otherwise,		$15,284 60
Assessed value of the same,		18,000 00
Number of loans which are of an amount not exceeding $3,000 each,	99	
Aggregate amount of the same,		90,130 75
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, 1896,		25,706 99
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, 1896,	2 per cent., $9,513 43 2 per cent., 9,685 82	19,199 25
Number of accounts opened during the year ending Oct. 31, 1896,	202	
Number of accounts closed during the year ending Oct. 31, 1896,	203	
Total number of open accounts Oct. 31, 1896,	2,148	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		721 61
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		78,056 00
Number of same,	1,431	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		82,069 06
Number of same,	1,486	

Date of examination by commissioner: June 4.

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MARLBOROUGH SAVINGS BANK — MARLBOROUGH.

Incorporated April 3, 1860. Present number of corporators, 120.

S. HERBERT HOWE, *President.* CHARLES F. HOLYOKE, *Treasurer.*
CHARLES F. HOLYOKE, *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. GREELEY.

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.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$487,155 00	Deposits,	$1,924,926 20
Bank stock as per schedule,	201,400 00	Guaranty fund,	80,298 38
Railroad bonds as per schedule,	177,066 80	Interest account,	18,817 42
Real estate (for banking purposes),	56,074 90	Profit and loss account,	37,727 13
Real estate by foreclosure,	17,070 87		
Loans on real estate,	890,171 00		
Loans on personal security,	73,567 50		
Loans to counties, cities or towns (notes),	77,000 00		
Deposits in banks, on interest,	75,490 01		
Expense account,	3,251 35		
Cash on hand,	3,521 70		
	$2,061,769 13		$2,061,769 13

Cash on Deposit in Banks, amount in each: —

First National Bank, Marlborough,	$32,942 78
People's National Bank, Marlborough,	42,547 23

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Federal Reserve Bank of St. Louis

Marlborough Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	$40,000	$41,462 00	$40,000 00
of Boston, Mass., 6s,	11,000	12,320 00	11,000 00
of Brockton, Mass., 4s,	15,000	15,602 00	15,000 00
of Cambridge, Mass., 4s,	5,000	5,250 00	5,000 00
of Cambridge, Mass., 6s,	1,000	1,140 00	1,000 00
of Chelsea, Mass., 4s,	10,000	10,225 00	10,000 00
of Detroit, Mich., 4s,	5,000	5,300 00	5,000 00
of Fitchburg, Mass., 4s,	23,000	24,000 00	23,000 00
of Haverhill, Mass., 4s,	10,000	10,175 00	10,000 00
of Holyoke, Mass., 4s,	20,000	20,531 00	21,050 00
of Keene, N. H., 4s,	10,000	10,137 00	10,000 00
of Lawrence, Mass., 4s,	20,000	20,650 00	20,000 00
of Lewiston, Me., 5s,	7,000	8,260 00	7,000 00
of Lynn, Mass., 4s,	12,000	12,330 00	12,000 00
of Malden, Mass., 4s,	10,000	10,375 00	10,000 00
of Marlborough, Mass, 4s,	42,000	43,540 00	42,000 00
of Newton, Mass., 4s,	18,000	18,775 00	19,050 00
of Newton, Mass., 5s,	2,000	2,210 00	2,000 00
of Springfield, Mass., 7s,	1,000	1,010 00	1,000 00
of Waltham, Mass., 4s,	15,000	15,060 00	15,000 00
of Waterbury, Conn., 4s,	5,000	5,150 00	5,000 00
of Worcester, Mass., 3½s,	5,000	4,950 00	5,000 00
of Worcester, Mass., 4s,	5,000	5,325 00	5,000 00
Town of Arlington, Mass., 4s,	7,000	7,280 00	7,000 00
of Athol, Mass., 4s,	5,000	5,200 00	5,000 00
of Attleborough, Mass., 4s,	10,000	10,350 00	10,000 00
of Chicopee, Mass., 4s,	15,000	15,577 00	15,000 00
of Clinton, Mass., 4s,	9,000	9,300 00	9,000 00
of Great Barrington, Mass., 4s,	5,000	5,200 00	5,000 00
of Leominster, Mass., 4s,	15,000	15,600 00	15,000 00
of Melrose, Mass., 4s,	10,000	10,400 00	10,000 00
of Pawtucket, R. I., 4s,	3,000	3,030 00	3,000 00*
of Pawtucket, R. I., 5s,	10,000	10,250 00	10,000 00*
of Peabody, Mass., 4s,	15,000	15,562 00	15,000 00
of Wakefield, Mass, 4s,	10,000	10,265 00	10,000 00
of Weymouth, Mass., 4s,	8,000	8,315 00	8,000 00
of Wellesley, Mass., 4s,	15,000	15,124 00	15,000 00
of Winchester, Mass., 4s,	15,000	15,387 00	15,000 00
County of Middlesex, Mass., 4s,	20,000	20,340 00	20,630 00
United States 6s,	20,000	20,600 00	20,425 00
	$484,000	$501,557 00	$487,155 00

* Legal investments when made.

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Marlborough Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
80	Atlas National Bank, Boston, .	$8,000	$9,120 00	$8,000 00
33	Blackstone N'l Bank, Boston, .	3,300	2,846 00	3,300 00
50	Boston Nat'l Bank, Boston, .	5,000	4,481 00	5,000 00
12	Boylston Nat'l Bank, Boston, .	1,200	1,497 00	1,200 00
88	Continental N'l Bank, Boston,	8,800	8,844 00	8,800 00
45	Eliot National Bank, Boston, .	4,500	5,490 00	4,500 00
62	Everett Nat'l Bank, Boston, .	6,200	4,960 00	6,200 00
70	Faneuil Hall N'l B'k, Boston, .	7,000	9,095 00	7,000 00
12	Fourth Nat'l Bank, Boston, .	1,200	1,440 00	1,200 00
40	Freeman's Nat'l Bank, Boston,	4,000	3,480 00	4,000 00
50	Globe National Bank, Boston, .	5,000	4,200 00	5,000 00
25	Hamilton Nat'l Bank, Boston,	2,500	2,650 00	2,500 00
35	Howard Nat'l Bank, Boston, .	3,500	3,066 00	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	3,837 00	5,000 00
50	Merchants' N'l Bank, Boston, .	5,000	7,250 00	5,000 00
10	Mt Vernon N'l Bank, Boston,	1,000	1,038 00	1,000 00
15	N'l B'k of Commerce, Boston, .	1,500	1,687 00	1,500 00
64	N'l B'k of No. America, Boston,	6,400	6,152 00	6,400 00
42	N'l B'k of Redemption, Boston,	4,200	4,903 00	4,200 00
150	N'l B'k of the Republic, Boston,	15,000	20,775 00	15,000 00
50	National City Bank, Boston, .	5,000	3,900 00	5,000 00
76	National Eagle Bank, Boston,	7,600	5,320 00	7,600 00
75	Nat'l Exchange Bank, Boston,	7,500	9,300 00	7,500 00
15	N'l Hide & Leather B'k, Boston,	1,500	1,590 00	1,500 00
60	National Revere Bank, Boston,	6,000	4,800 00	6,000 00
25	National Union Bank, Boston,	2,500	3,256 00	2,500 00
50	Nat'l Webster Bank, Boston, .	5,000	4,937 00	5,000 00
50	Shawmut Nat'l Bank, Boston, .	5,000	5,412 00	5,000 00
50	Shoe & Leather N'l B'k, Boston,	5,000	4,300 00	5,000 00
65	State National Bank, Boston, .	6,500	6,890 00	6,500 00
33	Suffolk National Bank, Boston,	3,300	3,531 00	3,300 00
70	Third National Bank, Boston,	7,000	6,186 00	7,000 00
40	Tremont Nat'l Bank, Boston, .	4,000	3,370 00	4,000 00
30	Winthrop Nat'l Bank, Boston,	3,000	3,930 00	3,000 00
15	First National Bank, Clinton, .	1,500	1,875 00	1,500 00
30	First National Bank, Lynn, .	3,000	4,080 00	3,000 00
97	First N'l Bank, Marlborough,	9,700	10,451 00	9,700 00
100	People's N'l B'k, Marlborough,	10,000	11,500 00	10,000 00
14	Newton Nat'l Bank, Newton, .	1,400	1,155 00	1,400 00
16	City Nat'l Bank, Worcester, .	1,600	2,320 00	1,600 00
		$201,400	$211,914 00	$201,400 00

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Federal Reserve Bank of St. Louis

Marlborough Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s,	$20,000	$20,800 00	$20,000 00
Boston & Lowell R.R. 4s,	15,000	15,312 00	15,000 00
Boston & Maine R.R. 4s,	15,000	15,300 00	15,000 00
Boston & Providence R.R. 4s,	5,000	5,150 00	5,000 00
Concord & Montreal R.R. 4s,	10,000	10,100 00	10,000 00
Fitchburg R.R. 4½s,	20,000	20,000 00	20,000 00
Maine Central R.R. 4½s,	5,000	5,250 00	5,000 00
N. Y., Providence & Boston R.R. 7s,	5,000	5,300 00	5,000 00
Old Colony R.R. 4s,	40,000	41,200 00	40,000 00
Old Colony R.R. 4½s,	3,000	3,135 00	3,000 00
Old Colony R.R. 6s,	3,000	3,030 00	3,016 80
Portland & Ogdensburg R.R. 6s,	10,000	10,600 00	10,000 00
Providence & Worcester R.R. 6s,	5,000	5,075 00	5,050 00
Upper Coos R.R. 4½s,	11,000	11,000 00	11,000 00
Worcester, Nashua & Roch. R.R. 4s,	10,000	10,150 00	10,000 00
	$177,000	$181,402 00	$177,066 80

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$75,490 01	2½ per cent.	$187,675 00	4½ per cent.	$28,615 00	5½ per cent.
77,500 00	4 "	203,525 00	5 "	523,423 50	6 "
20,000 00	4⅜ "				

Amount invested in real estate for banking purposes,		$56,074 90
Estimated value of the same,		56,074 90
Assessed value of the same,		41,065 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,		17,070 87
Assessed value of the same,		18,975 00
Number of loans which are of an amount not exceeding $3,000 each,	586	
Aggregate amount of the same,		598,950 30
Total number of loans upon real estate,	622	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		94,313 21
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, 1896,	2 per cent., $34,419 55 2 per cent., 35,379 78	69,799 33
Number of accounts opened during the year ending Oct. 31, 1896,	918	
Number of accounts closed during the year ending Oct. 31, 1896,	678	
Total number of open accounts Oct. 31, 1896,	5,646	

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Federal Reserve Bank of St. Louis

Marlborough Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		$4,968 38
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		347,650 00
Number of same,	4,532	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		303,452 86
Number of same,	7,133	

Date of examination by commissioner: April 2.

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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.* CHARLES B. PRESCOTT, *Treasurer.*
EDWARD W. CHAPIN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ROSWELL P. CRAFTS, JOEL S. WEBBER,
LEMUEL SEARS, HENRY E. GAYLORD.

Open for business every business day except Saturdays, 9 A.M. to 4 P.M.; Saturdays, 9 A.M. to 12 M.; Thursdays, 7 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	$59,606 50	Deposits,	$1,042,285 12
Other stock (Albion Paper Co.),*	20,000 00	Guaranty fund,	33,428 00
Loans on bank stock,	31,237 00	Interest account,	31,927 94
Furniture and fixtures,	2,407 00	Profit and loss account,	12,596 08
Real estate by foreclosure,	7,600 00	Suspense account,	882 79
Loans on real estate,	698,748 00		
Loans on personal security,	222,034 04		
Loans on depositors' books,	1,087 00		
Deposits in banks, on interest,	74,408 93		
Expense account,	2,754 32		
Cash on hand,	1,237 14		
	$1,121,119 93		$1,121,119 93

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each:—

City National Bank, Holyoke,	$34,408 93
Holyoke National Bank, Holyoke,	30,000 00
Third National Bank, Springfield,	10,000 00

Loans on Bank Stock, amount on each:—

13 shares Hadley Falls National Bank, Holyoke,	$8,000 00
68 shares Third National Bank, Springfield,	
10 shares Second National Bank, Springfield,	2,200 00
10 shares Hadley National Bank, Holyoke,	
10 shares Holyoke National Bank, Holyoke,	

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Mechanics' Savings Bank, Holyoke — Continued.

8 shares Agawam National Bank, Springfield,	$800 00
10 shares Springfield National Bank, Springfield,	1,000 00
23 shares Third National Bank, Springfield,	
18 shares Second National Bank, Springfield,	
46 shares Hadley National Bank, Holyoke,	11,137 00
7 shares Chicopee National Bank, Springfield,	
63 shares City National Bank, Holyoke,	
25 shares City National Bank, Holyoke,	700 00
25 shares Springfield Safe Deposit and Trust Company, Springfield,	2,500 00
10 shares City National Bank, Holyoke,	1,600 00
10 shares Home National Bank, Holyoke,	
10 shares City National Bank, Holyoke,	1,000 00
25 shares Home National Bank, Holyoke,	2,300 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	$3,000 50
193	City National Bank, Holyoke,	19,300	22,195 00	21,500 00
108	Hadley Falls N'l B'k, Holyoke,	10,800	17,820 00	17,278 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
		$44,600	$61,263 00	$59,606 50

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$74,408 93	4 per cent.	$950,631 04	5 per cent.	$2,475 00	6 per cent.

Value, by books, of real estate held or owned by foreclosure or otherwise,	$7,600 00
Assessed value of the same,	6,500 00
Net income received from same during year ending Oct. 31, 1896,	171 50
Number of loans which are of an amount not exceeding $3,000 each, 219	
Aggregate amount of the same,	223,123 00
Total number of loans upon real estate, 240	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,	58,043 96

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

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Mechanics' Savings Bank, Holyoke — Concluded.

Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1896,	2 per cent., $19,268 76 2 per cent., 19,774 99	$39,043 75
Number of accounts opened during the year ending Oct. 31, 1896,	481	
Number of accounts closed during the year ending Oct. 31, 1896,	473	
Total number of open accounts Oct. 31, 1896,	2,759	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		5,333 82
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		221,918 62
Number of same,	3,945	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		255,929 66
Number of same,	2,674	

Date of examination by commissioner: May 21.

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MECHANICS' SAVINGS BANK — LOWELL.

Incorporated March 1, 1861. Present number of corporators, 50.

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.; Saturdays, 7 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$225,000 00	Deposits,	$2,314,565 90
Loans on public funds,	50,000 00	Guaranty fund,	100,000 00
Bank stock as per schedule,	271,850 00	Interest account,	20,474 64
Loans on bank stock,	5,500 00	Rents,	20,185 48
Railroad bonds as per schedule,	204,500 00		
Real estate (for banking purposes),	83,000 00		
Real estate by foreclosure,	15,375 00		
Loans on real estate,	1,135,453 00		
Loans on personal security,	416,365 52		
Deposits in banks, on interest,	29,613 81		
Expense account,	2,454 98		
Tax account,	2,085 00		
Suspense account,	1,340 73		
Cash on hand,	12,687 98		
	$2,455,226 02		$2,455,226 02

Cash on Deposit in Banks, amount in each: —

National Hide and Leather Bank, Boston,	$144 11
Old Lowell National Bank, Lowell,	10,000 00
Railroad National Bank, Lowell,	19,469 70

Loan on Public Funds: —

$50,000 Kansas City, Mo., 4½s,	$50,000 00*

Loan on Bank Stock: —

55 shares Railroad National Bank, Lowell,	$5,500 00

* Bank notified that this loan, in excess of the legal limit, must be corrected.

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Federal Reserve Bank of St. Louis

Mechanics' Savings Bank, Lowell — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	$30,000	$31,800 00	$30,000 00
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	21,325 00	20,000 00
of Milwaukee, Wis., 5s,	54,000	56,160 00	54,000 00
of Newton, Mass., 4s,	10,000	10,400 00	10,000 00
of Providence, R. I., 4s,	20,000	21,300 00	20,000 00
of Waltham, Mass., 4s,	10,000	10,500 00	10,000 00
of Waterbury, Conn., 4s,	25,000	26,500 00	25,000 00
Town of Arlington, Mass., 4s.,	20,000	21,000 00	20,000 00
	$225,000	$236,995 00	$225,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
106	Atlas National Bank, Boston,	$10,600	$12,084 00	$11,660 00
66	Blackstone N'l Bank, Boston,	6,600	5,676 00	6,600 00
63	Boston Nat'l Bank, Boston,	6,300	5,607 00	7,056 00
25	Eliot National Bank, Boston,	2,500	3,050 00	2,500 00
90	Everett Nat'l Bank, Boston,	9,000	7,200 00	9,000 00
8	First National Bank, Boston,	800	1,864 00	800 00
65	Hamilton Nat'l Bank, Boston,	6,500	6,890 00	8,000 00
13	Howard Nat'l Bank, Boston,	1,300	1,144 00	1,300 00
265	Merchants' N'l Bank, Boston,	26,500	38,425 00	36,800 00
100	Metropolitan N'l B'k, Boston,	10,000	9,000 00	10,000 00
10	Mt. Vernon N'l Bank, Boston,	1,000	1,030 00	1,000 00
45	N'l B'k of Commerce, Boston,	4,500	6,165 00	5,040 00
37	N'l B'k of No. America, Boston,	3,700	3,552 00	3,700 00
281	N'l B'k of Redemption, Boston,	28,100	32,596 00	32,315 00
83	N'l B'k of the Republic, Boston,	8,300	11,454 00	9,960 00
9	National City Bank, Boston,	900	702 00	900 00
40	National Eagle Bank, Boston,	4,000	2,800 00	4,000 00
300	N'l Hide & Leather B'k, Boston,	30,000	31,800 00	31,000 00
160	National Revere Bank, Boston,	16,000	12,800 00	19,200 00
100	Nat'l Webster Bank, Boston,	10,000	9,800 00	9,600 00
105	New England N'l B'k, Boston,	10,500	15,645 00	15,500 00
43	North National Bank, Boston,	4,300	4,300 00	5,160 00
20	Second National Bank, Boston,	2,000	3,500 00	2,500 00
39	Shawmut Nat'l Bank, Boston,	3,900	4,212 00	4,290 00
67	Suffolk National Bank, Boston,	6,700	7,169 00	6,700 00

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Mechanics' Savings Bank, Lowell — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
37	Collateral Loan Co., Boston, .	$3,700	$3,700 00	$3,700 00
30	Bay State N'l B'k, Lawrence, .	2,250	3,600 00	2,250 00
117	Railroad Nat'l Bank, Lowell, .	11,700	15,210 00	13,839 00
68	First Nat'l Bank, Malden, .	6,800	10,200 00	7,480 00
		$238,450	$271,175 00	$271,850 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4½s, . .	$50,000	$58,000 00	$52,500 00
Concord & Montreal R.R. 4s, . .	50,000	53,000 00	50,000 00
Fitchburg R R. 4s, ...	25,000	25,000 00	25,000 00
Fitchburg R.R. 5s, ...	25,000	26,500 00	25,000 00
Maine Central R.R. 4s, . . .	25,000	25,000 00	25,000 00
Maine Central R.R. 4½s, . . .	25,000	26,000 00	25,000 00
Salem & Lowell R.R. 6s, . . .	2,000	2,060 00	2,000 00
	$202,000	$215,560 00	$204,500 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$29,613 81	2½ per cent.	$100,000 00	4¾ per cent.	$168,875 00	6 per cent.
8,000 00	4 "	1,008,183 52	5 "	10,000 00	6½ "
231,000 00	4½ "	78,760 00	5½ "	2,500 00	7 "

Amount invested in real estate for banking purposes, ...	$83,000 00
Estimated value of the same, ...	80,000 00
Assessed value of the same, ...	61,000 00
Net income received from same during year ending Oct. 31, 1896, . .	1,664 35
Value, by books, of other real estate held or owned by foreclosure or otherwise, ...	15,375 00
Assessed value of the same, ...	26,700 00
Number of loans which are of an amount not exceeding $3,000 each,	421
Aggregate amount of the same, ...	505,918 52
Total number of loans upon real estate, ...	503

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Federal Reserve Bank of St. Louis

Mechanics' Savings Bank, Lowell — Concluded.

Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		$112,139 80
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, 1896,	2 per cent., $43,199 04 2 per cent., 44,417 14	87,616 18
Number of accounts opened during the year ending Oct. 31, 1896,	566	
Number of accounts closed during the year ending Oct. 31, 1896,	571	
Total number of open accounts Oct. 31, 1896,	5,029	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		5,981 07
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		311,863 77
Number of same,	3,498	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		321,906 05
Number of same,	3,613	
Date of examination by commissioner: September 22.		

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MECHANICS' SAVINGS BANK—READING.

Incorporated March 20, 1891. Present number of corporators, 12.

JAMES WIGHT, *President.* GEORGE E. BATCHELDER, *Treasurer.*
EDGAR N. HUNT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:
JAMES WIGHT, WILLIAM A. LANG,
E. F. PARKER.

Open for business every business day, 8.30 to 11 A.M.; 2.30 to 4 P.M.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$2,051 11	Deposits,	$54,523 08
Bank stock as per schedule,	1,010 00	Guaranty fund,	242 83
Loans on bank stock,	500 00	Profit and loss account,	786 75
Railroad bonds as per schedule,	9,208 44		
Real estate by foreclosure,	931 59		
Loans on real estate,	40,756 00*		
Deposits in banks, not on interest,	1,095 52		
	$55,552 66		$55,552 66

Cash on Deposit in Bank:—
First National Bank, Reading, ... $1,095 52

Loan on Bank Stock:—
10 shares First National Bank, Reading, ... $500 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Reading, Mass., 4s,	$2,000	$2,040 00	$2,051 11

* This amount, in excess of the legal limit, will be reduced.

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Federal Reserve Bank of St. Louis

Mechanics' Savings Bank, Reading — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	First National Bank, Reading,	$1,000	$1,070 00	$1,010 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s, ...	$5,000	$4,950 00	$5,013 44
Fitchburg R.R. 5s, ...	2,000	2,090 00	2,130 00
Maine Central R.R. 4½s, . . .	1,000	1,060 00	1,070 00
Upper Coos R.R. 4s, . . .	1,000	950 00	995 00
	$9,000	$9,050 00	$9,208 44

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$12,180 00	5 per cent.	$29,076 00	6 per cent.	-	-

Value, by books, of real estate held or owned by foreclosure or otherwise,		$931 59
Assessed value of the same, ...		1,000 00
Number of loans which are of an amount not exceeding $3,000 each, .	33	
Aggregate amount of the same, ...		41,256 00
Total number of loans upon real estate, ...	32	
Amount of investments from which no income is received, ...		931 59
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896, ...		1,962 52
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, 1896, . . { 2 per cent., $614 77 / 2 per cent., 806 22 }		1,420 99
Number of accounts opened during the year ending Oct. 31, 1896, .	112	
Number of accounts closed during the year ending Oct. 31, 1896, .	56	
Total number of open accounts Oct. 31, 1896, ...	328	

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Mechanics' Savings Bank, Reading — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		$3 47
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		32,623 02
Number of same,	442	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		18,821 17
Number of same,	321	

Date of examination by commissioner: February 3.

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ederal Reserve Bank of St. Louis

MEDFORD SAVINGS BANK — MEDFORD.

Incorporated Feb. 26, 1869. Present number of corporators, 85.

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.; Saturdays, 7 to 9 P M.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$185,800 00	Deposits,	$1,372,402 88
Bank stock as per schedule,	31,200 00	Guaranty fund,	37,000 00
Railroad bonds as per schedule,	40,000 00	Interest account,	31,803 18
Real estate (for banking purposes),	21,000 00	Profit and loss account,	7,580 95
Loans on real estate,	875,350 00		
Loans on personal security,	187,300 00		
Loans to counties, cities or towns (notes),	87,500 00		
Deposits in banks, on interest,	11,964 95		
Cash on hand,	8,672 06		
	$1,448,787 01		$1,448,787 01

Cash on Deposit in Banks, amount in each: —

National Bank of Commerce, Boston,	$6,597 09
National Exchange Bank, Boston,	5,367 86

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Medford Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Biddeford, Me., 4s,	$14,500	$14,735 00	$14,500 00
of Fall River, Mass., 6s,	3,000	3,600 00	3,000 00
of Lynn, Mass., 5s,	5,000	5,450 00	5,000 00
of Providence, R. I., 4s,	25,000	26,625 00	25,000 00
of Waltham, Mass., 4s,	15,000	15,000 00	15,000 00
Town of Arlington, Mass., 4s,	5,000	5,187 00	5,000 00
of Beverly, Mass., 4s,	15,000	15,562 00	15,000 00
of Hartland, Me., 4½s,	12,000	12,000 00	12,000 00*
of Medford, Mass., 4s,	45,000	46,550 00	45,000 00
of Natick, Mass., 4s,	5,000	5,025 00	5,000 00
of Wellesley, Mass., 4s,	15,000	15,525 00	15,000 00
United States 4s,	25,000	30,000 00	26,300 00
	$184,500	$195,259 00	$185,800 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
22	Blackstone N'l Bank, Boston,	$2,200	$1,892 00	$2,200 00
25	Boston National Bank, Boston,	2,500	2,237 00	2,500 00
20	Commercial Nat'l B'k, Boston,	2,000	1,600 00	2,000 00
15	Continental N'l Bank, Boston,	1,500	1,500 00	1,500 00
15	Hamilton Nat'l Bank, Boston,	1,500	1,590 00	1,500 00
10	Market Nat'l Bank, Boston,	1,000	770 00	1,000 00
25	Monument Nat'l Bank, Boston,	2,500	5,625 00	2,500 00
12	N'l B'k of Commerce, Boston,	1,200	1,344 00	1,200 00
40	National Bank of the Commonwealth, Boston,	4,000	5,500 00	4,000 00
15	N'l B'k of the Republic, Boston,	1,500	2,070 00	1,500 00
10	National Eagle Bank, Boston,	1,000	700 00	1,000 00
20	N'l Hide & Leather B'k, Boston,	2,000	2,120 00	2,000 00
4	Nat'l Revere Bank, Boston,	400	320 00	400 00
6	Nat'l Webster Bank, Boston,	600	594 00	600 00
20	North Nat'l Bank, Boston,	2,000	2,000 00	2,000 00
16	Suffolk Nat'l Bank, Boston,	1,600	1,712 00	1,600 00
12	Winthrop Nat'l Bank, Boston,	1,200	1,572 00	1,200 00
25	Central Nat'l Bank, Lynn,	2,500	3,750 00	2,500 00
		$31,200	$36,896 00	$31,200 00

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Medford Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4½s,	$25,000	$25,000 00	$25,000 00
Portland & Ogdensburg R.R. 6s,	9,000	9,540 00	9,000 00
Troy & Boston R.R. 7s,	6,000	8,700 00	6,000 00
	$40,000	$43,240 00	$40,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$11,964 95	2 per cent.	$38,200 00	4½ per cent.	$62,900 00	5½ per cent.
132,500 00	4 "	35,000 00	4⅝ "	335,300 00	6 "
10,000 00	4¼ "	536,250 00	5 "		

Amount invested in real estate for banking purposes,		$21,000 00
Estimated value of the same,		21,000 00
Assessed value of the same,		20,500 00
Number of loans which are of an amount not exceeding $3,000 each,	411	
Aggregate amount of the same,		577,450 00
Total number of loans upon real estate,	446	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		65,596 64
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, 1896,	2 per cent., $23,283 39 2 per cent., 24,367 52	47,650 91
Number of accounts opened during the year ending Oct. 31, 1896,	601	
Number of accounts closed during the year ending Oct. 31, 1896,	357	
Total number of open accounts Oct. 31, 1896,	4,149	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		4,082 67
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		322,296 00
Number of same,	4,595	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		253,612 81
Number of same,	3,534	

Date of examination by commissioner: April 23.

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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, SUMNER ROBBINS,
A. M. B. FULLER, W. H. CAREY,
S. G. CLARK, W. P. CLARK.

Open for business every business day, 9 A.M. to 12 M.; 2 to 5 P.M.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$31,000 00	Deposits,	$283,727 18
Bank stock as per schedule,	26,510 00	Guaranty fund,	14,000 00
Loans on bank stock,	1,950 00	Interest account,	7,808 96
Railroad bonds as per schedule,	49,500 00		
Real estate by foreclosure,	2,544 23		
Loans on real estate,	135,778 15		
Loans on personal security,	33,586 66		
Loans to counties, cities or towns (notes),	11,700 00		
Loans on depositors' books,	300 00		
Deposits in banks, on interest,	10,770 61		
Cash on hand,	1,896 49		
	$305,536 14		$305,536 14

Cash on Deposit in Banks, amount in each: —

Central National Bank, Boston,	$7,502 81
Howard National Bank, Boston,	3,267 80

Loans on Bank Stock, amount on each: —

20 shares Central National Bank, Boston,	$1,750 00
5 shares Dedham National Bank, Dedham,	200 00

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Federal Reserve Bank of St. Louis

Medway Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	$2,000	$2,057 50	$2,000 00
of Boston, Mass , 6s,	2,000	2,260 00	2,000 00
of Detroit, Mich., 6s,	1,000	1,170 00	1,000 00
of Fort Wayne, Ind., 6s,	2,000	2,100 00	2,000 00
of Grand Rapids, Mich., 4½s,	3,000	3,180 00	3,000 00
of Grand Rapids, Mich., 5s,	2,000	2,140 00	2,000 00
of New London, Conn., 7s,	1,000	1,090 00	1,000 00
of Portland, Me., 6s,	2,000	2,010 00	2,000 00
of Springfield, Ohio, 5s,	3,000	3,175 00	3,000 00
of Waltham, Mass., 4s,	5,000	5,175 00	5,000 00
Town of Andover, Mass., 4s,	2,000	2,000 00	2,000 00
of Melrose, Mass., 4s,	1,000	1,015 00	1,000 00
County of Aroostook, Me., 4½s,	5,000	5,250 00	5,000 00*
	$31,000	$32,622 50	$31,000 00

* Allegal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
6	Atlas National Bank, Boston,	$600	$684 00	$600 00
18	Boston Nat'l Bank, Boston,	1,800	1,584 00	1,800 00
30	Central Nat'l Bank, Boston,	3,000	3,450 00	3,000 00
30	First Ward Nat'l Bank, Boston,	3,000	3,810 00	3,000 00
10	Howard 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
10	Market Nat'l Bank, Boston,	1,000	750 00	1,000 00
15	Mt. Vernon N'l Bank, Boston,	1,500	1,560 00	1,500 00
15	N'l Hide & Leather B'k, Boston,	1,500	1,575 00	1,500 00
20	Nat'l Revere Bank, Boston,	2,000	1,600 00	2,000 00
20	Shawmut Nat'l Bank, Boston,	2,000	2,160 00	2,000 00
12	Winthrop Nat'l Bank, Boston,	1,200	1,560 00	1,200 00
20	Dedham Nat'l Bank, Dedham,	2,000	2,100 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	1,400 00	1,500 00
3	Wrentham N'l B'k, Wrentham,	210	225 00	210 00
		$27,010	$27,678 00	$26,510 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	$2,240 00	$2,000 00
Boston & Lowell R.R. 4s,	5,000	5,075 00	5,000 00
Boston & Maine R.R. 4½s,	5,000	5,700 00	5,000 00
Boston & Providence R.R. 4s,	3,000	3,105 00	3,000 00
Cheshire R.R. 6s,	1,000	1,030 00	1,000 00
Concord & Montreal R.R. 4s,	5,000	5,050 00	5,000 00
Fitchburg R.R. 6s,	2,000	2,020 00	2,000 00
Lowell & Lawrence R.R. 6s,	1,000	1,010 00	1,000 00
Maine Central R.R. 6s,	2,000	2,150 00	2,000 00
Newport & Richford R.R. 5s,	2,000	2,100 00	2,000 00*
Old Colony R.R. 4s,	3,000	3,090 00	3,000 00
Old Colony R.R. 6s,	2,000	2,020 00	2,000 00
Portland & Ogdensburg R R. 6s,	2,000	2,140 00	2,000 00
Portsmouth, Great Falls & Conway R.R. 4½s,	3,000	3,300 00	3,000 00
Salem & Lowell R.R. 6s,	2,500	2,575 00	2,500 00
St. Johnsbury & Lake Champlain R.R. 5s,	3,000	3,540 00	3,000 00
Vermont & Massachusetts R.R. 5s,	1,000	1,060 00	1,000 00
Worcester, Nashua & Roch R.R. 4s,	5,000	5,050 00	5,000 00
	$49,500	$52,255 00	$49,500 00

* A legal investment when made.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$10,770 61	2 per cent.	$6,500 00	4⅝ per cent.	$3,000 00	5½ per cent.
5,700 00	4 "	19,000 00	5 "	140,114 81	6 "
9,000 00	4½ "				

Value, by books, of real estate held or owned by foreclosure or otherwise,	$2,544 23
Assessed value of the same,	3,250 00
Net income received from same during the year ending Oct. 31, 1896,	1 82
Number of loans which are of an amount not exceeding $3,000 each,	267
Aggregate amount of the same,	157,914 81
Total number of loans upon real estate,	176
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,	15,530 39

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

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Medway Savings Bank — Concluded.

Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1896,	2 per cent., $5,011 35 2 per cent., 5,248 45	$10,259 80
Number of accounts opened during the year ending Oct. 31, 1896,	152	
Number of accounts closed during the year ending Oct. 31, 1896,	134	
Total number of open accounts Oct. 31, 1896,	1,163	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		1,133 01
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		69,512 03
Number of same,	980	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		67,405 66
Number of same,	1,036	

Date of examination by commissioner: January 3.

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MELROSE SAVINGS BANK — MELROSE.

Incorporated April 5, 1872. Present number of corporators, 25.

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, SETH E. BENSON,
DANIEL NORTON.

Open for business every business day, 8.30 to 11 A.M.; 2 to 5 P.M.; Saturdays, 7 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$126,000 00	Deposits,	$739,657 22
Bank stock as per schedule,	7,200 00	Guaranty fund,	13,998 20
Loans on bank stock,	192 00	Interest account,	41,498 52
Real estate by foreclosure,	2,531 28		
Loans on real estate,	511,466 75		
Loans on personal security,	16,530 82		
Loans to counties, cities or towns (notes),	85,000 00		
Deposits in banks, on interest,	44,608 70		
Cash on hand,	1,624 39		
	$795,153 94		$795,153 94

Cash on Deposit in Banks, amount in each: —

National Bank of the Republic, Boston,	$1,375 65
Winthrop National Bank, Boston,	1,028 55
Melrose National Bank, Melrose,	42,204 50*

Loan on Bank Stock: —

2 shares Melrose National Bank, Melrose,	$192 00

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

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Melrose Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Altoona, Pa., 4s,	$6,000	$6,000 00	$6,000 00
of Boston, Mass., 4s,	7,000	7,070 00	7,000 00
of Brockton, Mass., 5s,	8,000	8,904 00	8,000 00
of Columbus, Ohio, 4s,	5,000	4,950 00	5,000 00*
of Portland, Me., 6s,	5,000	6,050 00	5,000 00
Town of Melrose, Mass., 4s,	90,000	92,283 50	90,000 00
of Winchester, Mass., 4s,	5,000	5,180 00	5,000 00
	$126,000	$130,437 50	$126,000 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	$2,160 00	$2,700 00
45	Freeman's N'l Bank, Boston,	4,500	3,915 00	4,500 00
		$7,200	$6,075 00	$7,200 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$44,608 70	2 per cent.	$75,000 00	4 per cent.	$3,500 00	5½ per cent.
10,000 00	3¾ "	47,856 55	5 "	476,833 02	6 "

Value, by books, of real estate held or owned by foreclosure or otherwise,	$2,531 28
Assessed value of the same,	4,700 00
Net income received from same during year ending Oct. 31, 1896,	80 00
Number of loans which are of an amount not exceeding $3,000 each,	445
Aggregate amount of the same,	471,262 11
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, 1896,	37,477 81
Times for the dividends fixed by the by-laws: January 1 and July 1.	

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Melrose Savings Bank — Concluded.

Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1896,	2 per cent., $12,200 43 2 per cent., 13,712 63	$25,913 06
Number of accounts opened during the year ending Oct. 31, 1896,	539	
Number of accounts closed during the year ending Oct. 31, 1896,	436	
Total number of open accounts Oct. 31, 1896,	3,587	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		2,903 39
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		287,678 28
Number of same,	4,872	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		247,631 69
Number of same,	3,721	

Date of examination by commissioner: March 13.

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Federal Reserve Bank of St. Louis

MERRIMAC SAVINGS BANK — MERRIMAC.

Incorporated April 19, 1871. Present number of corporators, 45.

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, H. O. DELANO,
THOS. H. HOYT.

Open for business every business day except Saturdays, 8.30 A.M. to 12 M.; 1.30 to 3 P.M.; Saturdays, 8.30 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$92,000 00	Deposits,	$502,743 12
Bank stock as per schedule,	7,600 00	Guaranty fund,	24,147 59
Loans on bank stock,	4,050 00	Profit and loss account,	1,501 49
Railroad bonds as per schedule,	69,000 00		
Loans on railroad stock,	800 00		
Real estate by foreclosure,	7,021 92		
Loans on real estate,	231,522 00		
Loans on personal security,	79,855 00		
Loans to counties, cities or towns (notes),	2,500 00		
Deposits in banks, on interest,	33,000 00		
Deposits in banks, not on interest,	1,043 28		
	$528,392 20		$528,392 20

Cash on Deposit in Banks, amount in each:—

Essex National Bank, Haverhill,	$10,000 00
First National Bank, Merrimac,	24,043 28

Loans on Bank Stock, amount on each:—

11 shares First National Bank, Merrimac,	$1,100 00
10 shares First National Bank, Merrimac,	1,000 00
10 shares First National Bank, Merrimac,	1,000 00
6 shares First National Bank, Merrimac,	600 00
5 shares Merrimack National Bank, Haverhill,	350 00

Loan on Railroad Stock:—

10 shares Boston & Maine R.R.,	$800 00

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Merrimac Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Concord, N. H, 4s,	$7,000	$7,210 00	$7,000 00
of Dayton, Ohio, 4s,	8,000	8,000 00	8,000 00*
of Haverhill, Mass., 4s,	20,000	20,200 00	20,000 00
of Keene, N H., 4s,	2,000	2,040 00	2,000 00
of Lynn, Mass., 4s,	5,000	5,050 00	5,000 00
of Meriden, Conn., 4s,	5,000	5,050 00	5,000 00
of Newton, Mass., 4s,	5,000	5,150 00	5,000 00
of Quincy, Mass., 4s,	10,000	10,050 00	10,000 00
of Stamford, Conn., 4s,	5,000	5,125 00	5,000 00
of Waterbury, Conn., 4s,	5,000	5,150 00	5,000 00
Town of Auburn, Me., 4s,	5,000	5,100 00	5,000 00
County of Aroostook, Me., 4½s,	15,000	15,750 00	15,000 00*
	92,000	93,875 00	92,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
8	Powow River National Bank, Amesbury,	$800	$1,160 00	$800 00
17	Blackstone N'l Bank, Boston,	1,700	1,466 25	1,700 00
10	First National Bank, Lynn,	1,000	1,300 00	1,000 00
36	First Nat'l Bank, Merrimac,	3,600	5,400 00	3,600 00
10	Ocean N'l Bank, Newburyport,	500	500 00	500 00
		$7,600	$9,826 25	$7,600 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	$5,000	$5,050 00	$5,000 00
Boston & Maine R.R. 4s,	20,000	20,500 00	20,000 00
Concord & Montreal R.R. 4s,	11,000	11,110 00	11,000 00
Fitchburg R.R. 4s,	15,000	15,000 00	15,000 00
Fitchburg R.R. 4½s,	5,000	5,300 00	5,000 00
Maine Central R.R. 4s,	7,000	7,070 00	7,000 00
Old Colony R.R. 4s,	6,000	6,180 00	6,000 00
	$69,000	$70,210 00	$69,000 00

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Federal Reserve Bank of St. Louis

Merrimac Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$23,000 00	3½ per cent.	$15,000 00	5¼ per cent.	$109,752 00	6 per cent.
46,500 00	4½ "	38,200 00	5½ "	300 00	7 "
118,975 00	5 "				

Value, by books, of real estate held or owned by foreclosure or otherwise,		$7,021 92
Assessed value of the same,		7,075 00
Net income received from same during year ending Oct. 31, 1896,		31 36
Number of loans which are of an amount not exceeding $3,000 each,	165	
Aggregate amount of the same,		143,427 00
Total number of loans upon real estate,	163	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		24,245 46
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, 1896,	2 per cent., $9,599 56 2 per cent., 9,706 56	19,306 12
Number of accounts opened during the year ending Oct. 31, 1896,	121	
Number of accounts closed during the year ending Oct. 31, 1896,	117	
Total number of open accounts Oct. 31, 1896,	1,487	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		1,989 85
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		53,391 60
Number of same,	703	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		66,026 80
Number of same,	792	

Date of examination by commissioner: June 18.

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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:

R. G. BARTLETT, C. E. ADAMS,
C. F. VARNUM, N. G. LAMSON,
H. C. HOWE, P. P. PERHAM.

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

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	$105,850 25	Deposits,	$1,342,378 07
Loans on bank stock,	4,200 00	Guaranty fund,	47,000 00
Railroad bonds as per schedule,	60,000 00	Profit and loss account,	68,332 44
Real estate by foreclosure,	8,500 00		
Loans on real estate,	882,854 22		
Loans on personal security,	353,187 36		
Loans on depositors' books,	950 00		
Deposits in banks, on interest,	40,471 90		
Cash on hand,	1,696 78		
	$1,457,710 51		$1,457,710 51

Cash on Deposit in Banks, amount in each: —

Old Lowell National Bank, Lowell,	$15,000 00
Wamesit National Bank, Lowell,	25,471 90

Loans on Bank Stock, amount on each: —

5 shares Wamesit National Bank, Lowell,	$500 00
20 shares Wamesit National Bank, Lowell,	2,000 00
17 shares Wamesit National Bank, Lowell,	1,700 00

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Merrimack River Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Atlantic Nat'l Bank, Boston, .	$2,500	$2,800 00	$2,845 00
45	Atlas National Bank, Boston, .	4,500	5,130 00	4,500 00
17	Blackstone N'l Bank, Boston, .	1,700	1,496 00	1,700 00
50	Boston Nat'l Bank, Boston, .	5,000	4,400 00	5,000 00
20	Columbian N'l Bank, Boston, .	2,000	1,900 00	2,000 00
15	Continental N'l Bank, Boston,	1,500	1,500 00	1,837 50
20	Eliot Nat'l Bank, Boston, .	2,000	2,500 00	2,405 00
28	Faneuil Hall N'l Bank, Boston,	2,800	3,640 00	3,654 00
23	Fourth Nat'l Bank, Boston, .	2,300	2,806 00	2,300 00
20	Globe National Bank, Boston, .	2,000	1,700 00	2,000 00
35	Hamilton Nat'l Bank, Boston,	3,500	3,675 00	3,844 50
40	Howard Nat'l Bank, Boston, .	4,000	3,480 00	4,000 00
40	Metropolitan N'l B'k, Boston, .	4,000	3,680 00	4,000 00
51	N'l B'k of Commerce, Boston,	5,100	5,763 00	6,076 75
62	N'l B'k of No. America, Boston,	6,200	6,076 00	7,351 50
104	N'l B'k of Redemption, Boston,	10,400	12,480 00	12,491 50
79	N'l Hide & Leather B'k, Boston,	7,900	8,453 00	8,292 50
7	Nat'l Webster Bank, Boston, .	700	700 00	700 00
15	North National Bank, Boston,	1,500	1,545 00	1,500 00
34	Old Boston Nat'l Bank, Boston,	3,400	3,638 00	3,554 50
55	Shawmut Nat'l Bank, Boston,	5,500	6,050 00	6,592 50
7	State National Bank, Boston, .	700	742 00	700 00
16	Suffolk Nat'l Bank, Boston, .	1,600	1,792 00	1,600 00
28	Tremont Nat'l Bank, Boston, .	2,800	2,380 00	2,800 00
102	Wamesit Nat'l Bank, Lowell, .	10,200	14,280 00	14,105 00
		$93,800	$102,606 00	$105,850 25

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
Cheshire R R. 6s, ...	2,000	2,000 00	2,000 00
Fitchburg R.R. 4s, ...	10,000	10,000 00	10,000 00
Fitchburg R R. 4½s, ...	25,000	25,000 00	25,000 00
Lowell & Lawrence R.R. 6s, . .	3,000	3,000 00	3,000 00
	$60,000	$60,000 00	$60,000 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.
$25,471 90	2 per cent.	$74,000 00	4½ per cent.	$102,337 36	5½ per cent.
15,000 00	3 "	35,000 00	4¾ "	120,210 00	6 "
25,000 00	4¼ "	883,204 22	5 "	1,440 00	7 "

Value, by books, of real estate held or owned by foreclosure or otherwise,		$8,500 00
Assessed value of the same,		9,750 00
Net income received from same during year ending Oct. 31, 1896,		439 23
Number of loans which are of an amount not exceeding $3,000 each,	183	
Aggregate amount of the same,		284,597 36
Total number of loans upon real estate,	256	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		66,251 78
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, 1896,	2 per cent., $25,031 65 2 per cent., 25,801 34	50,832 99
Number of accounts opened during the year ending Oct. 31, 1896,	363	
Number of accounts closed during the year ending Oct. 31, 1896,	336	
Total number of open accounts Oct. 31, 1896,	2,520	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		4,162 81
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		167,674 59
Number of same,	1,714	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		184,803 90
Number of same,	1,760	

Date of examination by commissioner: April 23.

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Federal Reserve Bank of St. Louis

MIDDLEBOROUGH SAVINGS BANK — MIDDLEBOROUGH.

Incorporated March 15, 1873. Present number of corporators, 32.

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, EVERETT T. LINCOLN,
JAMES H. HARLOW, MATTHEW H. CUSHING,
CHAS. F. CORNISH.

Open for business every business day, 9 A.M. to 12 M.; 2 to 4 P.M.; Saturdays, 7 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$122,350 00	Deposits,	$932,720 40
Bank stock as per schedule,	11,100 00	Guaranty fund,	33,000 00
Loans on bank stock,	750 00	Interest account,	15,643 34
Railroad bonds as per schedule,	56,000 00		
Real estate (for banking purposes),	44,000 00		
Real estate by foreclosure,	9,721 00		
Loans on real estate,	458,271 90		
Loans on personal security,	108,747 33		
Loans to counties, cities or towns (notes),	87,605 00		
Loans on depositors' books,	200 00		
Deposits in banks, on interest,	78,126 55		
Cash on hand,	4,491 96		
	$981,363 74		$981,363 74

Cash on Deposit in Banks, amount in each: —

Mechanics' National Bank, Boston,	$5,831 66
Winthrop National Bank, Boston,	1,270 90
First National Bank, Merrimac,	10,000 00
Middleborough National Bank, Middleborough,	11,023 99
First National Bank, New Bedford,	10,000 00
Citizens' National Bank, New Bedford,	10,000 00
Pynchon National Bank, Springfield,	30,000 00

Loan on Bank Stock: —

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	$6,030 00	$6,000 00
of Canton, Ohio, 5s,	31,000	31,965 00	31,000 00
of Dayton, Ohio, 5s,	10,000	11,000 00	10,000 00*
of Dover, N. H., 4s,	5,000	5,000 00	5,000 00
of Fort Wayne, Ind., 4½s,	5,000	5,300 00	5,000 00
of Lynn, Mass., 4s,	15,000	15,375 00	15,000 00
of Oshkosh, Wis., 4½s,	22,000	22,900 00	22,000 00
of Rockford, Ill., 4½s,	10,000	10,350 00	10,000 00
of Springfield, Ohio, 6s,	3,000	3,050 00	3,000 00
of Youngstown, Ohio, 6s,	5,350	5,560 00	5,350 00
United States 5s,	10,000	11,175 00	10,000 00
	$122,350	$127,705 00	$122,350 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
33	Nat'l Webster Bank, Boston,	$3,300	$3,234 00	$3,300 00
14	Suffolk Nat'l Bank, Boston,	1,400	1,498 00	1,400 00
11	Tremont Nat'l Bank, Boston,	1,100	924 00	1,100 00
12	Middleborough National Bank, Middleborough,	1,200	1,200 00	1,200 00
30	National Bank of Commerce, New Bedford,	3,000	2,250 00	3,000 00
11	Plymouth N'l Bank, Plymouth,	1,100	1,155 00	1,100 00
		$11,100	$10,261 00	$11,100 00

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,	1,000	990 00	1,000 00
Fitchburg R.R. 4½s,	5,000	5,000 00	5,000 00
Fitchburg R.R. 5s,	8,000	8,430 00	8,000 00
Fitchburg R.R. 6s,	5,000	5,050 00	5,000 00

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Middleborough Savings Bank — Concluded.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony R R. 4s, . . .	$10,000	$10,300 00	$10,000 00
Old Colony R R 6s, ...	2,000	2,020 00	2,000 00
Portland & Ogdensburg R.R. 6s, .	5,000	5,350 00	5,000 00
	$56,000	$57,340 00	$56,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$12,294 89	2½ per cent.	$88,150 00	4 per cent.	$86,200 00	5 per cent.
15,831 66	3 "	15,455 00	4½ "	19,337 33	5½ "
20,000 00	3½ "	11,300 00	4½ "	465,131 90	6 "

Amount invested in real estate for banking purposes, ...	$44,000 00
Estimated value of the same, ...	44,000 00
Assessed value of the same, ...	36,000 00
Value, by books, of other real estate held or owned by foreclosure or otherwise, ...	9,721 00
Assessed value of the same, ...	10,345 00
Number of loans which are of an amount not exceeding $3,000 each, 663	
Aggregate amount of the same, ...	578,093 45
Total number of loans upon real estate, ... 482	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896, ...	46,302 79
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, 1896, . . { 2 per cent., $17,362 19 / 2 per cent., 17,841 39 }	35,203 58
Number of accounts opened during the year ending Oct. 31, 1896, . 447	
Number of accounts closed during the year ending Oct. 31, 1896, . 309	
Total number of open accounts Oct. 31, 1896, ... 3,136	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes), ...	2,863 26
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896, ...	170,637 30
Number of same, ... 2,608	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896, ...	165,274 69
Number of same, ... 2,180	
Date of examination by commissioner: May 12.	

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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,
CHARLES H. WALCOTT, CHARLES E. BROWN.

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

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	$219,300 00	Deposits,	$1,371,405 03
Railroad bonds as per schedule,	231,000 00	Guaranty fund,	60,354 75
Real estate (for banking purposes),	10,000 00	Interest account,	28,986 38
Loans on real estate,	426,405 00	Profit and loss account,	6,437 71
Loans on personal security,	425,600 00		
Loans to counties, cities or towns (notes),	119,900 00		
Deposits in banks, on interest,	24,354 75		
Deposits in banks, not on interest,	6,260 60		
Expense account,	2,225 74		
Real estate,	28 60		
Cash on hand,	2,109 18		
	$1,467,183 87		$1,467,183 87

Cash on Deposit in Banks, amount in each:—

National Union Bank, Boston,	$24,354 75
Concord National Bank, Concord,	6,260 60

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
66	Blackstone N'l B'k, Boston,	$6,600	$5,692 00	$6,600 00
100	Boston Nat'l Bank, Boston,	10,000	8,950 00	10,000 00
50	Central Nat'l Bank, Boston,	5,000	5,850 00	5,000 00
50	Columbian N'l Bank, Boston,	5,000	4,800 00	5,000 00

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Middlesex Institution for Savings — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
27	Continental N'l Bank, Boston,	$2,700	$2,700 00	$2,700 00
150	Eliot National Bank, Boston, .	15,000	18,300 00	15,000 00
100	Faneuil Hall N'l B'k, Boston, .	10,000	13,000 00	10,000 00
28	First National Bank, Boston, .	2,800	6,524 00	2,800 00
21	Hamilton Nat'l Bank, Boston,	2,100	2,205 00	2,100 00
175	Howard Nat'l Bank, Boston, .	17,500	15,488 00	17,500 00
50	Lincoln Nat'l Bank, Boston, .	5,000	3,750 00	5,000 00
25	Market Nat'l Bank, Boston, .	2,500	1,925 00	2,500 00
150	Merchants' N'l Bank, Boston, .	15,000	21,750 00	15,000 00
100	N'l B'k of Commerce, Boston, .	10,000	11,250 00	10,000 00
100	N'l B'k of No. America, Boston,	10,000	9,650 00	10,000 00
100	National City Bank, Boston, .	10,000	7,800 00	10,000 00
125	National Eagle Bank, Boston,	12,500	10,000 00	12,500 00
60	N'l Hide & Leather B'k, Boston,	6,000	6,360 00	6,000 00
150	Nat'l Revere Bank, Boston, .	15,000	12,000 00	15,000 00
100	Nat'l Webster Bank, Boston, .	10,000	9,875 00	10,000 00
6	Old Boston N'l Bank, Boston,	600	639 00	600 00
45	Second Nat'l Bank, Boston, .	4,500	7,875 00	4,500 00
100	Shawmut Nat'l Bank, Boston,	10,000	10,800 00	10,000 00
65	Shoe & Leather N'l B'k, Boston,	6,500	5,590 00	6,500 00
100	State National Bank, Boston, .	10,000	10,600 00	10,000 00
50	Tremont Nat'l Bank, Boston, .	5,000	4,200 00	5,000 00
100	Concord N'l Bank, Concord, .	10,000	15,000 00	10,000 00
		$219,300	$232,573 00	$219,300 00

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, . . .	4,000	4,080 00	4,000 00
Boston & Maine R.R. 4½s, . .	25,000	28,250 00	25,000 00
Concord & Montreal R.R. 4s, . .	50,000	51,000 00	50,000 00
Conn. & Passumpsic Rivers R.R. 4s,	10,000	10,200 00	10,000 00
Eastern R.R. 6s, ...	37,000	43,660 00	37,000 00
Fitchburg R.R. 4½s, ...	20,000	20,000 00	20,000 00
Fitchburg R.R. 5s, ...	25,000	26,500 00	25,000 00
Maine Central R R. 4s, . . .	15,000	15,000 00	15,000 00
Maine Central R.R. 4½s, . . .	20,000	21,200 00	20,000 00
Old Colony R.R. 4s, ...	5,000	5,150 00	5,000 00
Sullivan County R.R. 4s, . . .	10,000	10,100 00	10,000 00
	$231,000	$245,340 00	$231,000 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.
$24,354 75	2 per cent.	$40,000 00	4¾ per cent.	$325,255 00	6 per cent.
50,900 00	4 "	331,500 00	5 "	5,400 00	6½ "
10,000 00	4¼ "	50,000 00	5¼ "	700 00	7 "
66,000 00	4½ "	92,150 00	5½ "		

Amount invested in real estate for banking purposes,		$10,000 00
Estimated value of the same,		10,000 00
Assessed value of the same,		8,000 00
Number of loans which are of an amount not exceeding $3,000 each,	193	
Aggregate amount of the same,		260,055 00
Total number of loans upon real estate,	191	
Amount of investments from which no income is received,		8,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		65,506 36
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, 1896,	2 per cent., $25,167 86 2 per cent., 25,630 20	50,798 06
Number of accounts opened during the year ending Oct. 31, 1896,	477	
Number of accounts closed during the year ending Oct. 31, 1896,	340	
Total number of open accounts Oct. 31, 1896,	4,192	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		6,367 05
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		206,226 03
Number of same,	2,729	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		204,911 94
Number of same,	2,433	

Date of examination by commissioner: March 30.

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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, JESSE A. TAFT,
JOHN P. DANIELS.

Open for business every business day except Saturdays, 9 A.M. to 12 M.; 1.30 to 3.30 P.M.; Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$255,500 00	Deposits,	$1,864,006 36
Loans on public funds,	10,000 00	Guaranty fund,	58,402 29
Bank stock as per schedule,	182,278 99	Profit and loss account,	20,340 47
Loans on bank stock,	6,680 00		
Railroad bonds as per schedule,	151,000 00		
Loans on railroad stock,	26,500 00		
Railroad notes,	50,000 00		
Real estate (for banking purposes),	25,000 00		
Real estate by foreclosure,	10,870 98		
Loans on real estate,	629,478 19		
Loans on personal security,	453,235 00		
Loans to counties, cities or towns (notes),	98,400 00		
Deposits in banks, on interest,	22,256 14		
Deposits in banks, not on interest,	9,549 82		
Omaha Water Company Stock and Bonds,	12,000 00*		
	$1,942,749 12		$1,942,749 12

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each: —

National Bank of Redemption, Boston,	$1,256 14
Milford National Bank, Milford,	30,549 82

Loan on Public Funds: —

$10,000 United States 4s,	$10,000 00

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Milford Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

25 shares Home National Bank, Milford,	$2,000 00
34 shares Milford National Bank, Milford,	3,300 00
7 shares Milford National Bank, Milford,	700 00
8 shares Milford National Bank, Milford,	500 00
2 shares Milford National Bank, Milford,	180 00

Loans on Railroad Stocks, amount on each: —

10 shares Boston & Albany R.R.,	$1,500 00
240 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,	$25,000	$26,215 00	$25,000 00
of Bridgeport, Conn., 4s,	6,000	6,240 00	6,000 00
of Cleveland, Ohio, 4s,	14,000	14,140 00	14,000 00
of Cleveland, Ohio, 5s,	6,000	6,350 00	6,000 00
of Dayton, Ohio, 4s,	15,000	15,300 00	15,000 00*
of Grand Rapids, Mich., 4½s,	6,000	6,360 00	6,000 00
of New Britain, Conn., 4s,	20,000	20,200 00	20,000 00
of Newport, R. I., 4s,	10,000	10,650 00	10,000 00
of Portland, Me., 6s,	2,000	2,420 00	2,000 00
of Providence, R.I., 5s,	25,000	27,850 00	25,000 00
of Somerville, Mass., 4s,	20,000	20,200 00	20,000 00
of Woonsocket, R. I., 4s,	15,000	15,150 00	15,000 00
Town of Beverly, Mass., 4s,	15,000	15,525 00	15,000 00
of Framingham, Mass., 4s,	20,000	20,600 00	20,000 00
of Maynard, Mass., 4s,	20,000	20,600 00	20,000 00
of Milford, Mass., 6s,	10,000	10,200 00	10,000 00
of Weymouth, Mass., 4s,	10,000	10,400 00	10,000 00
United States 4s,	16,500	17,655 00	16,500 00
	$255,500	$266,055 00	$255,500 00

* A legal investment 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	$1,090 00	$1,530 00
50	Atlas National Bank, Boston,	5,000	5,700 00	6,500 00
15	Blackstone N'l Bank, Boston,	1,500	1,290 00	1,500 00
7	Boylston Nat'l Bank, Boston,	700	868 00	1,070 12
150	Central Nat'l Bank, Boston,	15,000	17,550 00	22,000 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.
25	Continental N'l Bank, Boston,	$2,500	$2,500 00	$2,955 25
48	Eliot National Bank, Boston, .	4,800	5,856 00	5,682 99
40	Freeman's Nat'l Bank, Boston,	4,000	3,480 00	5,360 00
42	Howard Nat'l Bank, Boston, .	4,200	3,696 00	4,496 00
100	Nat'l Bank of the Commonwealth, Boston, . . .	10,000	13,750 00	13,900 00
110	N'l B'k of Redemption, Boston,	11,000	12,815 00	15,655 00
5	National Eagle Bank, Boston,	500	350 00	588 75
25	Nat'l Exchange Bank, Boston,	2,500	3,100 00	3,581 25
100	N'l Hide & Leather B'k, Boston,	10,000	10,600 00	10,659 50
30	Nat'l Revere Bank, Boston, .	3,000	2,400 00	3,000 00
47	National Union Bank, Boston,	4,700	6,110 00	7,496 50
4	Nat'l Webster Bank, Boston, .	400	392 00	400 00
78	North National Bank, Boston,	7,800	7,800 00	10,766 63
100	Shawmut Nat'l Bank, Boston, .	10,000	10,800 00	12,057 50
2	Shoe & Leather N'l B'k, Boston,	200	172 00	274 50
40	Washington N'l Bank, Boston,	4,000	4,060 00	5,505 00
100	Home Nat'l Bank, Brockton, .	10,000	17,500 00	10,000 00
18	Hopkinton N'l B'k, Hopkinton,	1,800	1,800 00	1,800 00
75	Home National Bank, Milford,	7,500	11,250 00	7,500 00
263	Milford Nat'l Bank, Milford, .	26,300	39,450 00	28,000 00
		$148,400	$184,379 00	$182,278 99

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 5s, . .	$25,000	$26,500 00	$25,000 00
Boston & Lowell R R. 4s, . .	20,000	20,500 00	20,000 00
Boston & Maine R.R. 4s, . .	10,000	10,300 00	10,000 00
Boston & Maine R.R. 4½s, . .	15,000	17,250 00	15,000 00
Fitchburg R.R. 4s, ...	15,000	15,000 00	15,000 00
Fitchburg R R. 5s, ...	15,000	16,125 00	15,000 00
Milford & Woonsocket R.R. 5s, .	4,000	4,280 00	4,000 00
Old Colony R.R. 4s, . . .	10,000	10,500 00	10,000 00
Old Colony R.R. 6s, . . .	2,000	2,040 00	2,000 00
Portland & Ogdensburg R.R. 6s, .	15,000	16,350 00	15,000 00
Worcester, Nashua & Roch. R.R. 4s,	20,000	20,400 00	20,000 00
	$151,000	$159,245 00	$151,000 00

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Milford Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$22,256 14	2 per cent.	$50,000 00	4¾ per cent.	$220,372 19	6 per cent.
71,500 00	4 "	543,006 00	5 "	950 00	6½ "
75,000 00	4¼ "	30,000 00	5¼ "	2,615 00	7 "
208,900 00	4½ "	71,950 00	5½ "		

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, 1896,		894 49
Value, by books, of other real estate held or owned by foreclosure or otherwise,		10,870 98
Assessed value of the same,		14,400 00
Number of loans which are of an amount not exceeding $3,000 each,	367	
Aggregate amount of the same,		353,343 19
Total number of loans upon real estate,	378	
Amount of investments from which no income is received,		24,455 98
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		86,244 71
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, 1896,	2 per cent., $34,240 86 2 per cent., 35,374 37	69,615 23
Number of accounts opened during the year ending Oct. 31, 1896,	785	
Number of accounts closed during the year ending Oct. 31, 1896,	536	
Total number of open accounts Oct. 31, 1896,	5,688	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		3,595 07
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		320,039 88
Number of same,	4,754	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		298,843 89
Number of same,	4,205	

Date of examination by commissioner: March 23.

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Federal Reserve Bank of St. Louis

MILLBURY SAVINGS BANK — MILLBURY.

Incorporated April 10, 1854. Present number of corporators, 42.

LEVI L. WHITNEY, *President.* DAVID ATWOOD, *Treasurer.*
DAVID ATWOOD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

LEVI L. WHITNEY, A. ARMSBY,
IRA N. GODDARD, A. S. WINTER,
DAMIEN DUCHARME, GEO. J. DUDLEY.

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

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$76,000 00	Deposits,	$881,985 83
Bank stock as per schedule,	151,550 00	Guaranty fund,	38,000 00
Loans on bank stock,	21,040 00	Interest account,	28,300 70
Railroad bonds as per schedule,	64,000 00	Profit and loss account,	11,000 00
Loans on railroad stock,	150 00	Suspense,	50 00
Real estate (for banking purposes),	15,500 00	Rents,	350 00
Real estate by foreclosure,	7,337 11		
Loans on real estate,	389,750 00		
Loans on personal security,	149,385 00		
Loans to counties, cities or towns (notes),	52,000 00		
Loans on depositors' books,	700 00		
Deposits in banks, on interest,	30,067 38		
Expense account,	1,444 92		
Insurance,	85 41		
Cash on hand,	676 71		
	$959,686 53		$959,686 53

Cash on Deposit in Bank: —

Millbury National Bank, Millbury, ... $30,067 38

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Millbury Savings Bank — Continued.

Loans on Bank Stock, amount on each: —	
50 shares Millbury National Bank, Millbury,	$4,000 00*
38 shares Millbury National Bank, Millbury,	3,040 00*
100 shares Broadway National Bank, Boston,	10,000 00
40 shares Spencer National Bank, Spencer,	4,000 00
Loan on Railroad Stock: —	
1 share Boston & Albany R.R,	$150 00

* The bank has been notified that these loans, in excess of the legal limit, must be reduced, or additional collateral furnished.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Columbus, Ohio, 4s,	$10,000	$9,900 00	$10,000 00*
of Dubuque, Iowa, 6s,	3,000	3,000 00	3,000 00
of Milwaukee, Wis., 5s,	10,000	10,800 00	10,000 00
of New Britain, Conn., 4s,	10,000	10,250 00	10,000 00
of Kansas City, Mo., 4½s,	25,000	26,750 00	25,000 00
of Youngstown, Ohio, 5s,	15,000	15,600 00	15,000 00
Town of Westborough, Mass., 5s,	3,000	3,300 00	3,000 00
	$76,000	$79,600 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 National Bank, Boston,	$5,000	$5,700 00	$5,000 00
42	Blackstone N'l Bank, Boston,	4,200	3,612 00	4,200 00
49	Boston National Bank, Boston,	4,900	4,312 00	4,900 00
20	Continental N'l B'k, Boston,	2,000	2,000 00	2,000 00
100	Eliot National Bank, Boston,	10,000	12,000 00	10,000 00
50	First Ward N'l Bank, Boston,	5,000	6,350 00	5,000 00
42	Globe National Bank, Boston,	4,200	3,486 00	4,200 00
25	Hamilton N'l Bank, Boston,	2,500	2,575 00	2,500 00
25	Manufacturers' N'l B'k, Boston,	2,500	2,500 00	2,500 00
23	Merchants' N'l Bank, Boston,	2,300	3,335 00	2,300 00
57	N'l B'k of Commerce, Boston,	5,700	6,270 00	5,700 00
200	National Bank of the Commonwealth, Boston,	20,000	27,000 00	20,000 00
15	N'l B'k of No. America, Boston,	1,500	1,455 00	1,500 00
12	Nat'l Eagle Bank, Boston,	1,200	840 00	1,200 00
50	N'l Hide & Leather B'k, Boston,	5,000	5,250 00	5,000 00

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Federal Reserve Bank of St. Louis

Millbury Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
40	North National Bank, Boston, .	$4,000	$4,000 00	$4,000 00
3	Old Boston Nat'l Bank, Boston,	300	315 00	300 00
35	Second Nat'l Bank, Boston, .	3,500	6,125 00	3,500 00
25	Shawmut Nat'l Bank, Boston,	2,500	2,700 00	2,500 00
74	Shoe & Leather N'l B'k, Boston,	7,400	6,364 00	7,400 00
25	South End Nat'l Bank, Boston,	2,500	1,500 00	2,500 00
50	State National Bank, Boston, .	5,000	5,300 00	5,000 00
13	Suffolk National Bank, Boston,	1,300	1,391 00	1,300 00
68	Third National Bank, Boston, .	6,800	5,916 00	6,800 00
15	Winthrop Nat'l Bank, Boston,	1,500	1,950 00	1,500 00
40	Grafton Nat'l Bank, Grafton, .	4,000	3,200 00	4,000 00
3	Leicester N'l Bank, Leicester, .	300	405 00	300 00
168	Millbury N'l Bank, Millbury, .	16,800	15,120 00	16,800 00
40	Second N'l B'k, Norwich, Ct,	4,000	4,000 00	4,000 00
12½	Oxford Nat'l Bank, Oxford, .	1,250	1,250 00	1,250 00
36	Central N'l Bank, Worcester, .	3,600	4,860 00	3,600 00
5	Citizens' N'l Bank, Worcester,	500	650 00	500 00
27	City Nat'l Bank, Worcester, .	2,700	3,915 00	2,700 00
17	Mechanics' N'l B'k, Worcester,	1,700	1,445 00	1,700 00
50	Quinsigamond National Bank, Worcester, ...	5,000	7,000 00	5,000 00
9	Worcester N'l B'k, Worcester,	900	1,305 00	900 00
		$151,550	$165,396 00	$151,550 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R R. 4s, ...	$4,000	$4,000 00	$4,000 00
Fitchburg R.R. 4½s, ...	10,000	10,000 00	10,000 00
Fitchburg R.R. 5s, ...	10,000	10,500 00	10,000 00
Providence & Worcester R.R. 6s, .	20,000	20,200 00	20,000 00
Vermont & Massachusetts R.R. 5s,	10,000	10,600 00	10,000 00
St. Johnsbury & Lake Champlain R.R 5s, ...	10,000	11,800 00	10,000 00
	$64,000	$67,100 00	$64,000 00

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Millbury Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$30,067 38	3 per cent.	$25,000 00	4¾ per cent.	$214,165 00	6 per cent.
48,550 00	4 "	272,360 00	5 "	15,500 00	7 "
18,450 00	4½ "	19,000 00	5½ "		

Amount invested in real estate for banking purposes,		$15,500 00
Estimated value of the same,		18,000 00
Assessed value of the same,		11,800 00
Net income received from same during year ending Oct. 31, 1896,		870 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,		7,337 11
Assessed value of the same,		13,870 00
Number of loans which are of an amount not exceeding $3,000 each,	256	
Aggregate amount of the same,		263,025 00
Total number of loans upon real estate,	264	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		45,202 85
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, 1896,	2 per cent., $17,198 84 2 per cent., 17,384 42	34,583 26
Number of accounts opened during the year ending Oct. 31, 1896,	183	
Number of accounts closed during the year ending Oct. 31, 1896,	214	
Total number of open accounts Oct. 31, 1896,	2,030	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		2,787 52
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		96,314 26
Number of same,	1,216	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		138,798 13
Number of same,	1,575	
Date of examination by commissioner: April 16.		

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Federal Reserve Bank of St. Louis

MINERS' SAVINGS BANK—WEST STOCKBRIDGE.

Incorporated Feb. 26, 1872. Present number of corporators, 22.

(Vacant), *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, CHARLES R. VAN BUSKIRK,
C. E. BOSTWICK.

Open for business Mondays and Fridays, 9 A.M. to 12 M.; 1 to 3 P.M.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$13,830 25	Deposits,	$115,210 01
Bank stock as per schedule,	10,590 00	Guaranty fund,	4,200 96
Railroad bonds as per schedule,	38,595 00	Interest account,	652 53
Loans on real estate,	41,136 00	Profit and loss account,	2,016 17
Loans on personal security,	17,657 10		
Loans on depositors' books,	100 00		
Deposits in banks, not on interest,	171 32		
	$122,079 67		$122,079 67

Cash on Deposit in Bank:—

Housatonic National Bank, Stockbridge, ... $171 32

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 Bank, Great Barrington,	$1,000	$1,400 00	$1,250 00
20	City National Bank, Holyoke,	2,000	2,240 00	2,200 00
3	Lee National Bank, Lee,	300	480 00	525 00
15	Berkshire N'l B'k, No. Adams,	1,500	1,725 00	1,725 00
11	Pittsfield Nat'l Bank, Pittsfield,	1,100	1,650 00	1,650 00
4	Agawam N'l B'k, Springfield,	400	440 00	440 00
5	First Nat'l Bank, Springfield,	500	600 00	700 00
14	Housatonic National Bank, Stockbridge,	1,400	2,100 00	2,100 00
		$8,200	$10,635 00	$10,590 00

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.
$39,355 00	5 per cent.	$2,970 00	5½ per cent.	$16,568 10	6 per cent.

Number of loans which are of an amount not exceeding $3,000 each,	37	
Aggregate amount of the same,		$34,693 10
Total number of loans upon real estate,	28	
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, 1896,		5,701 34

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

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Miners' Savings Bank — Concluded.

Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1896,	1½ per cent., $1,796 32 1½ per cent., 1,731 58	$3,527 90
Number of accounts opened during the year ending Oct. 31, 1896,	26	
Number of accounts closed during the year ending Oct. 31, 1896,	56	
Total number of open accounts Oct. 31, 1896,	364	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		581 83
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		8,337 95
Number of same,	166	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		19,738 18
Number of same,	323	

Date of examination by commissioner: September 12.

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MONSON SAVINGS BANK—MONSON.

Incorporated March 29, 1872. Present number of corporators, 27.

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 except Saturdays, 9 A.M. to 12 M.; 1 to 4 P.M.; Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$142,000 00	Deposits,	$891,287 47
Bank stock as per schedule,	40,500 00	Guaranty fund,	45,000 00
Loans on bank stock,	7,000 00	Interest account,	28,986 34
Railroad bonds as per schedule,	95,000 00	Profit and loss account,	1,884 45
Real estate (for banking purposes),	38,000 00		
Loans on real estate,	579,182 00		
Loans on personal security,	11,600 00		
Loans on depositors' books,	200 00		
Deposits in banks, on interest,	52,899 38		
Deposits in banks, not on interest,	9 50		
Expense account,	261 36		
Cash on hand,	506 02		
	$967,158 26		$967,158 26

Cash on Deposit in Banks, amount in each:—

City National Bank, Holyoke,	$5,000 00
Monson National Bank, Monson,	9 50
Agawam National Bank, Springfield,	7,500 00
Chicopee National Bank, Springfield,	10,000 00
John Hancock National Bank, Springfield,	10,000 00
Pynchon National Bank, Springfield,	10,000 00
Springfield Safe Deposit and Trust Company, Springfield,	5,289 58
Springfield National Bank, Springfield,	5,109 80

Loans on Bank Stock, amount on each:—

43 shares Monson National Bank, Monson,	$3,500 00
25 shares Palmer National Bank, Palmer,	2,500 00
10 shares Springfield National Bank, Springfield,	1,000 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	$10,100 00	$10,000 00
of Chicago, Ill., 4s,	10,000	10,100 00	10,000 00
of Cleveland, Ohio, 5s,	10,000	10,600 00	10,000 00
of Everett, Mass., 4s,	10,000	10,500 00	10,000 00
of Grand Rapids, Mich., 4½s,	10,000	10,600 00	10,000 00
of Holyoke, Mass., 4s,	10,000	10,500 00	10,000 00
of Lynn, Mass., 4s,	10,000	10,300 00	10,000 00
of Malden, Mass., 4s,	10,000	10,500 00	10,000 00
of Newton, Mass., 4s,	10,000	10,500 00	10,000 00
of Youngstown, Ohio, 5s,	10,000	10,400 00	10,000 00
Town of Burlington, Vt., 4s,	5,000	5,050 00	5,000 00
of Methuen, Mass., 4s,	5,000	5,200 00	5,000 00
of Monson, Mass., 4s,	22,000	23,100 00	22,000 00
of Natick, Mass., 4s,	10,000	10,500 00	10,000 00
	$142,000	$147,950 00	$142,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Blackstone N'l Bank, Boston,	$1,000	$1,000 00	$1,000 00
25	Eliot National Bank, Boston,	2,500	2,800 00	2,500 00
5	Massachusetts N'l B'k, Boston,	500	500 00	500 00
30	Merchants' N'l Bank, Boston,	3,000	4,350 00	3,000 00
25	N'l B'k of Commerce, Boston,	2,500	2,775 00	2,500 00
20	N'l B'k of No. America, Boston,	2,000	2,000 00	2,000 00
25	N'l B'k of Redemption, Boston,	2,500	2,875 00	2,500 00
20	National Eagle Bank, Boston,	2,000	2,000 00	2,000 00
5	Nat'l Exchange Bank, Boston,	500	610 00	500 00
10	N'l Hide & Leather B'k, Boston,	1,000	1,050 00	1,000 00
11	Nat'l Revere Bank, Boston,	1,100	1,100 00	1,100 00
6	Nat'l Webster Bank, Boston,	600	600 00	600 00
20	North National Bank, Boston,	2,000	2,100 00	2,000 00
5	State National Bank, Boston,	500	530 00	500 00
26	Suffolk Nat'l Bank, Boston,	2,600	2,782 00	2,600 00
5	Tremont Nat'l Bank, Boston,	500	500 00	500 00
25	City National Bank, Holyoke,	2,500	2,750 00	2,500 00
70	Monson Nat'l Bank, Monson,	7,000	9,800 00	7,000 00
19	Agawam N'l B'k, Springfield,	1,900	1,900 00	1,900 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
3	Ware National Bank, Ware,	300	300 00	300 00
		$40,500	$47,522 00	$40,500 00

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Monson Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	$10,000	$10,225 00	$10,000 00
Boston & Maine R.R. 4s.	10,000	10,300 00	10,000 00
Boston & Providence R.R. 4s,	10,000	10,400 00	10,000 00
Concord & Montreal R.R. 4s,	10,000	10,200 00	10,000 00
Connecticut River R.R. 4s,	10,000	10,400 00	10,000 00
Conn. & Passumpsic Rivers R.R. 4s,	10,000	10,400 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
Maine Central R.R. 4s,	10,000	10,100 00	10,000 00
Old Colony R.R. 4s,	10,000	10,400 00	10,000 00
	$95,000	$98,525 00	$95,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$52,899 38	4 per cent.	$2,000 00	5½ per cent.	$16,800 00	6 per cent.
579,182 00	5 "				

Amount invested in real estate for banking purposes,		$38,000 00
Estimated value of the same,		38,000 00
Assessed value of the same,		18,000 00
Net income received from same during year ending Oct. 31, 1896,		1,275 00
Number of loans which are of an amount not exceeding $3,000 each,	225	
Aggregate amount of the same,		318,440 00
Total number of loans upon real estate,	269	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		45,608 81
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, 1896,	2 per cent., $16,944 29 2 per cent, 17,193 99	34,138 28
Number of accounts opened during the year ending Oct. 31, 1896,	281	
Number of accounts closed during the year ending Oct. 31, 1896,	202	
Total number of open accounts Oct. 31, 1896,	2,167	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		3,152 80
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		124,004 76
Number of same,	1,323	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		131,894 06
Number of same,	1,185	
Date of examination by commissioner: September 3.		

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NANTUCKET INSTITUTION FOR SAVINGS—NANTUCKET.

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

DAVID FOLGER, *President.* GEORGE H. BROCK, *Treasurer.*
GEORGE H. BROCK, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

DAVID FOLGER, ALMON T. MOWRY,
DAVID PARKER, HENRY PADDOCK,
L. F. BUCHANAN.

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, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$76,000 00	Deposits,	$473,241 71
Bank stock as per schedule,	20,300 00	Guaranty fund,	19,917 62
Loans on bank stock,	725 00	Profit and loss account,	21,471 35
Railroad bonds as per schedule,	43,500 00		
Real estate (for banking purposes),	4,000 00		
Real estate by foreclosure,	3,000 00		
Loans on real estate,	309,897 74		
Loans on personal security,	23,590 00		
Loans to counties, cities or towns (notes),	14,000 00		
Deposits in banks, on interest,	16,013 33		
Deposits in banks, not on interest,	1,411 12		
Expense account,	686 76		
Cash on hand,	1,506 73		
	$514,630 68		$514,630 68

Cash on Deposit in Banks, amount in each:—

North National Bank, Boston,	$6,149 07
Shoe and Leather National Bank, Boston,	4,864 26
Pacific National Bank, Nantucket,	6,411 12

Loans on Bank Stock, amount on each:—

6 shares Pacific National Bank, Nantucket,	$475 00
3 shares Pacific National Bank, Nantucket,	250 00

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Nantucket Institution for Savings — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Cleveland, Ohio, 5s,	$5,000	$5,225 00	$5,000 00
of Detroit, Mich., 7s,	1,000	1,200 00	1,000 00
of East Saginaw, Mich., 4½s,	7,000	7,175 00	7,000 00
of Fall River, Mass., 6s,	6,000	6,450 00	6,000 00
of Grand Rapids, Mich., 4½s,	10,000	10,500 00	10,000 00
of Milwaukee, Wis., 5s,	10,000	10,450 00	10,000 00
of New London, Conn., 7s,	1,000	1,220 00	1,000 00
of Oshkosh, Wis., 4½s,	2,500	2,587 50	2,500 00
of Rockford, Ill., 4½s,	4,000	4,160 00	4,000 00
of Saginaw, Mich., 4½s,	5,000	5,300 00	5,000 00
of Scranton, Pa., 6s,	3,500	3,500 00	3,500 00
of Sioux City, Iowa, 4½s,	15,000	15,150 00	15,000 00
Town of Beverly, Mass., 4s,	1,000	1,020 00	1,000 00
District of Columbia 6s,	5,000	5,600 00	5,000 00
	$76,000	$79,537 50	$76,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
7	Blackstone N'l Bank, Boston,	$700	$602 00	$700 00
10	Boylston Nat'l Bank, Boston,	1,000	1,240 00	1,000 00
10	Columbian Nat'l Bank, Boston,	1,000	950 00	1,000 00
10	Continental N'l Bank, Boston,	1,000	1,000 00	1,000 00
15	Eliot National Bank, Boston,	1,500	1,800 00	1,500 00
10	Faneuil Hall N'l Bank, Boston,	1,000	1,270 00	1,000 00
19	Lincoln Nat'l Bank, Boston,	1,900	1,330 00	1,900 00
8	Metropolitan N'l B'k, Boston,	800	720 00	800 00
10	N'l B'k of No. America, Boston,	1,000	970 00	1,000 00
10	Nat'l Exchange Bank, Boston,	1,000	1,220 00	1,000 00
15	Nat'l Revere Bank, Boston,	1,500	1,200 00	1,500 00
20	North National Bank, Boston,	2,000	2,000 00	2,000 00
10	Old Boston Nat'l Bank, Boston,	1,000	1,050 00	1,000 00
15	Shawmut Nat'l Bank, Boston,	1,500	1,620 00	1,500 00
10	South End Nat'l Bank, Boston,	1,000	600 00	1,000 00
14	National Bank of Commerce, New Bedford,	1,400	1,050 00	1,400 00
10	Pacific Nat'l Bank, Nantucket,	1,000	1,350 00	1,000 00
		$20,300	$19,972 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 & Lowell R.R. 4s,	$5,000	$5,037 50	$5,000 00
Boston & Lowell R.R. 5s,	1,000	1,020 00	1,000 00
Boston & Maine R.R. 4s.	5,000	5,100 00	5,000 00
Boston, Winthrop & Shore R.R. 5s,	6,000	6,030 00	6,000 00
Fitchburg R.R. 4½s,	5,000	4,975 00	5,000 00
Fitchburg R.R. 6s,	2,000	2,020 00	2,000 00
Maine Central R R. 7s,	5,000	6,700 00	5,000 00
Old Colony R.R. 6s,	4,000	4,040 00	4,000 00
Upper Coos R.R. 4s,	500	475 00	500 00
Upper Coos R.R. 4½s,	10,000	10,500 00	10,000 00
	$43,500	$45,897 50	$43,500 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$6,149 07	2 per cent.	$137,431 00	5 per cent.	$4,500 00	6½ per cent.
9,864 26	2½ "	17,150 00	5½ "	530 00	7 "
28,500 00	4½ "	160,101 74	6 "		

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, 1896,		168 75
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, 1896,		106 50
Number of loans which are of an amount not exceeding $3,000 each,	199	
Aggregate amount of the same,		179,706 74
Total number of loans upon real estate,	205	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		25,150 06
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, 1896,	2 per cent., $8,977 48 2 per cent, 9,104 38	18,081 86
Number of accounts opened during the year ending Oct. 31, 1896,	104	
Number of accounts closed during the year ending Oct. 31, 1896,	139	
Total number of open accounts Oct. 31, 1896,	1,254	

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Nantucket Institution for Savings — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		$2,050 80
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		55,282 97
Number of same,	702	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		67,016 21
Number of same,	1,152	

Date of examination by commissioner: July 18.

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NATICK FIVE CENTS SAVINGS BANK—NATICK.

Incorporated April 5, 1859. Present number of corporators, 38.

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, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$165,000 00	Deposits,	$1,445,378 97
Bank stock as per schedule,	101,100 00	Guaranty fund,	72,268 00
Loans on bank stock,	8,375 00	Interest account,	18,415 96
Railroad bonds as per schedule,	129,000 00	Profit and loss account,	40,097 36
Real estate (for banking purposes),	19,084 53		
Real estate by foreclosure,	8,916 49		
Loans on real estate,	949,269 00		
Loans on personal security,	26,567 73		
Loans to counties, cities or towns (notes),	98,150 00		
Loans on depositors' books,	665 00		
Deposits in banks, on interest,	56,280 81		
Expense account,	1,977 76		
Cash on hand,	11,773 97		
	$1,576,160 29		$1,576,160 29

Cash on Deposit in Banks, amount in each:—

North National Bank, Boston,	$37,000 00
Natick National Bank, Natick,	19,280 81

Loans on Bank Stock, amount on each:—

50 shares Natick National Bank, Natick,	$4,600 00
40 shares Natick National Bank, Natick,	3,600 00
2 shares Natick National Bank, Natick,	175 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	$10,350 00	$10,000 00
of Boston, Mass., 6s,	10,000	11,300 00	10,000 00
of Cambridge, Mass., 6s,	11,000	12,570 00	11,000 00
of Fall River, Mass., 5s,	17,000	19,210 00	17,000 00
of Newton, Mass., 4s,	17,000	17,590 00	17,000 00
of Springfield, Ohio, 5s,	8,000	8,420 00	8,000 00
of Worcester, Mass., 4½s,	6,000	6,240 00	6,000 00
Town of Beverly, Mass., 4s,	17,000	17,375 00	17,000 00
of Brookline, Mass., 7s,	10,000	10,300 00	10,000 00
of Natick, Mass., 4s,	30,000	31,075 00	30,000 00
of Orange, Mass., 4s,	15,000	15,200 00	15,000 00
of Wellesley, Mass., 4s,	14,000	14,120 00	14,000 00
	$165,000	$173,750 00	$165,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
26	Atlas National Bank, Boston,	$2,600	$2,964 00	$2,600 00
115	Boston National Bank, Boston,	11,500	10,120 00	11,500 00
7	Boylston Nat'l Bank, Boston,	700	868 00	700 00
27	Central Nat'l Bank, Boston,	2,700	3,105 00	2,700 00
13	Columbian N'l Bank, Boston,	1,300	1,235 00	1,300 00
5	Continental N'l Bank, Boston,	500	500 00	500 00
19	Eliot National Bank, Boston,	1,900	2,280 00	1,900 00
70	Everett Nat'l Bank, Boston,	7,000	5,530 00	7,000 00
62	Howard Nat'l Bank, Boston,	6,200	5,270 00	6,200 00
46	Merchants' N'l Bank, Boston,	4,600	6,670 00	4,600 00
10	Metropolitan N'l B'k, Boston,	1,000	900 00	1,000 00
15	Monument N'l Bank, Boston,	1,500	3,375 00	1,500 00
46	N'l B'k of Commerce, Boston,	4,600	5,106 00	4,600 00
42	National Bank of the Commonwealth, Boston,	4,200	5,670 00	4,200 00
51	N'l B'k of No. America, Boston,	5,100	4,947 00	5,100 00
14	N'l B'k of Redemption, Boston,	1,400	1,610 00	1,400 00
30	N'l B'k of the Republic, Boston,	3,000	4,140 00	3,000 00
15	Nat'l Exchange Bank, Boston,	1,500	1,830 00	1,500 00
27	North National Bank, Boston,	2,700	2,700 00	2,700 00
10	Second National Bank, Boston,	1,000	1,750 00	1,000 00
20	South End Nat'l Bank, Boston,	2,000	1,200 00	2,000 00
7	State National Bank, Boston,	700	742 00	700 00
20	Winthrop Nat'l Bank, Boston,	2,000	2,600 00	2,000 00
55	Home Nat'l Bank, Brockton,	5,500	9,075 00	5,500 00
32	First National Bank, Chelsea,	3,200	3,200 00	3,200 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.
33	Dedham Nat'l Bank, Dedham,	$3,300	$3,465 00	$3,300 00
37	Wachusett N'l B'k, Fitchburg,	3,700	7,400 00	3,700 00
120	Natick Nat'l Bank, Natick, .	12,000	13,800 00	12,000 00
20	Newton Nat'l Bank, Newton, .	2,000	1,800 00	2,000 00
17	Framingham National Bank, South Framingham, . .	1,700	1,955 00	1,700 00
		$101,100	$115,807 00	$101,100 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . .	$10,000	$10,350 00	$10,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s, ...	6,000	6,720 00	6,000 00
Boston & Lowell R.R. 4s, . .	15,000	15,075 00	15,000 00
Dexter & Piscataquis R.R. 4s, . .	10,000	10,000 00	10,000 00
Fitchburg R.R. 5s, ...	25,000	25,875 00	25,000 00
Maine Central R.R. 7s, . . .	13,000	17,420 00	13,000 00
Old Colony R.R. 4s, . . .	15,000	15,450 00	15,000 00
Old Colony R.R. 6s, ...	7,000	7,070 00	7,000 00
Vermont & Massachusetts R.R. 5s,	18,000	19,080 00	18,000 00
Worcester & Nashua R.R. 4s, . .	10,000	10,300 00	10,000 00
	$129,000	$137,340 00	$129,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$56,280 81	2 per cent.	$5,000 00	4¾ per cent.	$272,817 00	6 per cent.
77,750 00	4 "	597,438 73	5 "	1,050 00	6½ "
21,100 00	4½ "	107,871 00	5½ "		

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Natick Five Cents Savings Bank — Concluded.

Amount invested in real estate for banking purposes,		$19,084 53
Estimated value of the same,		19,000 00
Assessed value of the same,		17,300 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,		8,916 49
Assessed value of the same,		10,500 00
Number of loans which are of an amount not exceeding $3,000 each,	505	
Aggregate amount of the same,		596,026 73
Total number of loans upon real estate,	538	
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, 1896,		74,838 12
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, 1896,	2 per cent., $24,960 54 2 per cent., 25,897 26	50,857 80
Number of accounts opened during the year ending Oct. 31, 1896,	815	
Number of accounts closed during the year ending Oct. 31, 1896,	449	
Total number of open accounts Oct. 31, 1896,	6,215	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		3,735 22
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		335,352 90
Number of same,	6,229	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		292,296 75
Number of same,	4,613	

Date of examination by commissioner: January 31.

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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, 149.

LOUM SNOW, *President.* WILLIAM H. PITMAN, *Treasurer.*

JAMES TAYLOR, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WILLIAM BAYLIES,	LOUM SNOW,
THOMAS WILCOX,	PARKMAN M. LUND,
WILLIAM R. WING,	OTIS N. PIERCE,
OLIVER P. BRIGHTMAN,	GEORGE F. KINGMAN.

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

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$1,013,500 00	Deposits,	$6,364,378 16
Loans on public funds,	25,000 00	Guaranty fund,	279,652 35
Bank stock as per schedule,	191,500 00	Interest account,	12,386 85
Loans on bank stock,	31,500 00	Profit and loss account,	2,556 29
Railroad bonds as per schedule,	384,500 00	Surplus fund,	60,963 31
Loans on railroad stock,	47,000 00	Discount account,	6,728 75
Real estate (for banking purposes),	92,000 00	Suspense account,	7,723 51
Real estate by foreclosure,	128,531 52	Rent account,	1,042 98
Loans on real estate,	2,448,493 94		
Loans on personal security,	2,231,248 80		
Loans to counties, cities or towns (notes),	75,500 00		
Loans on depositors' books,	150 00		
Deposits in banks, on interest,	59,405 53		
Expense account,	1,097 72		
Cash on hand,	6,004 69		
	$6,735,432 20		$6,735,432 20

Cash on Deposit in Banks, amount in each:—

National Bank of Redemption, Boston,	$2,719 45
Citizens' National Bank, New Bedford,	786 98
First National Bank, New Bedford,	9,071 72
Mechanics' National Bank, New Bedford,	4,839 57
Merchants' National Bank, New Bedford,	323 81
National Bank of Commerce, New Bedford,	40,871 69
Third National Bank, Springfield,	115 50
Pynchon National Bank, Springfield,	676 81

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New Bedford Five Cents Savings Bank — Continued.

Loan on Public Funds: —

$15,000 Town of Ipswich, Mass , 4s, ...	$25,000 00
$10,000 Town of Attleborough, Mass., 4s, ...	

Loans on Bank Stock, amount on each: —

19 shares Merchants' National Bank, New Bedford, ...	$5,000 00
34 shares National Bank of Commerce, New Bedford, . . .	
10 shares Citizens' National Bank, New Bedford, ...	
8 shares National Exchange Bank, Boston, ...	2,000 00
7 shares Globe National Bank, Boston, ...	
8 shares Suffolk National Bank, Boston, ...	
2 shares National Bank of Redemption, Boston, ...	
112 shares National Bank of Commerce, New Bedford, ...	7,000 00
31 shares Citizens' National Bank, New Bedford, ...	2,500 00
11 shares First National Bank, New Bedford, ...	1,000 00
100 shares Broadway National Bank, Boston, ...	10,000 00
43 shares Fourth National Bank, Boston, ...	4,000 00

Loans on Railroad Stock, amount on each: —

392 shares Boston & Maine R.R., ...	$45,000 00
8 shares Boston & Albany R.R., ...	2,000 00
16 shares Fitchburg R.R., ...	

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s, . . .	$66,000	$69,630 00	$66,000 00
of Bay City, Mich., 4s, . .	13,000	13,080 00	13,000 00
of Bay City, Mich., 5s, . .	5,000	5,750 00	5,000 00
of Boston, Mass., 3½s, . .	50,000	50,000 00	50,000 00
of Boston, Mass., 4s, . .	10,000	10,350 00	10,000 00
of Chelsea, Mass., 4s, . .	20,000	20,200 00	20,000 00
of Cleveland, Ohio, 4½s, . .	25,000	25,500 00	25,000 00
of Danbury, Conn., 4s, . .	30,000	30,600 00	30,000 00
of Dayton, Ohio, 5s, . .	50,000	54,100 00	50,000 00*
of Detroit, Mich., 4s, . .	50,000	52,000 00	50,000 00
of Detroit, Mich., 7s, . .	7,000	8,360 00	7,000 00
of East Saginaw, Mich., 5s, .	25,000	26,625 00	25,000 00
of Fall River, Mass., 4s, . .	10,000	10,500 00	10,000 00
of Fall River, Mass., 5s, . .	17,000	19,210 00	17,000 00
of Fall River, Mass., 6s, . .	73,000	83,220 00	73,000 00
of Grand Rapids, Mich., 5s, .	50,000	55,000 00	50,000 00
of Holyoke, Mass., 6s, . .	50,000	53,500 00	50,000 00
of Lynn, Mass., 4s, . . .	25,000	26,000 00	25,000 00
of Manchester, N. H , 4s, .	50,000	51,500 00	50,000 00
of Meriden, Conn., 4s, . .	20,000	20,400 00	20,000 00
of New Bedford, Mass., 4s, .	50,000	52,500 00	50,000 00
of New Bedford, Mass., 6s, .	29,000	29,990 00	29,000 00
of New Haven, Conn , 3½s, .	50,000	49,750 00	50,000 00

* A legal investment when made.

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Federal Reserve Bank of St. Louis

New Bedford Five Cents Savings Bank — Continued.

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Newton, Mass., 4s,	$50,000	$52,000 00	$50,000 00
of Norwich, Conn., 6s,	13,000	13,325 00	13,000 00
of Saginaw, Mich., 5½s,	10,000	11,800 00	10,000 00
Town of Middleborough, Mass. (Fire District), 4s,	65,500	66,155 00	65,500 00
United States 4s,	10,000	10,850 00	10,000 00
United States 5s,	40,000	44,600 00	40,000 00
United States 6s,	50,000	51,860 00	50,000 00
	$1,013,500	$1,068,355 00	$1,013,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	First National Bank, Boston,	$10,000	$23,000 00	$10,000 00
100	Merchants' N'l Bank, Boston,	10,000	14,500 00	10,000 00
120	Nat'l Revere Bank, Boston,	12,000	9,600 00	12,000 00
20	State National Bank, Boston,	2,000	2,120 00	2,000 00
12	Tremont Nat'l Bank, Boston,	1,200	1,008 00	1,200 00
15	Winthrop Nat'l Bank, Boston,	1,500	1,950 00	1,500 00
100	Franklin N'l Bank, Franklin,	10,000	11,000 00	10,000 00
200	Citizens' N'l B'k, New Bedford,	20,000	23,000 00	20,000 00
325	First N'l Bank, New Bedford,	32,500	48,750 00	32,500 00
523	Merchants' Nat'l Bank, New Bedford,	52,300	104,600 00	52,300 00
300	National Bank of Commerce, New Bedford,	30,000	24,000 00	30,000 00
100	Third Nat'l Bank, Springfield,	10,000	20,000 00	10,000 00
		$191,500	$283,528 00	$191,500 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
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	63,000 00	52,500 00
Fitchburg R.R. 4s,	50,000	49,500 00	50,000 00
Fitchburg R.R. 4½s,	118,000	117,410 00	118,000 00
Old Colony R.R. 6s,	25,000	25,250 00	25,000 00
	$384,500	$396,050 00	$384,500 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.
$11,462 12	2 per cent.	$345,500 00	4¾ per cent.	$678,462 20	6 per cent.
49,943 41	2½ "	1,165,436 60	5 "	17,100 00	6¼ "
33,500 00	4 "	402,300 00	5¼ "	409,820 00	6½ "
313,620 00	4½ "	1,421,403 94	5½ "	62,750 00	7 "
4,000 00	4⅝ "	3,000 00	5¾ "		

Amount invested in real estate for banking purposes,		$92,000 00
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, 1896,		1,651 27
Value, by books, of other real estate held or owned by foreclosure or otherwise,		128,531 52
Assessed value of the same,		106,000 00
Net income received from same during year ending Oct. 31, 1896,		7,723 51
Number of loans which are of an amount not exceeding $3,000 each,	744	
Aggregate amount of the same,		975,173 80
Total number of loans upon real estate,	870	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		309,680 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, 1896,	2 per cent., $116,085 17 2 per cent., 120,065 75	236,150 92
Number of accounts opened during the year ending Oct. 31, 1896,	3,549	
Number of accounts closed during the year ending Oct. 31, 1896,	2,295	
Total number of open accounts Oct. 31, 1896,	21,963	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		16,705 07
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		1,388,650 04
Number of same,	23,945	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		1,205,804 93
Number of same,	14,800	

Date of examination by commissioner: November 5.

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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, 112.

WILLIAM W. CRAPO, *President.* CHARLES H. PEIRCE, *Treasurer.*
WILLIAM G. WOOD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WILLIAM WATKINS, WILLIAM W. CRAPO,
HORATIO HATHAWAY, EDWARD D. MANDELL,
EDWARD S. TABER, GILBERT ALLEN,
ANDREW G. PIERCE.

Open for business every business day, 9 A.M. to 1 P.M.; Saturdays, 2.30 to 5 P.M.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$3,068,500 00	Deposits,	$12,392,060 61
Loans on public funds,	32,500 00	Guaranty fund,	630,000 00*
Bank stock as per schedule,	1,359,360 00	Profit and loss account,	163,434 63
Loans on bank stock,	17,025 00		
Railroad bonds as per schedule,	648,000 00		
Loans on railroad stock,	7,500 00		
Railroad notes,	200,000 00		
Real estate (for banking purposes),	113,614 05		
Loans on real estate,	3,119,575 00		
Loans on personal security,	4,094,924 61		
Loans to counties, cities or towns (notes),	200,565 00		
Loans on depositors' books,	335 00		
Deposits in banks, on interest,	271,367 08		
Expense account,	1,832 29		
Cash on hand,	50,397 21		
	$13,185,495 24		$13,185,495 24

Cash on Deposit in Banks, amount in each: —

National Bank of Redemption, Boston,	$27,067 53
National Revere Bank, Boston,	20,958 82
Citizens' National Bank, New Bedford,	29,671 92
First National Bank, New Bedford,	32,837 31
Mechanics' National Bank, New Bedford,	4,718 21
Merchants' National Bank, New Bedford,	56,027 08
National Bank of Commerce, New Bedford,	75,086 21
Third National Bank, Springfield,	25,000 00

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

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New Bedford Institution for Savings — Continued.

Loans on Public Funds, amount on each: —

$7,500 United States 4s,	$7,500 00
$25,000 Town of Ipswich 4s,	25,000 00

Loans on Bank Stock, amount on each: —

7 shares Southbridge National Bank, Southbridge,	$100 00
9 shares First National Bank, New Bedford,	
15 shares Mechanics' National Bank, New Bedford,	4,300 00*
22 shares National Bank of Commerce, New Bedford,	
10 shares National Bank of Commerce, New Bedford,	
25 shares Falmouth National Bank, Falmouth,	1,755 00
17 shares First National Bank, New Bedford,	
6 shares National Bank of Commerce, New Bedford,	1,000 00
9 shares Merchants' National Bank, New Bedford,	
13 shares Mechanics' National Bank, New Bedford,	1,000 00
12 shares Mechanics' National Bank, New Bedford,	
10 shares First National Bank, New Bedford,	600 00
50 shares Citizens' National Bank, New Bedford,	4,500 00
20 shares Citizens' National Bank, New Bedford,	970 00
10 shares First National Bank, New Bedford,	1,000 00
9 shares First National Bank, New Bedford,	800 00
5 shares Mechanics' National Bank, New Bedford,	500 00
5 shares Mechanics' National Bank, New Bedford,	500 00

Loan on Railroad Stock: —

50 shares Boston & Albany R.R.,	$7,500 00

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

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	$100,000	$105,500 00	$100,000 00
of Bath, Me., 6s,	13,000	13,260 00	13,000 00*
of Boston, Mass., 4s,	100,000	100,500 00	100,000 00
of Boston, Mass., 5s,	472,300	510,680 00	427,300 00
of Boston, Mass., 6s,	1,000	1,130 00	1,000 00
of Cambridge, Mass., 6s,	1,000	1,140 00	1,000 00
of Chelsea, Mass., 4s,	50,000	51,500 00	50,000 00
of Chelsea, Mass., 6s,	25,000	25,250 00	25,000 00
of Cleveland, Ohio, 4½s,	100,000	102,000 00	100,000 00
of Cleveland, Ohio, 5s,	11,000	11,495 00	11,000 00
of Cleveland, Ohio, 6s,	14,000	14,070 00	14,000 00
of Danbury, Conn., 4s,	50,000	51,000 00	50,000 00
of Dayton, Ohio, 5s,	100,000	106,000 00	100,000 00*
of Detroit, Mich., 4s,	300,000	306,000 00	300,000 00
of East Saginaw, Mich., 5s,	31,500	31,815 00	31,500 00
of Fall River, Mass., 5s,	1,000	1,015 00	1,000 00
of Fall River, Mass., 6s,	1,000	1,000 00	1,000 00
of Fort Wayne, Ind., 6s,	31,000	32,240 00	31,000 00

* Legal investments when made.

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Federal Reserve Bank of St. Louis

New Bedford Institution for Savings — Continued.

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Grand Rapids, Mich., 5s,	$130,000	$143,000 00	$130,000 00
of Lawrence, Mass., 6s,	2,000	2,160 00	2,000 00
of Lowell, Mass., 4s,	20,000	20,050 00	20,000 00
of Lynn, Mass., 4s,	162,000	164,430 00	162,000 00
of Middletown, Conn., 6s,	7,000	7,630 00	7,000 00
of Milwaukee, Wis., 5s,	72,000	78,480 00	72,000 00
of New Bedford, Mass., 4s,	50,000	51,500 00	50,000 00
of New Bedford, Mass., 5s,	10,000	10,700 00	10,000 00
of New Bedford, Mass, 6s,	126,000	147,420 00	126,000 00
of Pawtucket, R. I., 5s,	5,000	5,100 00	5,000 00*
of Peoria, Ill., 4½s,	50,000	51,750 00	50,000 00
of Providence, R. I., 4s,	50,000	53,250 00	50,000 00
of Providence, R. I., 4½s,	6,000	6,120 00	6,000 00
of Providence, R. I., 5s,	94,000	102,460 00	94,000 00
of Providence, R. I, 6s,	2,000	2,160 00	2,000 00
of Salem, Mass., 4s,	100,000	102,000 00	100,000 00
of Springfield, Ohio, 4½s,	60,000	66,900 00	60,000 00
of Waltham, Mass., 4s,	25,000	25,750 00	25,000 00
of Woonsocket, R. I., 4s,	50,000	51,000 00	50,000 00
Town of Attleborough, Mass., 7s,	34,000	40,120 00	34,000 00
District of Columbia 5s,	84,000	86,520 00	84,000 00
District of Columbia 6s,	20,000	22,400 00	20,000 00
United States 5s,	300,000	330,000 00	300,000 00
United States 4s,	207,700	243,009 00	207,700 00
	$3,068,500	$3,279,504 00	$3,068,500 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
360	Atlas National Bank, Boston,	$36,000	$41,040	$36,000 00
150	Boston National Bank, Boston,	15,000	13,350	15,000 00
260	Columbian Nat'l Bank, Boston,	26,000	24,960	26,000 00
250	Continental N'l Bank, Boston,	25,000	25,000	25,000 00
90	Eliot National Bank, Boston,	9,000	10,890	9,000 00
30	Everett Nat'l Bank, Boston,	3,000	2,400	3,000 00
230	First National Bank, Boston,	23,000	53,590	23,000 00
90	Hamilton Nat'l Bank, Boston,	9,000	9,540	9,000 00
140	Howard Nat'l Bank, Boston,	14,000	12,320	14,000 00
440	Massachusetts N'l B'k, Boston,	44,000	36,080	44,000 00
230	Merchants' N'l Bank, Boston,	23,000	33,350	23,000 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 N'l Bank, Boston, .	$10,000	$22,500	$10,000 00
460	N'l B'k of Commerce, Boston,	46,000	51,520	46,000 00
200	National Bank of the Commonwealth, Boston, . .	20,000	27,400	20,000 00
380	N'l B'k of No. America, Boston,	38,000	35,720	38,000 00
200	N'l B'k of Redemption, Boston,	20,000	23,200	20,000 00
490	N'l B'k of the Republic, Boston,	49,000	67,220	49,000 00
30	National City Bank, Boston, .	3,000	2,340	3,000 00
170	National Eagle Bank, Boston,	17,000	11,900	17,000 00
20	Nat'l Exchange Bank, Boston,	2,000	2,480	2,000 00
200	N'l Hide & Leather B'k, Boston,	20,000	21,000	20,000 00
500	National Revere Bank, Boston,	50,000	40,000	50,000 00
130	Nat'l Union Bank, Boston, .	13,000	16,900	13,000 00
40	New England N'l B'k, Boston,	4 000	5,960	4,000 00
230	North National Bank, Boston,	23,000	23,000	23,000 00
530	Second Nat'l Bank, Boston, .	53,000	92,750	53,000 00
140	Shawmut Nat'l Bank, Boston, .	14,000	15,120	14,000 00
140	Shoe & Leather N'l B'k, Boston,	14,000	12,040	14,000 00
90	State National Bank, Boston, .	9,000	9,540	9,000 00
175	Tremont Nat'l Bank Boston, .	17,500	14,700	17,500 00
130	Washington N'l Bank, Boston,	13,000	13,130	13,000 00
18	Winthrop Nat'l Bank, Boston,	1,800	2,358	1,800 00
200	First National Bank, Chelsea,	20,000	20,000	20,000 00
22	Fairhaven N'l B'k, Fairhaven,	1,760	1,760	1,760 00
200	Fall River N'l B'k, Fall River,	20,000	21,000	20,000 00
250	Metacomet N'l B'k, Fall River,	25,000	31,250	25,000 00
45	Railroad Nat'l Bank, Lowell, .	4,500	5,850	4,500 00
150	First National Bank, Malden, .	15,000	24,000	15,000 00
1000	Citizens' N'l B'k, New Bedford,	100,000	115,000	100,000 00
1356	First N'l Bank, New Bedford,	135,600	203,400	135,600 00
1000	Mechanics' Nat'l Bank, New Bedford, ...	100,000	180,000	100,000 00
1096	Merchants' Nat'l Bank, New Bedford, ...	109,600	219,200	109,600 00
1366	National Bank of Commerce, New Bedford, . . .	136.600	109,280	136,600 00
200	Third Nat'l Bank, Springfield,	20,000	40,000	20,000 00
70	National Bank of South Reading, Wakefield, . . .	7,000	8,050	7,000 00
		$1,359,360	$1,752,088	$1,359,360 00

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New Bedford Institution for Savings — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	$13,000	$14,560 00	$13,000 00
Boston & Lowell R.R. 4½s,	20,000	20,700 00	20,000 00
Boston & Lowell R.R. 5s,	36,000	36,720 00	36,000 00
Boston & Maine R.R. 4s,	200,000	204,000 00	200,000 00
Concord & Montreal R.R. 4s,	30,000	30,300 00	30,000 00
Fitchburg R.R. 4½s,	200,000	199,000 00	200,000 00
Fitchburg R.R. 5s,	38,000	38,570 00	38,000 00
Old Colony R.R. 4s,	50,000	52,000 00	50,000 00
Old Colony R.R. 6s,	61,000	61,610 00	61,000 00
	$648,000	$657,460 00	$648,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$48,026 35	2 per cent.	$1,635,200 00	4½ per cent.	$12,000 00	5¾ per cent.
28,340 73	2½ "	297,274 19	4¾ "	1,046,133 00	6 "
20,000 00	3½ "	1,502,062 50	5 "	50,900 00	6¼ "
68,000 00	3¾ "	126,850 00	5¼ "	681,955 00	6½ "
1,069,000 00	4 "	762,224 92	5½ "	134,000 00	7 "
461,825 00	4¼ "				

Amount invested in real estate for banking purposes,		$113,614 05
Estimated value of the same,		113,614 05
Assessed value of the same,		100,700 00
Number of loans which are of an amount not exceeding $3,000 each,	466	
Aggregate amount of the same,		591,685 75
Total number of loans upon real estate,	514	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		606,548 78
Times for the dividends fixed by the by-laws: first Monday in April and October.		
Rate and amount of each semi-annual dividend during year ending Oct. 31, 1896,	2 per cent., $238,228 13 2 per cent., 241,582 86	479,810 99
Number of accounts opened during the year ending Oct. 31, 1896,	2,334	
Number of accounts closed during the year ending Oct. 31, 1896,	2,028	
Total number of open accounts Oct. 31, 1896,	22,656	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		24,040 60
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		1,559,318 60
Number of same,	13,990	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		1,790,426 79
Number of same,	17,029	

Date of examination by commissioners: November 5 and 6.

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NEWBURYPORT FIVE CENTS SAVINGS BANK—NEWBURYPORT.

Incorporated April 24, 1854. Present number of corporators, 48.

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 Saturdays, 9 A.M. to 1 P.M.; 2.30 to 4 P.M.; Saturdays, 9 A.M. to 1 P.M.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$339,400 00	Deposits,	$1,265,846 40
Bank stock as per schedule,	140,800 00	Guaranty fund,	66,160 94
Loans on bank stock,	29,000 00	Interest account,	78,648 26
Railroad bonds as per schedule,	186,000 00	Profit and loss account,	10,000 00
Loans on railroad stock,	1,000 00	Premium account,	3,723 30
Real estate (for banking purposes),	30,000 00		
Real estate by foreclosure,	2,000 00		
Loans on real estate,	487,025 00		
Loans on personal security,	151,552 50		
Deposits in banks, on interest,	49,902 62		
Expense account,	185 84		
Cash on hand,	7,512 94		
	$1,424,378 90		$1,424,378 90

Cash on Deposit in Banks, amount in each:—

First National Bank, Newburyport,	$39,902 62
Merchants' National Bank, Newburyport,	10,000 00

Loans on Bank Stock, amount on each:—

49 shares Ocean National Bank, Newburyport,	$2,000 00
40 shares First National Bank, Ipswich,	3,000 00
50 shares Essex National Bank, Haverhill,	4.000 00
200 shares Broadway National Bank, Boston,	20,000 00

Loan on Railroad Stock:—

10 shares Boston & Maine R.R.,	$1,000 00

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Newburyport Five Cents Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	$10,000	$10,550 00	$10,000 00
of Boston, Mass., 3½s,	20,000	20,000 00	20,000 00
of Cambridge, Mass., 4s,	20,000	21,000 00	20,000 00
of Chicago, Ill., 4s,	25,000	25,250 00	25,000 00
of Chicopee, Mass., 4s,	6,000	6,060 00	6,000 00
of Cleveland, Ohio, 6s,	10,000	10,100 00	10,000 00
of Danbury, Conn., 4s,	14,000	14,280 00	14,000 00
of Fall River, Mass., 5s,	15,000	15,225 00	15,000 00
of Grand Rapids, Mich., 4½s,	15,000	16,050 00	15,000 00
of Lynn, Mass., 4s,	30,000	30,230 00	30,000 00
of Marlborough, Mass., 4s,	15,000	15,450 00	15,000 00
of Meriden, Conn., 4s,	10,000	10,100 00	10,000 00
of Nashua, N. H., 4s,	10,000	10,200 00	10,000 00
of Saginaw, Mich., 4s,	10,000	10,100 00	10,000 00
of Somerville, Mass, 4s,	14,000	14,420 00	14,000 00
of Somerville, Mass, 4½s,	10,000	10,300 00	10,000 00
of Taunton, Mass., 4s,	14,000	14,420 00	14,000 00
of Waltham, Mass, 4s,	25,000	25,750 00	25,000 00
of Woonsocket, R. I., 4s,	5 000	5,050 00	5,000 00
Town of Arlington, Mass, 4s,	16,400	16,525 00	16,400 00
of Cranston, R. I., 4s,	15,000	15,150 00	15,000 00
County of Aroostook, Me., 4½s,	10,000	10,500 00	10,000 00*
United States 4s,	20,000	23,400 00	20,000 00
	$339,400	$350,110 00	$339,400 00

* A legal investment 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	$1,090 00	$1,000 00
60	Atlas National Bank, Boston,	6,000	6,840 00	6,000 00
22	Blackstone Nat'l Bank, Boston,	2,200	1,892 00	2,200 00
100	Boston National Bank, Boston,	10,000	8,962 00	10,000 00
8	Boylston Nat'l Bank, Boston,	800	992 00	800 00
82	Columbian N'l Bank, Boston,	8,200	7,872 00	8,200 00
42	Continental N'l Bank, Boston,	4,200	4,200 00	4,200 00
33	Eliot National Bank, Boston,	3,300	3,993 00	3,300 00
50	Everett Nat'l Bank, Boston,	5,000	4,000 00	5,000 00
50	Globe National Bank, Boston,	5,000	4,200 00	5,000 00
10	Hamilton Nat'l Bank, Boston,	1,000	1,050 00	1,000 00
15	Howard Nat'l Bank, Boston,	1,500	1,320 00	1,500 00
76	Market Nat'l Bank, Boston,	7,600	5,833 00	7,600 00

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Newburyport Five Cents Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
18	N'l B'k of Commerce, Boston,	$1,800	$2,025 00	$1,800 00
100	National Bank of the Commonwealth, Boston, . . .	10,000	13,750 00	10,000 00
10	N'l B'k of No. America, Boston,	1,000	970 00	1,000 00
23	N'l B'k of the Republic, Boston,	2,300	3,174 00	2,300 00
80	National City Bank, Boston, .	8,000	6,240 00	8,000 00
74	National Eagle Bank, Boston,	7,400	5,180 00	7,400 00
5	Nat'l Exchange Bank, Boston,	500	620 00	500 00
25	N'l Hide & Leather B'k, Boston,	2,500	2,650 00	2,500 00
37	National Revere Bank, Boston,	3,700	2,960 00	3,700 00
24	National Union Bank, Boston, .	2,400	3,120 00	2,400 00
37	Nat'l Webster Bank, Boston, .	3,700	3,626 00	3,700 00
10	New England N'l B'k, Boston,	1,000	1,490 00	1,000 00
10	Shawmut Nat'l Bank, Boston,	1,000	1,080 00	1,000 00
70	Shoe & Leather N'l B'k, Boston,	7,000	6,020 00	7,000 00
8	Suffolk Nat'l Bank, Boston, .	800	856 00	800 00
158	Third National Bank, Boston, .	15,800	13,953 00	15,800 00
25	Tremont Nat'l Bank, Boston,	2,500	2,100 00	2,500 00
56	First N'l Bank, Newburyport,	5,600	7,112 00	5,600 00
50	Mechanicks' Nat'l Bank, Newburyport, ...	5,000	6,600 00	5,000 00
60	Ocean N'l Bank, Newburyport,	3,000	3,000 00	3,000 00
		$140,800	$138,770 00	$140,800 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	10,250 00	10,000 00
Boston & Maine R.R. 4½s, . .	35,000	39,900 00	35,000 00
Concord & Montreal R.R. 4s, . .	25,000	25,250 00	25,000 00
Fitchburg R R. 4½s, ...	25,000	25,000 00	25,000 00
Fitchburg R.R. 5s, ...	15,000	15,225 00	15,000 00
Old Colony R.R. 4½s, . . .	10,000	10,000 00	10,000 00
Old Colony R.R. 6s, ...	5,000	5,050 00	5,000 00
St. Johnsbury & Lake Champlain R.R. 5s, ...	10,000	11,800 00	10,000 00
Upper Coos R.R. 4s, ...	10,000	9,500 00	10,000 00
Worcester, Nashua & Roch. R.R. 4s,	11,000	11,275 00	11,000 00
	$186,000	$193,550 00	$186,000 00

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Newburyport Five Cents Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$39,902 62	2 per cent.	$329,602 50	5 per cent.	$211,150 00	6 per cent.
10,000 00	4 "	4,000 00	5¼ "	2,475 00	7 "
30,800 00	4½ "	90,550 00	5½ "		

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, 1896,		1,423 64
Value, by books, of other real estate held or owned by foreclosure or otherwise,		2,000 00
Assessed value of the same,		5,250 00
Number of loans which are of an amount not exceeding $3,000 each,	278	
Aggregate amount of the same,		283,275 00
Total number of loans upon real estate,	307	
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, 1896,		64,382 52
Times for the dividends fixed by the by-laws: first Monday in May and November.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1896,	2 per cent., $22,826 54 2 per cent., 23,412 24	46,238 78
Number of accounts opened during the year ending Oct. 31, 1896,	308	
Number of accounts closed during the year ending Oct. 31, 1896,	280	
Total number of open accounts Oct. 31, 1896,	3,450	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		2,929 37
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		171,762 31
Number of same,	1,486	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		148,670 88
Number of same,	1,717	
Date of examination by commissioner: June 18.		

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NEWTON SAVINGS BANK—NEWTON.

Incorporated June 17, 1831. Present number of corporators, 13.

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, FRANCIS MURDOCK,
SAMUEL M. JACKSON.

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

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$96,000 00	Deposits,	$2,876,567 93
Bank stock as per schedule,	38,739 50	Guaranty fund,	76,000 00
Loans on bank stock,	5,950 00	Interest account,	30,190 92
Railroad bonds as per schedule,	293,000 00	Profit and loss account,	87,385 51
Loans on railroad stock,	6,000 00		
Real estate (for banking purposes),	13,135 95		
Real estate by foreclosure,	53,180 58		
Loans on real estate,	2,015,766 09		
Loans on personal security,	476,399 68		
Loans to counties, cities or towns (notes),	20,000 00		
Deposits in banks, on interest,	47,134 08		
Suspense account,	1,212 55		
Cash on hand,	3,625 93		
	$3,070,144 36		$3,070,144 36

Cash on Deposit in Banks, amount in each:—

National Bank of Redemption, Boston,	$32,050 76
Newton National Bank, Newton,	15,083 32

Loans on Bank Stock, amount on each:—

5 shares Mechanics' National Bank, Boston,	$450 00
7 shares Dedham National Bank, Dedham,	500 00
61 shares First National Bank, West Newton,	5,000 00
5 shares First National Bank, Provincetown,	

Loans on Railroad Stock, amount on each:—

11 shares Boston & Albany R.R.,	$1,000 00
42 shares Boston & Albany R.R.,	5,000 00

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Federal Reserve Bank of St. Louis

Newton Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	$1,000	$1,160 00	$1,000 00
of Cleveland, Ohio, 4s,	3,000	3,000 00	3,000 00
of Lewiston, Me., 6s,	2,000	2,200 00	2,000 00
of Newton, Mass., 4s,	5,000	5,250 00	5,000 00
of Newton, Mass., 5s,	50,000	55,000 00	50,000 00
of Pittsfield, Mass., 4s,	10,000	10,300 00	10,000 00
of Worcester, Mass., 5s,	5,000	5,500 00	5,000 00
Town of Franklin, N H., 4s,	5,000	5,050 00	5,000 00
of Needham, Mass., 4s,	15,000	15,300 00	15,000 00
	$96,000	$102,760 00	$96,000 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	$4,000 00	$5,000 00
25	Globe National Bank, Boston,	2,500	2,075 00	2,500 00
116	Lincoln Nat'l Bank, Boston,	11,600	8,120 00	11,600 00
60	National Bank of the Commonwealth, Boston,	6,000	8,100 00	6,000 00
30	National Revere Bank, Boston,	3,000	2,400 00	3,000 00
6	State National Bank, Boston,	600	636 00	600 00
15	Winthrop Nat'l Bank, Boston,	1,500	1,950 00	1,500 00
10	First Nat'l Bank, Cambridge,	1,000	1,850 00	1,000 00
25	Wachusett N'l B'k, Fitchburg,	2,500	5,000 00	2,500 00
25	Natick National Bank, Natick,	2,500	2,875 00	2,500 00
24	Newton Nat'l Bank, Newton,	2,400	2,160 00	2,314 50
3	Waltham N'l Bank, Waltham,	225	309 00	225 00
		$38,825	$39,475 00	$38,739 50

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R 4s,	$21,000	$21,155 00	$21,000 00
Boston & Lowell R.R. 5s,	4,000	4,080 00	4,000 00
Boston & Maine R R. 4½s,	100,000	114,000 00	100,000 00
Concord & Montreal R.R. 4s,	20,000	20,200 00	20,000 00
Fitchburg R.R. 4½s,	25,000	26,375 00	25,000 00

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Newton Savings Bank — Concluded.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s,	$27,000	$28,935 00	$27,000 00
Lowell & Lawrence R.R. 6s,	10,000	10,100 00	10,000 00
Maine Central R.R. 6s,	9,000	9,675 00	9,000 00
Maine Central R.R. 7s,	7,000	9,380 00	7,000 00
Old Colony R.R. 4s,	25,000	26,000 00	25,000 00
Portland & Ogdensburg R.R. 6s,	20,000	21,400 00	20,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	25,000	29,500 00	25,000 00
	$293,000	$320,800 00	$293,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$15,083 32	2 per cent.	$166,500 00	4½ per cent.	$152,524 87	5½ per cent.
32,050 76	2½ "	58,550 00	4¾ "	10,000 00	5¾ "
20,000 00	4 "	1,885,925 73	5 "	109,200 00	6 "
25,000 00	4¼ "	71,415 17	5¼ "	25,000 00	6¼ "

Amount invested in real estate for banking purposes,		$13,135 95
Estimated value of the same,		13,135 95
Assessed value of the same,		10,500 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,		53,180 58
Assessed value of the same,		52,100 00
Number of loans which are of an amount not exceeding $3,000 each,	321	
Aggregate amount of the same,		558,808 01
Total number of loans upon real estate,	469	
Amount of investments from which no income is received,		19,362 75
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		138,416 34
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, 1896,	2 per cent., $50,966 02 2 per cent., 53,036 61	104,002 63
Number of accounts opened during the year ending Oct. 31, 1896,	1,138	
Number of accounts closed during the year ending Oct. 31, 1896,	747	
Total number of open accounts Oct. 31, 1896,	9,840	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		10,118 11
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		606,048 40
Number of same,	8,913	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		525,302 68
Number of same,	6,697	
Date of examination by commissioner: May 5.		

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NEWTON CENTRE SAVINGS BANK — NEWTON CENTRE.

Incorporated Feb. 25, 1896. Present number of corporators, 25.

SEWARD W. JONES, *President.* MELLEN BRAY, *Treasurer.*
FREDERICK H. HOVEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

SEWARD W. JONES, DWIGHT CHESTER,
FRANK J. HALE, E. T. COLBURN,
D. H. ANDREWS.

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

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Loans on public funds,	$2,500 00	Deposits,	$24,362 97
Loans on bank stock,	740 00	Interest account,	38 96
Railroad bonds as per schedule,	2,000 00		
Loans on real estate,	11,450 00		
Loans on personal security,	7,000 00		
Deposits in banks, on interest,	574 74		
Expense account,	28 74		
Cash on hand,	108 45		
	$24,401 93		$24,401 93

Cash on Deposit in Bank: —

Newton Centre Trust Company, Newton Centre, ... $574 74

Loan on Public Funds: —

$3,000 City of Boston, Mass., 4s, ... $2,500 00

Loans on Bank Stock, amount on each: —

5 shares Puritan Trust Company, Boston, ... $250 00
3 shares Puritan Trust Company, Boston, ... 240 00
3 shares Newton Centre Trust Company, Newton Centre, ... 250 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

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Newton Centre Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$574 74	2½ per cent.	$3,000 00	5½ per cent.	$3,240 00	7 per cent.
8,700 00	5 "	6,750 00	6 "		

Number of loans which are of an amount not exceeding $3,000 each,	13	
Aggregate amount of the same,		$15,690 00
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, 1896,		48 18
Times for the dividends fixed by the by-laws: January 15 and July 15.		
Number of accounts opened during the year ending Oct. 31, 1896,	173	
Number of accounts closed during the year ending Oct. 31, 1896,	2	
Total number of open accounts Oct. 31, 1896,	171	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		28 74
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		24,777 54
Number of same,	268	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		414 57
Number of same,	27	

Date of examination by commissioner: December 11.

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Federal Reserve Bank of St. Louis

NORTH ADAMS SAVINGS BANK—NORTH ADAMS.

Incorporated April 26, 1848. Present number of corporators, 35.

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, W. H. GAYLORD,

GEORGE L. RICE.

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

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$147,300 00	Deposits,	$2,464,427 00
Bank stock as per schedule,	87,700 00	Guaranty fund,	111,000 00
Loans on bank stock,	7,550 00	Undivided earnings,	15,739 64
Railroad bonds as per schedule,	20,000 00	State tax account,	3,000 00
Real estate (for banking purposes),	14,970 45	Due on mortgage loans,	5,800 00
Loans on real estate,	1,527,510 48		
Loans on personal security,	604,977 80		
Loans to counties, cities or towns (notes),	108,600 00		
Loans on depositors' books,	700 00		
Deposits in banks, on interest,	31,109 97		
Deposits in banks, not on interest,	17,839 52		
Expense account,	763 26		
Interest account,	27,996 96		
Profit and loss,	1 77		
Cash on hand,	2,946 43		
	$2,599,966 64		$2,599,966 64

Cash on Deposit in Banks, amount in each:—

New England National Bank, Boston,	$31,109 97
Adams National Bank, North Adams,	9,349 00
Berkshire National Bank, North Adams,	8,490 52

Loans on Bank Stock, amount on each:—

101 shares Adams National Bank, North Adams,	$7,300 00
3 shares Pittsfield National Bank, Pittsfield,	250 00

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North Adams Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s, . . .	$2,000	$2,100 00	$2,000 00
of Dayton, Ohio, 4s, . .	20,000	20,360 00	20,000 00*
of Fall River, Mass , 6s, . .	10,000	11,780 00	10,000 00
of Lowell, Mass., 4s, . .	10,000	10,280 00	10,000 00
of Norwich, Conn., 4s, . .	25,000	25,760 00	25,000 00
of Portland, Me., 6s, . .	5,000	5,980 00	5,000 00
of Providence, R. I , 5s, . .	18,000	18,760 00	18,000 00
of Woonsocket, R. I., 4s, . .	30,000	30,600 00	30,000 00
Town of Plymouth, Mass., 4s, . .	27,300	27,880 00	27,300 00
	$147,300	$153,500 00	$147,300 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
7	Lee National Bank, Lee, .	$700	$1,120 00	$700 00
340	Adams N'l Bank, No Adams,	34,000	42,500 00	34,000 00
500	Berkshire N'l B'k, No. Adams,	50,000	55,000 00	50,000 00
30	Pittsfield N'l Bank, Pittsfield, .	3,000	4,500 00	3,000 00
		$87,700	$103,120 00	$87,700 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s, ...	$20,000	$20,000 00	$20,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$31,109 97	2 per cent.	$85,000 00	4½ per cent.	$25,000 00	5½ per cent.
103,000 00	4 "	1,910,154 44	5 "	126,183 84	6 "

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Federal Reserve Bank of St. Louis

North Adams Savings Bank — Concluded.

Amount invested in real estate for banking purposes,		$14,970 45
Estimated value of the same,		40,000 00
Assessed value of the same,		31,000 00
Number of loans which are of an amount not exceeding $3,000 each,	491	
Aggregate amount of the same,		562,698 64
Total number of loans upon real estate,	489	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		124,494 68
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, 1896,	2 per cent., $47,224 22 2 per cent., 47,705 89	94,930 11
Number of accounts opened during the year ending Oct. 31, 1896,	1,200	
Number of accounts closed during the year ending Oct. 31, 1896,	1,098	
Total number of open accounts Oct. 31, 1896,	6,494	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		9,223 83
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		465,983 65
Number of same,	7,000	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		552,517 15
Number of same,	5,802	

Date of examination by commissioner: June 25.

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NORTHAMPTON INSTITUTION FOR SAVINGS — NORTHAMPTON.

Incorporated March 1, 1842. Present number of corporators, 16.

OLIVER WALKER, *President.* L. MALTBY, *Treasurer.*
T. G. SPAULDING, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:
L. MALTBY, ARTHUR WATSON,
OSCAR EDWARDS.

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

BALANCE SHEET OCTOBER 31, 1896.

ASSETS		LIABILITIES	
Public funds as per schedule,	$863,000 00	Deposits,	$3,015,339 81
Bank stock as per schedule,	58,900 00	Guaranty fund,	150,000 00
Loans on bank stock,	13,110 00	Interest account,	20,717 63
Railroad bonds as per schedule,	290,000 00	Profit and loss account,	17,141 78
Railroad notes,	50,000 00		
Real estate (for banking purposes),	27,000 00		
Real estate by foreclosure,	1,200 00		
Loans on real estate,	1,387,812 50		
Loans on personal security,	367,371 00		
Loans to counties, cities or towns (notes),	45,400 00		
Loans on depositors' books,	660 00		
Deposits in banks, on interest,	95,279 15		
Expense account,	598 19		
Cash on hand,	2,868 38		
	$3,203,199 22		$3,203,199 22

Cash on Deposit in Banks, amount in each: —

Globe National Bank, Boston,	$13,143 38
Northampton National Bank, Northampton,	82,135 77

Loans on Bank Stock, amount on each: —

10 shares First National Bank, Easthampton,	$400 00
12 shares First National Bank, Easthampton,	585 00
5 shares First National Bank, Easthampton,	225 00
100 shares First National Bank, Easthampton,	10,000 00
12 shares First National Bank, Northampton,	1,000 00
10 shares Ware National Bank, Ware,	900 00

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Federal Reserve Bank of St. Louis

Northampton Institution for Savings — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass , 4s,	$200,000	$210,750 00	$200,000 00
of Cambridge, Mass , 4s,	30,000	31,350 00	30,000 00
of Cleveland, Ohio, 4½s,	28,000	28,700 00	28,000 00
of Cleveland, Ohio, 5s,	75,000	79,250 00	75,000 00
of Cleveland, Ohio, 6s,	33,000	33,330 00	33,000 00
of Dayton, Ohio, 5s,	24,000	24,480 00	24,000 00*
of Dayton, Ohio, 6s,	16,000	16,000 00	16,000 00*
of Detroit, Mich., 4s,	50,000	52,000 00	50,000 00
of Detroit, Mich., 7s,	20,000	23,800 00	20,000 00
of Grand Rapids, Mich., 4½s,	20,000	21,100 00	20,000 00
of Manchester, N. H., 4½s,	25,000	26,500 00	25,000 00
of Milwaukee, Wis., 5s,	10,000	10,740 00	10,000 00
of Milwaukee, Wis., 7s,	5,000	5,100 00	5,000 00
of Northampton, Mass., 4s,	50,000	51,750 00	50,000 00
of Providence, R. I., 4s,	50,000	52,000 00	50,000 00
of Scranton, Pa., 4½s,	35,000	36,050 00	35,000 00
of Springfield, Ohio, 5s,	7,000	7,560 00	7,000 00
Town of Meriden, Conn., 4½s,	40,000	40,800 00	40,000 00
of Meriden, Conn., 6s,	20,000	20,000 00	20,000 00
United States 4s,	50,000	58,500 00	50,000 00
United States 5s,	75,000	83,312 00	75,000 00
	$863,000	$913,072 00	$863,000 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	$3,161 00	$2,900 00
53	Boston Nat'l Bank, Boston,	5,300	4,664 00	5,300 00
31	Bunker Hill N'l Bank, Boston,	3,100	6,045 00	3,100 00
105	First National Bank, Boston,	10,500	24,150 00	10,500 00
17	Hancock Nat'l Bank, Boston,	1,700	1,105 00	1,700 00
20	Merchants' Nat'l Bank, Boston,	2,000	2,900 00	2,000 00
7	Monument Nat'l Bank, Boston,	700	1,575 00	700 00
15	N'l B'k of Commerce, Boston,	1,500	1,665 00	1,500 00
27	N'l B'k of No. America, Boston,	2,700	2,619 00	2,700 00
10	Nat'l Exchange Bank, Boston,	1,000	1,220 00	1,000 00
13	N'l Webster Bank, Boston,	1,300	1,274 00	1,300 00
50	Second Nat'l Bank, Boston,	5,000	8,750 00	5,000 00
26	Shawmut Nat'l Bank, Boston,	2,600	2,808 00	2,600 00
17	State National Bank, Boston,	1,700	1,802 00	1,700 00
20	Washington N'l Bank, Boston,	2,000	2,020 00	2,000 00

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Northampton Institution for Savings — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
9	First N'l Bank, Northampton, .	$900	$1,080 00	$900 00
100	Northampton National Bank, Northampton, . . .	10,000	14,000 00	10,000 00
40	City Nat'l Bank, Worcester, .	4,000	5,800 00	4,000 00
		$58,900	$86,638 00	$58,900 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 5s, . .	$50,000	$53,000 00	$50,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s, ...	40,000	44,800 00	40,000 00
Fitchburg R.R. 5s, ...	100,000	107,500 00	100,000 00
Maine Central R.R. 4½s, . . .	50,000	53,000 00	50,000 00
Old Colony R.R. 4s, ...	50,000	51,500 00	50,000 00
	$290,000	$309,800 00	$290,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$13,143 38	2 per cent.	$354,200 00	4½ per cent.	$985,918 50	5 per cent.
82,135 77	3 "	50,000 00	4⅝ "	57,635 00	6 "
166,600 00	4 "	175,000 00	4¾ "	25,000 00	7 "
50,000 00	4¼ "				

Amount invested in real estate for banking purposes, ...		$27,000 00
Estimated value of the same, ...		35,000 00
Assessed value of the same, ...		26,300 00
Net income received from same during year ending Oct. 31, 1896, . .		400 00
Value, by books, of other real estate held or owned by foreclosure or otherwise, ...		1,200 00
Assessed value of the same, ...		1,260 00
Net income received from same during year ending Oct. 31, 1896, . .		42 35
Number of loans which are of an amount not exceeding $3,000 each,	406	
Aggregate amount of the same, ...		427,953 50
Total number of loans upon real estate, ...	419	
Amount of investments from which no income is received, . . .		1,700 00

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Northampton Institution for Savings — Concluded.

Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		$144,812 89
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, 1896,	2 per cent., $56,989 27 2 per cent., 57,923 82	114,913 09
Number of accounts opened during the year ending Oct. 31, 1896,	978	
Number of accounts closed during the year ending Oct. 31, 1896,	850	
Total number of open accounts Oct. 31, 1896,	7,447	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		8,432 34
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		419,240 02
Number of same,	6,038	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		430,137 50
Number of same,	4,848	

Date of examination by commissioner: May 7.

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NORTH AVENUE SAVINGS BANK — CAMBRIDGE.

Incorporated March 7, 1872. Present number of corporators, 27.

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, WARREN L. HOOPER,
WILLIAM F. STARK.

Open for business every business day, 9 A.M. to 1 P.M.; Saturdays, 6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$5,000 00	Deposits,	$535,600 40
Loans on public funds,	20,000 00	Guaranty fund,	11,100 00
Bank stock as per schedule,	7,150 00	Profit and loss account,	16,180 84
Loans on bank stock,	200 00		
Railroad bonds as per schedule,	20,000 00		
Loans on railroad stock,	500 00		
Loans on real estate,	380,377 00		
Loans on personal security,	112,222 52		
Loans to counties, cities or towns (notes),	5,400 00		
Loans on depositors' books,	100 00		
Deposits in banks, on interest,	8,965 54		
Interest,	781 75		
Cash on hand,	2,184 43		
	$562,881 24		$562,881 24

Cash on Deposit in Banks, amount in each: —

Faneuil Hall National Bank, Boston,	$3,482 06
Howard National Bank, Boston,	5,483 48

Loans on Public Funds, amount on each: —

$10,000 State of Massachusetts 3s,	$10,000 00
$5,000 City of Quincy 4s,	5,000 00
$5,000 City of Quincy 4s,	5,000 00

Loan on Bank Stock: —

7 shares South Berwick National Bank, South Berwick, Me.,	$200 00

Loan on Railroad Stock: —

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	$5,350 00	$5,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
13	Blackstone N'l Bank, Boston, .	$1,300	$1,118 00	$1,300 00
35	Faneuil Hall N'l Bank, Boston,	3,500	4,445 00	3,500 00
5	Nat'l Exchange Bank, Boston,	500	610 00	500 00
5	Third National Bank, Boston,	500	435 00	500 00
15	First N'l Bank, Marlborough, .	1,500	1,725 00	1,350 00
		$7,300	$8,333 00	$7,150 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Concord & Montreal R.R 4s, . .	$5,000	$5,050 00	$5,000 00
Fitchburg R.R. 5s, ...	2,000	2,150 00	2,000 00
Old Colony R.R 4s, ...	3,000	3,090 00	3,000 00
Upper Coos R.R. 4s, . . .	5,000	4,750 00	5,000 00
Upper Coos R.R. 4½s, . . .	5,000	5,250 00	5,000 00
	$20,000	$20,290 00	$20,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$8,965 54	2 per cent.	$13,400 00	5¼ per cent.	$300 00	6½ per cent.
10,400 00	4 "	166,200 00	5½ "	5,100 00	7 "
215,552 00	5 "	102,847 52	6 "	5,000 00	8 "

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North Avenue Savings Bank — Concluded.

Number of loans which are of an amount not exceeding $3,000 each,	144	
Aggregate amount of the same,		$218,327 52
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, 1896,		26,788 00
Times for the dividends fixed by the by-laws: January 10 and July 10.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1896, { 2 per cent., / 2 per cent.,	$8,914 99 / 9,465 01	18,380 00
Number of accounts opened during the year ending Oct. 31, 1896,	480	
Number of accounts closed during the year ending Oct. 31, 1896,	306	
Total number of open accounts Oct. 31, 1896,	2,446	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		2,793 75
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		174,152 08
Number of same,	3,333	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		136,992 86
Number of same,	2,072	
Date of examination by commissioner: June 22.		

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Federal Reserve Bank of St. Louis

NORTH BROOKFIELD SAVINGS BANK — NORTH BROOKFIELD.

Incorporated Feb. 28, 1854. Present number of corporators, 34.

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, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES	
Public funds as per schedule,	$121,000 00	Deposits,	$699,379 40
Bank stock as per schedule,	1,400 00	Guaranty fund,	34,750 00
Loans on bank stock,	600 00	Interest account,	1,359 09
Railroad bonds as per schedule,	173,000 00	Profit and loss account,	18,727 47
Real estate (for banking purposes),	10,000 00		
Real estate by foreclosure,	21,828 21		
Loans on real estate,	405,346 76		
Loans to counties, cities or towns (notes),	7,000 00		
Deposits in banks, on interest,	11,470 43		
Expense account,	78 52		
Safe and furniture,	2,000 00		
Cash on hand,	492 04		
	$754,215 96		$754,215 96

Cash on Deposit in Banks, amount in each:—

Third National Bank, Boston,	$6,915 96
First National Bank, Worcester,	4,554 47

Loan on Bank Stock:—

8 shares Ware National Bank, Ware,	$600 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	$4,520 00	$4,000 00
of Canton, Ohio, 5s,	10,000	10,900 00	10,000 00
of Cleveland, Ohio, 5s,	1,000	1,100 00	1,000 00
of Cleveland, Ohio, 6s,	7,000	7,040 00	7,000 00
of Dayton, Ohio, 5s,	35,000	37,815 00	35,000 00*
of Fort Wayne, Ind., 6s,	16,000	16,800 00	16,000 00
of Malden, Mass., 4s,	10,000	10,150 00	10,000 00
of Milwaukee, Wis., 7s,	1,000	1,020 00	1,000 00
of Portsmouth, N. H., 6s,	5,000	5,000 00	5,000 00
of Providence, R. I., 5s,	7,000	7,590 00	7,000 00
of Salem, Mass, 5s,	2,000	2,160 00	2,000 00
of Stamford, Conn., 4s,	4,000	4,160 00	4,000 00
of Springfield, Ohio, 5s,	11,000	11,565 00	11,000 00
County of Aroostook, Me., 4½s,	7,000	7,350 00	7,000 00*
State of New Hampshire 6s,	1,000	1,090 00	1,000 00
	$121,000	$128,260 00	$121,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Eliot Nat'l Bank, Boston,	$1,000	$1,060 00	$1,000 00
4	Ware National Bank, Ware,	400	480 00	400 00
		$1,400	$1,540 00	$1,400 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s,	$7,000	$7,245 00	$7,000 00
Boston, Clinton, Fitchburg & New Bedford R.R 5s,	5,000	5,600 00	5,000 00
Boston & Maine R.R. 4s,	20,000	20,400 00	20,000 00
Boston, Winthrop & Shore R.R. 5s,	5,000	5,250 00	5,000 00
Concord & Montreal R.R. 4s,	15,000	15,150 00	15,000 00
Eastern R.R. 6s,	27,000	32,400 00	27,000 00
Fitchburg R.R. 5s,	15,000	15,675 00	15,000 00

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North Brookfield Savings Bank — Concluded.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Maine Central R.R. 4s,	$5,000	$5,000 00	$5,000 00
Maine Central R.R. 6s,	6,500	6,987 50	6,500 00
Maine Central R.R. 7s,	18,000	23,250 00	18,000 00
Old Colony R.R. 6s,	4,000	4,040 00	4,000 00
Portland & Ogdensburg R.R. 6s,	25,500	27,285 00	25,500 00
Portsmouth, Great Falls & Conway R.R. 4½s,	10,000	11,000 00	10,000 00
Upper Coos R.R. 4½s,	10,000	10,500 00	10,000 00
	$173,000	$189,782 50	$173,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$11,470 43 7,000 00	3 per cent. 4 "	$405,346 76	5½ per cent.	$600 00	6 per cent.

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,	21,828 21
Assessed value of the same,	28,000 00
Net income received from same during year ending Oct. 31, 1896,	318 56
Number of loans which are of an amount not exceeding $3,000 each,	312
Aggregate amount of the same,	300,494 00
Total number of loans upon real estate,	334
Amount of investments from which no income is received,	9,857 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct 31, 1896,	35,327 16
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1896, { 2 per cent., $13,354 84 / 2 per cent., 13,274 08 }	26,628 92
Number of accounts opened during the year ending Oct. 31, 1896,	296
Number of accounts closed during the year ending Oct. 31, 1896,	231
Total number of open accounts Oct. 31, 1896,	2,455
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),	1,649 31
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,	89,863 55
Number of same,	1,817
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,	116,595 30
Number of same,	1,524
Date of examination by commissioner: April 24.	

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NORTH EASTON SAVINGS BANK — NORTH EASTON.

Incorporated Feb. 8, 1864. Present number of corporators, 25.

OAKES A. AMES, *President.* CHESTER R. FIELD, *Treasurer.*
CHESTER 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 H. AMES.

Open for business every business day, 9 A.M. to 12 M.; 1.30 to 3 P.M.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$102,185 00	Deposits,	$909,687 24
Bank stock as per schedule,	101,805 13	Guaranty fund,	45,071 80
Loans on bank stock,	10,000 00	Profit and loss account,	12,929 86
Railroad bonds as per schedule,	71,621 67		
Railroad notes,	25,000 00		
Real estate by foreclosure,	3,375 15		
Loans on real estate,	369,859 46		
Loans on personal security,	257,300 00		
Deposits in banks, on interest,	20,407 05		
Deposits in banks, not on interest,	4,955 83		
Expense account,	119 00		
Cash on hand,	1,060 61		
	$967,688 90		$967,688 90

Cash on Deposit in Banks, amount in each: —

National Bank of the Commonwealth, Boston,	$20,407 05
First National Bank of Easton, North Easton,	4,955 83

Loan on Bank Stock: —

75 shares First National Bank of Easton, North Easton, 36 shares Merchants' National Bank, New Bedford,	$10,000 00

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North Easton Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	$8,000	$8,360 00	$6,960 00
of Beverly, Mass., 4s,	15,000	15,375 00	15,000 00
of Columbus, Ohio, 4s,	6,000	5,910 00	6,000 00*
Town of Greenfield, Mass. (Fire Dist.), 4s,	10,000	10,000 00	10,000 00
of Marlborough, Mass., 4s,	1,000	1,025 00	1,000 00
of Montague, Mass., 4s,	10,000	10,000 00	10,000 00
of No. Easton (Village District), Mass., 4s,	30,000	30,450 00	30,225 00
of Randolph, Mass., 4s,	15,000	15,225 00	15,000 00
of Stoughton, Mass., 4s,	8,000	8,000 00	8,000 00
	$103,000	$104,345 00	$102,185 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Atlantic Nat'l Bank, Boston,	$2,500	$2,725 00	$3,150 00
25	Atlas National Bank, Boston,	2,500	2,850 00	2,878 13
78	Everett Nat'l Bank, Boston,	7,800	7,800 00	8,658 00
25	Hamilton Nat'l Bank, Boston,	2,500	2,625 00	2,950 00
25	Manufacturers' N'l B'k, Boston,	2,500	2,500 00	2,375 00
25	Market Nat'l Bank, Boston,	2,500	1,925 00	2,300 00
38	N'l B'k of Redemption, Boston,	3,800	4,446 00	4,789 00
25	National City Bank, Boston,	2,500	1,950 00	2,150 20
20	National Eagle Bank, Boston,	2,000	1,400 00	1,680 00
50	N'l Hide & Leather B'k, Boston,	5,000	5,250 00	5,312 50
57	National Revere Bank, Boston,	5,700	4,560 00	6,726 00
25	New England N'l B'k, Boston,	2,500	3,750 00	3,325 00
90	North Nat'l Bank, Boston,	9,000	9,090 00	10,485 00
50	Shawmut Nat'l Bank, Boston,	5,000	5,400 00	5,800 00
25	Shoe & Leather N'l B'k, Boston,	2,500	2,150 00	2,203 75
25	State National Bank, Boston,	2,500	2,650 00	2,693 75
12	Tremont Nat'l Bank, Boston,	1,200	1,008 00	912 50
75	Neponset Nat'l Bank, Canton,	7,500	8,400 00	8,100 00
100	First National Bank, Easton,	10,000	13,500 00	10,500 00
66	National City Bank, Lynn,	6,600	11,220 00	9,335 80
38	Bristol County National Bank, Taunton,	3,800	4,826 00	4,560 00
7	Taunton Nat'l Bank, Taunton,	700	1,050 00	920 50
		$90,600	$101,075 00	$101,805 13

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North Easton Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	$31,000	$31,155 00	$31,000 00
Concord & Montreal R R. 4s,	20,000	20,200 00	20,029 45
Fitchburg R.R. 4s,	10,000	10,000 00	9,592 22
Fitchburg R.R. 5s,	5,000	5,400 00	5,000 00
Old Colony R.R. 4s,	5,000	5,150 00	5,000 00
Old Colony R.R. 4½s,	1,000	1,005 00	1,000 00
	$72,000	$72,910 00	$71,621 67

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$20,407 05	2½ per cent.	$16,000 00	4¾ per cent.	$184,913 00	6 per cent.
20,000 00	4 "	280,516 46	5 "	200 00	6¼ "
76,800 00	4¼ "	11,000 00	5¼ "	400 00	7 "
35,000 00	4½ "	37,330 00	5½ "		

Value, by books, of real estate held or owned by foreclosure or otherwise, . $3,375 15
Assessed value of the same, ... 2,400 00
Number of loans which are of an amount not exceeding $3,000 each, . 205
Aggregate amount of the same, ... 193,759 46
Total number of loans upon real estate, ... 235
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896, ... 44,014 50
Times for the dividends fixed by the by-laws: April 15 and October 15.
Rate and amount of each semi-annual dividend during year ending Oct. 31, 1896, . . { 2 per cent., $17,207 29 / 2 per cent., 17,542 52 } 34,749 81
Number of accounts opened during the year ending Oct. 31, 1896, . 222
Number of accounts closed during the year ending Oct. 31, 1896, . 212
Total number of open accounts Oct. 31, 1896, ... 2,351
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes), ... 1,511 05
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896, ... 131,811 29
Number of same, ... 1,317
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896, ... 139,256 36
Number of same, ... 1,123
Date of examination by commissioner: February 25.

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NORTH END SAVINGS BANK — BOSTON.

Incorporated Feb. 17, 1870. Present number of corporators, 28.

THOMAS L. JENKS, *President.* HERBERT C. WELLS, *Treasurer.*
WM. C. WILLIAMSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

THOMAS L. JENKS, CLINTON VILES,
INCREASE E. NOYES, WM. G. SHILLABER,
WILLIAM ROBINSON, L. FOSTER MORSE,
CHARLES E. WIGGIN.

Open for business every business day, 9 A.M. to 2 P.M.; Saturdays, for deposits only, until 8 P.M.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$130,400 00	Deposits,	$1,949,632 18
Loans on public funds,	9,000 00	Guaranty fund,	63,300 00
Bank stock as per schedule,	184,101 37	Interest account,	23,678 24
Loans on bank stock,	12,943 00		
Railroad bonds as per schedule,	131,906 25		
Loans on railroad stock,	300 00		
Real estate by foreclosure,	5,437 08		
Loans on real estate,	1,222,899 96		
Loans on personal security,	256,150 00		
Loans to counties, cities or towns (notes),	15,600 00		
Deposits in banks, on interest,	60,723 59		
Expense account,	2,970 53		
Cash on hand,	4,178 64		
	$2,036,610 42		$2,036,610 42

Cash on Deposit in Banks, amount in each: —

Columbian National Bank, Boston,	$17,723 59
Lincoln National Bank, Boston,	1,000 00
Mechanics' National Bank, Boston,	1,000 00
Metropolitan National Bank, Boston,	20,000 00
National Security Bank, Boston,	1,000 00
Mercantile National Bank, Salem,	20,000 00

Loan on Public Funds: —

$9,000 City of Portsmouth, N. H., 4s,	$9,000 00

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North End Savings Bank — Continued.

Loans on Bank Stock, amount on each: —	
30 shares Market National Bank, Boston,	$2,000 00*
10 shares Hamilton National Bank, Boston,	350 00
200 shares Metacomet National Bank, Fall River,	5,000 00
30 shares Shoe and Leather National Bank, Boston,	2,118 00
6 shares National Bank of North America, Boston,	475 00
40 shares Winnisimmet National Bank, Chelsea,	3,000 00
Loan on Railroad Stock: —	
9 shares Boston & Albany R.R.,	$300 00

* Bank notified that this loan, in excess of the legal limit, must be corrected.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	$25,000	$25,250 00	$25,000 00
of Quincy, Mass., 4s,	5,500	5,500 00	5,500 00
of Rockford, Ill., 4½s,	29,900	31,096 00	29,900 00
of Sioux City, Iowa, 6s,	10,000	10,200 00	10,000 00
Town of Mansfield, Mass, 4s,	10,000	10,400 00	10,000 00
United States 4s,	50,000	60,000 00	50,000 00
	$130,400	$142,446 00	$130,400 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
55	Atlas National Bank, Boston,	$5,500	$6,270 00	$6,412 25
50	Boston National Bank, Boston,	5,000	4,500 00	5,499 37
100	Columbian Nat'l Bank, Boston,	10,000	9,600 00	10,449 00
38	Eliot National Bank, Boston,	3,800	4,636 00	4,504 37
30	Everett Nat'l Bank, Boston,	3,000	2,400 00	2,800 00
2	Faneuil Hall N'l Bank, Boston,	200	259 00	270 50
20	First National Bank, Boston,	2,000	4,680 00	3,970 00
50	Freeman's Nat'l Bank, Boston,	5,000	4,350 00	4,951 00
25	Globe National Bank, Boston,	2,500	2,100 00	2,502 25
27	Howard Nat'l Bank, Boston,	2,700	2,389 50	3,055 50
100	Market Nat'l Bank, Boston,	10,000	7,675 00	9,978 24
20	Massachusetts N'l B'k, Boston,	2,000	1,645 00	2,011 25
25	Merchants' N'l Bank, Boston,	2,500	3,625 00	3,803 25
100	Metropolitan N'l B'k, Boston,	10,000	9,000 00	10,522 50
50	N'l B'k of Commerce, Boston,	5,000	5,625 00	5,911 37
110	Nat'l Bank of the Commonwealth, Boston,	11,000	15,125 00	15,010 00
4	N'l B'k of Redemption, Boston,	400	467 00	501 00
75	National City Bank, Boston,	7,500	5,850 00	8,134 62

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Federal Reserve Bank of St. Louis

North End Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Nat'l Eagle Bank, Boston,	10,000	7,000 00	10,814 75
10	N'l Hide & Leather B'k, Boston,	1,000	1,060 00	1,197 50
34	National Revere Bank, Boston,	3,400	2,720 00	4,390 12
6	National Union Bank, Boston,	600	780 00	847 50
21	Nat'l Webster Bank, Boston,	2,100	2,073 75	2,131 50
25	New England N'l B'k, Boston,	$2,500	$3,750 00	$3,854 50
100	North Nat'l Bank, Boston,	10,000	10,037 50	12,172 50
2	Old Boston N'l Bank, Boston,	200	213 00	243 62
25	Second National Bank, Boston,	2,500	4,378 13	4,005 50
37	Shawmut Nat'l Bank, Boston,	3,700	4,005 25	4,517 50
46	Shoe & Leather N'l B'k, Boston,	4,600	3,956 00	5,805 00
25	State National Bank, Boston,	2,500	2,668 75	2,928 00
12	Suffolk Nat'l Bank, Boston,	1,200	1,284 00	1,537 25
100	Third National Bank, Boston,	10,000	8,837 50	10,121 99
13	Tremont Nat'l Bank, Boston,	1,300	1,095 25	2,060 25
50	First National Bank, Chelsea,	5,000	5,300 00	5,767 42
91	Massachusetts Loan and Trust Company, Boston,	9,100	9,555 00	10,420 00
10	State Street Safe Deposit and Trust Company, Boston,	1,000	1,027 50	1,000 00
		$158,800	$159,938 13	$184,101 37

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Concord & Montreal R.R. 4s,	$12,000	$12,360 00	$12,000 00
Fitchburg R.R. 4s,	25,000	25,000 00	24,156 25
Fitchburg R.R. 4½s,	21,000	20,947 50	21,000 00
Fitchburg R.R. 5s,	20,000	21,600 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	$134,907 50	$131,906 25

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$40,723 59	3 per cent.	$882,040 00	5 per cent.	$3,000 00	6½ per cent.
373,000 00	4½ "	30,250 00	5½ "	45,043 00	7 "
34,500 00	4¾ "	168,759 96	6 "	300 00	8 "

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North End Savings Bank — Concluded.

Value, by books, of real estate held or owned by foreclosure or otherwise,		$5,437 08
Assessed value of the same,		7,900 00
Net income received from same during year ending Oct. 31, 1896,		27 08
Number of loans which are of an amount not exceeding $3,000 each,	227	
Aggregate amount of the same,		381,549 96
Total number of loans upon real estate,	341	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		88,634 48
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, 1896,	2 per cent., $32,950 71 2 per cent., 34,987 79	67,938 50
Number of accounts opened during the year ending Oct. 31, 1896,	1,156	
Number of accounts closed during the year ending Oct. 31, 1896,	727	
Total number of open accounts Oct. 31, 1896,	5,496	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		8,367 93
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		651,839 50
Number of same,	7,268	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		546,806 99
Number of same,	5,426	

Date of examination by commissioner: January 7.

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NORTH MIDDLESEX SAVINGS BANK — AYER.

Incorporated March 11, 1885. Present number of corporators, 22.

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, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$10,000 00	Deposits,	$479,219 61
Bank stock as per schedule,	19,373 75	Guaranty fund,	7,250 00
Loans on bank stock,	9,495 00	Interest account,	4,294 71
Railroad bonds as per schedule,	68,000 00	Undivided earnings,	8,628 08
Real estate by foreclosure,	3,800 00		
Loans on real estate,	283,429 47		
Loans on personal security,	85,842 50		
Loans to counties, cities or towns (notes),	2,400 00		
Deposits in banks, on interest,	9,642 46		
Deposits in banks, not on interest,	615 42		
Expense account,	316 91		
Tax and improvements on real estate,	580 10		
Local tax,	9 00		
Premium account,	5,500 00		
Cash on hand,	387 79		
	$499,392 40		$499,392 40

Cash on Deposit in Banks, amount in each: —

First National Bank, Ayer,	$8,615 42
Shawmut National Bank, Boston,	1,642 46

Loans on Bank Stock, amount on each:

50 shares First National Bank, Ayer,	$4,000 00
60 shares First National Bank, Ayer,	4,000 00
18 shares First National Bank, Ayer,	1,495 00

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North Middlesex Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Marlborough, Mass., 4s,	$5,000	$5,350 00	$5,000 00
Town of Walpole, Mass., 4s,	5,000	5,317 50	5,000 00
	$10,000	$10,667 50	$10,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
40	First National Bank, Ayer,	$4,000	$4,400 00	$4,247 25
6	Blackstone N'l Bank, Boston,	600	540 00	674 00
10	Commercial N'l Bank, Boston,	1,000	800 00	970 00
15	Continental N'l Bank, Boston,	1,500	1,515 00	1,911 25
10	Eliot National Bank, Boston,	1,000	1,250 00	1,355 00
15	Howard Nat'l Bank, Boston,	1,500	1,350 00	1,680 00
7	N'l B'k of No. America, Boston,	700	700 00	883 75
20	N'l Hide & Leather B'k, Boston,	2,000	2,100 00	2,540 00
5	People's Nat'l Bank, Boston,	500	700 00	840 00
10	State National Bank, Boston,	1,000	1,067 50	1,262 50
20	Prescott Nat'l Bank, Lowell,	2,000	2,960 00	3,010 00
		$15,800	$17,382 50	$19,373 75

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	$5,000	$5,300 00	$5,000 00
Boston & Maine R.R. 4½s,	15,000	17,400 00	15,000 00
Concord & Montreal R.R. 4s,	8,000	8,160 00	8,000 00
Fitchburg R.R. 4s,	1,000	1,000 00	1,000 00
Fitchburg R.R. 4½s,	8,000	8,325 00	8,000 00
Fitchburg R.R. 5s,	24,000	25,238 00	24,000 00
Fitchburg R.R. 6s,	2,000	2,050 00	2,000 00
Maine Central R.R. 7s,	5,000	6,500 00	5,000 00
	$68,000	$73,973 00	$68,000 00

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North Middlesex Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$9,642 46	2 per cent.	$150,804 02	5 per cent.	$168,182 40	6 per cent.
12,600 00	4½ "	49,480 55	5½ "	100 00	7 "

Value, by books, of real estate held or owned by foreclosure or otherwise,		$3,800 00
Assessed value of the same,		4,400 00
Number of loans which are of an amount not exceeding $3,000 each,	228	
Aggregate amount of the same,		232,299 47
Total number of loans upon real estate,	209	
Amount of investments from which no income is received,		1,500 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		23,121 54
Times for the dividends fixed by the by-laws: January 5 and July 5.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1896,	2 per cent., $8,035 51 2 per cent., 8,774 76	16,810 27
Number of accounts opened during the year ending Oct. 31, 1896,	362	
Number of accounts closed during the year ending Oct. 31, 1896,	205	
Total number of open accounts Oct. 31, 1896,	2,130	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		1,047 72
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		129,467 63
Number of same,	1,938	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		102,759 74
Number of same,	1,376	

Date of examination by commissioner: January 27.

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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 3 P.M.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$60,300 00	Deposits,	$884,798 68
Bank stock as per schedule,	36,100 00	Guaranty fund,	27,100 00
Loans on bank stock,	2,575 00	Interest account,	2,007 76
Railroad bonds as per schedule,	60,000 00	Profit and loss account,	32,372 26
Loans on real estate,	617,451 02		
Loans on personal security,	78,121 00		
Loans to counties, cities or towns (notes),	57,725 00		
Deposits in banks, on interest,	33,251 27		
Deposits in banks, not on interest,	9 56		
Expense account,	461 72		
Cash on hand,	284 13		
	$946,278 70		$946,278 70

Cash on Deposit in Banks, amount in each: —

People's National Bank, Brattleboro, Vt.,	$5,000 00
Orange National Bank, Orange,	13,251 27
Pynchon National Bank, Springfield,	10,000 00
Athol National Bank, Athol,	5,000 00
Merchants' National Bank, Boston,	9 56

Loans on Bank Stock, amount on each: —

30 shares Home National Bank, Holyoke,	$2,500 00
3 shares Orange National Bank, Orange,	75 00

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Orange Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bay City, Mich., 5s,	$10,000	$10,080 00	$10,000 00
of Gardiner, Me , 4s,	6,000	6,060 00	6,000 00
of Manchester, N. H., 4s,	15,000	15,375 00	15,000 00
of Meriden, Conn., 4s,	5,000	5,125 00	5,000 00
of Rockford, Ill., 4½s,	5,000	5,250 00	5,000 00
Town of Leominster, Mass , 4s,	7,300	7,409 00	7,300 00
of Orange, Mass., 4s,	12,000	12,062 00	12,000 00
	$60,300	$61,361 00	$60,300 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
6	Miller's River N'l B'k, Athol,	$600	$1,080 00	$600 00
15	Atlas National Bank, Boston,	1,500	1,725 00	1,500 00
5	Boylston Nat'l Bank, Boston,	500	625 00	500 00
3	Central Nat'l Bank, Boston,	300	351 00	300 00
65	Eliot National Bank, Boston,	6,500	7,930 00	6,500 00
4	Everett Nat'l Bank, Boston,	400	400 00	400 00
20	First Ward N'l Bank, Boston,	2,000	2,540 00	2,000 00
20	Manufacturers' N'l B'k, Boston,	2,000	2,000 00	2,000 00
11	N'l B'k of No. America, Boston,	1,100	1,100 00	1,100 00
5	N'l Hide & Leather B'k, Boston,	500	530 00	500 00
16	Nat'l Webster Bank, Boston,	1,600	1,600 00	1,600 00
10	North National Bank, Boston,	1,000	1,000 00	1,000 00
15	Tremont Nat'l Bank, Boston,	1,500	1,500 00	1,500 00
10	First National Bank, Chelsea,	1,000	1,060 00	1,000 00
33	Franklin County Nat'l Bank, Greenfield,	3,300	3,465 00	3,300 00
100	Orange Nat'l Bank, Orange,	10,000	15,500 00	10,000 00
10	First Nat'l Bank, Springfield,	1,000	1,200 00	1,000 00
10	Third N'l Bank, Springfield,	1,000	1,800 00	1,000 00
3	Union Market National Bank, Watertown,	300	375 00	300 00
		$36,100	$45,781 00	$36,100 00

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Orange Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R 4s,	$10,000	$10,300 00	$10,000 00
Boston & Lowell R.R 4s,	10,000	10,300 00	10,000 00
Boston & Maine R.R. 4½s,	10,000	11,550 00	10,000 00
Fitchburg R.R. 4s,	9,000	9,000 00	9,000 00
Fitchburg R.R. 5s,	21,000	21,685 00	21,000 00
	$60,000	$62,835 00	$60,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$13,251 27	2 per cent.	$15,000 00	4¾ per cent.	$31,771 00	5½ per cent.
55,425 00	4 "	621,969 02	5 "	44,407 00	6 "
7,300 00	4½ "				

Number of loans which are of an amount not exceeding $3,000 each, 269
Aggregate amount of the same, ... $261,966 02
Total number of loans upon real estate, ... 305
Gross amount of interest or profits received or earned, as per books, during the year ending Oct. 31, 1896, ... 45,329 05
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, 1896, . . { 2 per cent., $16,250 26 / 2 per cent., 16,916 81 } 33,167 07
Number of accounts opened during the year ending Oct. 31, 1896, . 473
Number of accounts closed during the year ending Oct. 31, 1896, . 359
Total number of open accounts Oct. 31, 1896, ... 3,493
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes), ... 2,535 48
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896, ... 157,287 55
Number of same, ... 2,610
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896, ... 145,188 64
Number of same, ... 2,137
Date of examination by commissioner: March 16.

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PALMER SAVINGS BANK — PALMER.

Incorporated March 4, 1870. Present number of corporators, 57.

H. G. Loomis, *President.* H. W. McGregory, *Treasurer.*
William W. Leach, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

James B. Shaw, George Mooers,
Henry G. Loomis, E. G. Hastings,
C. H. Hobbs.

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

Balance Sheet October 31, 1896.

Assets.		Liabilities.	
Public funds as per schedule,	$133,000 00	Deposits,	$1,075,880 52
Bank stock as per schedule,	38,800 00	Guaranty fund,	43,000 00
Loans on bank stock,	883 00	Interest account,	3,739 82
Railroad bonds as per schedule,	107,000 00	Profit and loss account,	10,414 38
Loans on railroad stock,	300 00		
Real estate (for banking purposes),	15,000 00		
Loans on real estate,	575,058 00		
Loans on personal security,	173,966 00		
Loans to counties, cities or towns (notes),	46,775 00		
Loans on depositors' books,	1,330 00		
Deposits in banks, on interest,	36,466 64		
Expense account,	867 98		
Cash on hand,	3,588 10		
	$1,133,034 72		$1,133,034 72

Cash on Deposit in Banks, amount in each: —

Palmer National Bank, Palmer,	$14,780 67
City National Bank, Springfield,	8,912 01
Springfield Safe Deposit and Trust Company, Springfield,	2,694 53
Springfield National Bank, Springfield,	10,079 43

Loans on Bank Stock, amount on each: —

3 shares Palmer National Bank, Palmer,	$300 00
1 share Palmer National Bank, Palmer,	83 00
5 shares Palmer National Bank, Palmer,	500 00

Loan on Railroad Stock: —

10 shares Boston & Albany R.R.,	$300 00

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Palmer Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Altoona, Pa., 4s,	$5,000	$5,100 00	$5,000 00
of Cambridge, Mass., 4s,	10,000	10,400 00	10,000 00
of Canton, Ohio, 5s,	2,000	2,000 00	2,000 00
of Kansas City, Mo., 4½s,	30,000	32,100 00	30,000 00
of Lowell, Mass., 4s,	11,000	11,605 00	11,000 00
of Malden, Mass., 4s,	10,000	10,300 00	10,000 00
of Providence, R. I., 4s,	15,000	16,245 00	15,000 00
of Waterbury, Conn., 4s,	10,000	10,300 00	10,000 00
of Worcester, Mass., 4s,	15,000	15,825 00	15,000 00
Town of Monson, Mass., 4s,	10,000	10,250 00	10,000 00
County of Aroostook, Me., 4½s,	5,000	5,250 00	5,000 00*
United States 4s,	10,000	11,700 00	10,000 00
	$133,000	$141,075 00	$133,000 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	$6,000 00	$5,000 00
23	N'l B'k of Commerce, Boston,	2,300	2,553 00	2,300 00
10	N'l B'k of No. America, Boston,	1,000	1,000 00	1,000 00
25	State National Bank, Boston,	2,500	2,650 00	2,500 00
13	Suffolk Nat'l Bank, Boston,	1,300	1,391 00	1,300 00
10	Brockton N'l Bank, Brockton,	1,000	1,150 00	1,000 00
33	Monson Nat'l Bank, Monson,	3,300	4,455 00	3,300 00
116	Palmer Nat'l Bank, Palmer,	11,600	16,820 00	11,600 00
51	Agawam N'l B'k, Springfield,	5,100	5,100 00	5,100 00
50	Chapin N'l Bank, Springfield,	5,000	5,750 00	5,000 00
7	Ware National Bank, Ware,	700	742 00	700 00
		$38,800	$47,611 00	$38,800 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s,	$20,000	$20,100 00	$20,000 00
Boston & Maine R.R. 4½s,	15,000	17,100 00	15,000 00
Concord & Montreal R.R. 4s,	10,000	10,100 00	10,000 00

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Palmer Savings Bank — Concluded.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Eastern R R. 6s,	$10,000	$12,000 00	$10,000 00
Fitchburg R.R. 4s,	10,000	10,000 00	10,000 00
Fitchburg R.R. 4½s,	10,000	10,550 00	10,000 00
Fitchburg R.R. 5s,	10,000	10,750 00	10,000 00
Maine Central R.R. 7s,	2,000	2,680 00	2,000 00
N. Y., Providence & Boston R.R. 7s,	5,000	5,350 00	5,000 00
Portland & Rumford Falls R.R. 5s,	10,000	10,000 00	10,000 00
Upper Coos R.R. 4½s,	5,000	5,250 00	5,000 00
	$107,000	$113,880 00	$107,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$9,780 67	2 per cent.	$46,775 00	4½ per cent.	$200,461 00	6 per cent.
8,912 01	3 "	490,116 00	5 "	995 00	6½ "
12,773 96	4 "	64,965 00	5½ "		

Amount invested in real estate for banking purposes,		$15,000 00
Estimated value of the same,		15,000 00
Assessed value of the same,		10,300 00
Net income received from same during year ending Oct. 31, 1896,		482 41
Number of loans which are of an amount not exceeding $3,000 each,	396	
Aggregate amount of the same,		445,122 00
Total number of loans upon real estate,	342	
Amount of investments from which no income is received,		5,100 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		54,147 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, 1896,	2½ per cent., $21,269 18 2½ per cent., 21,774 45	43,043 63
Number of accounts opened during the year ending Oct. 31, 1896,	443	
Number of accounts closed during the year ending Oct. 31, 1896,	407	
Total number of open accounts Oct. 31, 1896,	3,013	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		2,810 45
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		191,350 92
Number of same,	2,084	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		192,019 63
Number of same,	1,694	
Date of examination by commissioner: July 9.		

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PENTUCKET SAVINGS BANK — HAVERHILL.

Incorporated March 17, 1891. Present number of corporators, 19.

GEORGE H. CARLETON, *President.* CHARLES S. TITCOMB, *Treasurer.*
CHARLES S. TITCOMB, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

GEORGE H. CARLETON, J. W. VITTUM,
JOHN A. GALE, OLIVER TAYLOR,
C. H. HAYES.

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, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$19,100 00	Deposits,	$302,362 61
Bank stock as per schedule,	3,000 00	Guaranty fund,	2,077 00
Loans on bank stock,	10,700 00	Interest account,	1,121 80
Railroad bonds as per schedule,	17,925 00		
Loans on real estate,	171,221 43		
Loans on personal security,	58,500 00		
Loans to counties, cities or towns (notes),	9,000 00		
Deposits in banks, on interest,	8,336 48		
Deposits in banks, not on interest,	5,770 38		
Expense account,	221 65		
Premium account,	1,069 55		
Profit and loss account,	175 53		
Cash on hand,	541 39		
	$305,561 41		$305,561 41

Cash on Deposit in Banks, amount in each: —

Beacon Trust Company, Boston,	$8,336 48
Second National Bank, Haverhill,	5,770 38

Loans on Bank Stock, amount on each: —

50 shares Second National Bank, Haverhill,	$5,000 00
35 shares Second National Bank, Haverhill,	3,000 00
20 shares Amesbury National Bank, Amesbury,	1,700 00
10 shares Second National Bank, Haverhill,	1,000 00

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Pentucket Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Brockton, Mass., 4s,	$1,600	$1,632 00	$1,600 00
of Dubuque, Iowa, 6s,	1,000	1,010 00	1,000 00
of Grand Rapids, Mich., 4½s,	2,000	2,014 00	2,000 00
of Indianapolis, Ind., 6s,	1,000	1,010 00	1,000 00
of Meriden, Conn., 4s,	3,000	3,030 00	3,000 00
of New Britain, Conn., 4s,	5,000	5,015 00	5,000 00
of Oshkosh, Wis., 4½s,	4,000	4,105 00	4,000 00
of Sioux City, Iowa, 6s,	500	500 00	500 00
of Taunton, Mass., 4s,	1,000	1,030 00	1,000 00
	$19,100	$19,346 00	$19,100 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Everett Nat'l Bank, Boston,	$1,000	$800 00	$1,000 00
10	State National Bank, Boston,	1,000	1,060 00	1,000 00
10	First National Bank, Chelsea,	1,000	1,060 00	1,000 00
		$3,000	$2,920 00	$3,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	$3,000	$3,090 00	$3,000 00
Boston & Maine R.R. 4s,	2,000	2,060 00	2,000 00
Boston & Maine R.R. 4½s,	4,000	4,560 00	4,000 00
Fitchburg R.R. 5s,	2,000	2,030 00	2,000 00
Upper Coos R R. 4s,	3,000	2,985 00	2,925 00
Worcester, Nashua & Roch. R.R. 4s,	4,000	4,120 00	4,000 00
	$18,000	$18,845 00	$17,925 00

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Pentucket Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$8,336 48	2½ per cent.	$176,541 28	5 per cent.	$18,680 15	6 per cent.
9,000 00	4 "	24,200 00	5½ "	6,000 00	6½ "
15,000 00	4½ "				

Number of loans which are of an amount not exceeding $3,000 each,	85	
Aggregate amount of the same,		$114,521 43
Total number of loans upon real estate,	91	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		11,967 05
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, 1896,	2 per cent., $4,725 00 2 per cent., 5,416 83	10,141 83
Number of accounts opened during the year ending Oct. 31, 1896,	284	
Number of accounts closed during the year ending Oct. 31, 1896,	143	
Total number of open accounts Oct. 31, 1896,	861	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		905 61
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		103,908 44
Number of same,	1,076	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		61,315 56
Number of same,	644	
Date of examination by commissioner: February 21.		

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PEOPLE'S SAVINGS BANK — BROCKTON.

Incorporated Feb. 8, 1895. Present number of corporators, 44.

WM. L. DOUGLAS, *President.* A. T. JONES, *Treasurer.*
JOHN S. KENT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WM. L. DOUGLAS, FRANCIS B. GARDNER,
EMERY M. LOW, EDWARD B. MELLEN,
FRED P. RICHMOND.

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

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$12,000 00	Deposits,	$159,847 25
Loans on public funds,	5,000 00	Guaranty fund,	319 11
Bank stock as per schedule,	2,000 00	Interest account,	900 59
Loans on bank stock,	100 00		
Railroad bonds as per schedule,	13,500 00		
Loans on railroad stock,	600 00		
Loans on real estate,	100,975 00		
Loans on personal security,	11,300 00		
Loans to counties, cities or towns (notes),	4,200 00		
Loans on depositors' books,	5 00		
Deposits in banks, on interest,	7,923 24		
Expense account,	85 05		
Outfit,	455 89		
Premiums,	2,161 25		
Cash on hand,	761 52		
	$161,066 95		$161,066 95

Cash on Deposit in Banks, amount in each: —

Home National Bank, Brockton,	$2,123 24
Plymouth County Safe Deposit and Trust Company, Brockton,	5,800 00

Loan on Public Funds: —

$5,000 City of Boston, Mass., 3½s,	$5,000 00

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Peoples' Savings Bank, Brockton — Continued.

Loan on Bank Stock: —

6 shares Merchants' National Bank, Boston, ... $100 00

Loan on Railroad Stock: —

6 shares New York, New Haven & Hartford R.R., ... $600 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Brockton, Mass., 4s, . .	$1,000	$1,030 00	$1,000 00
of Canton, Ohio, 5s, . . .	2,000	2,040 00	2,000 00
of Kansas City, Mo., 8s, . .	3,000	3,060 00	3,000 00
of New Britain, Conn., 4s, .	4,000	4,080 00	4,000 00
Town of Stoughton, Mass., 4s, .	2,000	2,040 00	2,000 00
	$12,000	$12,250 00	$12,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Massachusetts Loan and Trust Company, Boston, . .	$1,000	$1,050 00	$1,000 00
10	Plymouth County Safe Deposit and Trust Co., Brockton, .	1,000	1,000 00	1,000 00
		$2,000	$2,050 00	$2,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s, . . .	$2,000	$2,050 00	$2,000 00
Boston, Winthrop & Shore R.R. 5s, .	1,000	1,060 00	1,000 00
Fitchburg R.R. 5s, ...	3,000	3,180 00	3,000 00
Maine Central R.R. 5s, . . .	2,500	2,787 50	2,500 00
Old Colony R.R. 4s, ...	2,000	2,060 00	2,000 00
Old Colony R R. 4½s, . . .	1,000	1,040 00	1,000 00
St. Johnsbury & Lake Champlain R R. 5s, ...	2,000	2,360 00	2,000 00
	$13,500	$14,537 50	$13,500 00

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Peoples' Savings Bank, Brockton — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$5 00	0 per cent.	$4,200 00	4 per cent.	$58,175 00	6 per cent.
2,123 24	2 "	25,900 00	5 "	5,000 00	6½ "
5,800 00	3 "	26,000 00	5½ "	2,900 00	7 "

Number of loans which are of an amount not exceeding $3,000 each,	62	
Aggregate amount of the same,		$74,280 00
Total number of loans upon real estate,	59	
Amount of investments from which no income is received,		5 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		4,789 20
Times for the dividends fixed by the by-laws: March 1 and September 1.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1896,	2 per cent., $777 00 2 per cent., 2,112 64	2,889 64
Number of accounts opened during the year ending Oct. 31, 1896,	764	
Number of accounts closed during the year ending Oct. 31, 1896,	194	
Total number of open accounts Oct. 31, 1896,	940	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		356 79
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		173,647 88
Number of same,	2,303	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		56,936 35
Number of same,	922	

Date of examination by commissioner: September 24.

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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, J N. HUBBARD,
E. P. CLARK, JOHN TILLEY,
J. A. SULLIVAN.

Open for business every business day except Saturdays, 9 A.M. to 4 P.M.; Saturdays, 9 A.M. to 12 M.; Thursdays, 7 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$17,000 00	Deposits,	$572,047 03
Bank stock as per schedule,	5,000 00	Guaranty fund,	15,152 03
Loans on bank stock,	20,015 00	Interest account,	10,451 62
Loans on real estate,	404,559 00		
Loans on personal security,	127,128 50		
Deposits in banks, on interest,	22,731 46		
Furniture and fixtures,	900 00		
Cash on hand,	316 72		
	$597,650 68		$597,650 68

Cash on Deposit in Bank:—

Home National Bank, Holyoke,	$22,731 46

Loans on Bank Stock, amount on each:—

10 shares Home National Bank, Holyoke,	$500 00
20 shares Home National Bank, Holyoke,	1,000 00
10 shares Home National Bank, Holyoke,	900 00
55 shares Home National Bank, Holyoke,	5,000 00
25 shares Home National Bank, Holyoke,	2,000 00
5 shares Home National Bank, Holyoke,	450 00
20 shares Quinsigamond National Bank, Worcester,	515 00
10 shares First National Bank, Springfield,	350 00
3 shares Agawam National Bank, Springfield,	
5 shares Holyoke National Bank, Holyoke,	500 00
77 shares Franklin County National Bank, Greenfield,	6,800 00
24 shares Franklin County National Bank, Greenfield,	2,000 00

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Federal Reserve Bank of St. Louis

Peoples' Savings Bank, Holyoke — Concluded.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, ...	$17,000	$18,020 00	$17,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Home Nat'l Bank, Holyoke, .	$5,000	$5,600 00	$5,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$22,731 46 486,037 50	4 per cent. 5 "	$56,415 00	5½ per cent.	$9,250 00	6 per cent.

Number of loans which are of an amount not exceeding $3,000 each,	141	
Aggregate amount of the same, ...		$229,373 00
Total number of loans upon real estate, ...	139	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896, ...		28,929 77
Times for the dividends fixed by the by-laws: May 1 and November 1.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1896, . .	2 per cent., $9,173 35 2 per cent., 9,973 75	19,147 10
Number of accounts opened during the year ending Oct. 31, 1896,	488	
Number of accounts closed during the year ending Oct. 31, 1896,	319	
Total number of open accounts Oct. 31, 1896, ...	1,716	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes), ...		2,590 91
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896, ...		167,417 29
Number of same, ...	2,567	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896, ...		121,721 49
Number of same, ...	1,634	
Date of examination by commissioner: May 21.		

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PEOPLE'S SAVINGS BANK—WORCESTER.

Incorporated May 13, 1864. Present number of corporators, 186.

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, EDWIN T. MARBLE,
THOMAS M. ROGERS, ALEXANDER DEWITT.

Open for business every business day, 9 A.M. to 4 P.M.; Saturdays, 6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$792,011 60	Deposits,	$7,402,930 29
Bank stock as per schedule,	891,251 00	Guaranty fund,	274,500 00
Loans on bank stock,	14,381 00	Interest account,	95,055 21
Railroad bonds as per schedule,	1,001,283 00	Profit and loss account,	3,157 54
Loans on railroad stock,	27,350 00	Rents, bank building,	1,006 97
Real estate (for banking purposes),	87,500 00	Sundry interest items,	1,522 40
Real estate by foreclosure,	34,314 92		
Loans on real estate,	3,705,538 29		
Loans on personal security,	1,038,900 00		
Loans to counties, cities or towns (notes),	45,700 00		
Loans on depositors' books	160 00		
Deposits in banks, on interest,	124,660 79		
Deposits in banks, not on interest,	5,000 00		
Expense account,	4,976 35		
Rents of real estate by foreclosure,	60 17		
Cash on hand,	5,085 29		
	$7,778,172 41		$7,778,172 41

Cash on Deposit in Banks, amount in each:—

National Bank of the Republic, Boston,	$39,560 60
Central National Bank, Worcester,	65,467 31
Citizens' National Bank, Worcester,	24,632 88

Loans on Bank Stock, amount on each:—

7 shares Manufacturers' National Bank, Boston,	$250 00
21 shares Boston National Bank, Boston,	5,000 00
34 shares Haverhill National Bank, Haverhill,	
13 shares First National Bank, Worcester,	1,700 00
4 shares City National Bank, Worcester,	
10 shares Shawmut National Bank, Boston,	1,300 00
6 shares Old Boston National Bank, Boston,	
5 shares Revere National Bank, Boston,	

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Peoples' Savings Bank, Worcester — Continued.

7 shares First National Bank, Northampton,	$346 00
5 shares Chicopee National Bank, Springfield,	500 00
10 shares Crocker National Bank, Turner's Falls,	585 00
11 shares Hadley Falls National Bank, Holyoke,	1,100 00
36 shares Citizens' National Bank, Worcester,	3,600 00

Loans on Railroad Stock, amount on each: —

250 shares Boston & Maine R.R.,	$25,000 00
2 shares Boston & Lowell R R.,	1,000 00
19 shares Boston & Maine R.R.,	
10 shares Boston & Maine R.R.,	1,200 00
7 shares New York, New Haven & Hartford R.R.,	150 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	$110,000 00	$111,850 00	$110,700 00
of Cleveland, Ohio, 6s,	1,000 00	1,032 50	1,000 00
of Columbus, Ohio, 4s,	35,000 00	35,875 00	35,000 00*
of Dayton, Ohio, 6s,	19,000 00	20,580 00	20,125 00*
of Holyoke, Mass., 4s,	25,000 00	26,025 00	25,000 00
of Keene, N. H., 4s,	10,000 00	10,525 00	10,000 00
of Lynn, Mass., 4s,	26,000 00	27,705 00	26,400 00
of Malden, Mass., 4s,	25,000 00	26,250 00	25,000 00
of Milwaukee, Wis., 4s,	64,000 00	65,537 50	64,000 00
of Nashua, N H., 4s,	10,000 00	10,425 00	10,000 00
of New Bedford, Mass., 4s,	25,000 00	25,687 50	25,000 00
of Norwich, Conn, 5s,	19,000 00	21,750 00	21,144 00
of Peoria, Ill., 4s,	12,000 00	12,360 00	12,000 00
of Providence, R. I., 4s,	50,000 00	56,000 00	55,000 00
of Providence, R I., 5s,	9,000 00	9,495 00	9,450 00
of Quincy, Mass., 4s,	25,000 00	25,587 50	25,000 00
of Scranton, Pa., 5s,	5,000 00	5,275 00	5,000 00
of Scranton, Pa., 6s,	6,000 00	6,000 00	6,000 00
of Springfield, Ohio, 5s,	6,000 00	6,390 00	6,156 00
of Springfield, Ohio, 6s,	106 40	106 40	106 60
of Taunton, Mass., 4s,	7,000 00	7,560 00	7,000 00
of Waltham, Mass., 4s,	13,000 00	13,552 50	13,000 00
of Worcester, Mass., 4s,	200,000 00	208,250 00	202,930 00
of Worcester, Mass., 5s,	2,000 00	2,250 00	2,000 00
Town of Attleborough, Mass, 4s,	13,000 00	13,942 50	13,000 00
of Beverly, Mass., 4s,	10,000 00	10,425 00	10,000 00
of Dalton (Fire District), Mass., 4s,	20,000 00	21,000 00	20,000 00
of Holbrook, Mass., 4s,	30,000 00	31,050 00	30,000 00
of Westborough, Mass., 5s,	2,000 00	2,260 00	2,000 00
	$779,106 40	$814,746 40	$792,011 60

* Legal investments when made.

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Peoples' Savings Bank, Worcester — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
128	Atlantic Nat'l Bank, Boston, .	$12,800	$13,952 00	$17,006 00
165	Atlas National Bank, Boston,	16,500	18,892 50	18,800 00
106	Blackstone N'l Bank, Boston, .	10,600	9,142 50	10,600 00
125	Boston Nat'l Bank, Boston, .	12,500	11,062 50	14,366 00
54	Boylston Nat'l Bank, Boston, .	5,400	6,736 50	6,750 00
201	Columbian N'l Bank, Boston, .	20,100	19,296 00	21,817 00
50	Continental N'l Bank, Boston,	5,000	5,000 00	5,812 00
216	Eliot National Bank, Boston, .	21,600	26,190 00	26,766 00
44	Everett Nat'l Bank, Boston, .	4,400	3,520 00	4,400 00
97	Faneuil Hall N'l B'k, Boston, .	9,700	12,561 50	12,730 00
238	Freeman's N'l Bank, Boston, .	23,800	20,706 00	23,800 00
217	Globe National Bank, Boston,	21,700	18,228 00	21,700 00
151	Hamilton Nat'l Bank, Boston,	15,100	15,855 00	18,129 00
149	Manufacturers' N'l B'k, Boston,	14,900	14,900 00	14,900 00
237	Market Nat'l Bank, Boston, .	23,700	18,189 75	23,700 00
25	Mechanics' N'l Bank, Boston, .	2,500	3,062 50	2,900 00
221	Merchants' Nat'l Bank, Boston,	22,100	32,045 00	31,443 00
109	N'l B'k of Commerce, Boston,	10,900	12,262 50	12,965 00
115	National Bank of the Commonwealth, Boston, . .	11,500	15,812 50	15,450 00
141	N'l B'k of No. America, Boston,	14,100	13,536 00	15,840 00
149	N'l B'k of Redemption, Boston,	14,900	17,395 75	19,419 00
500	N'l B'k of the Republic, Boston,	50,000	69,250 00	70,714 00
239	National City Bank, Boston, .	23,900	18,502 00	23,900 00
130	National Eagle Bank, Boston,	13,000	9,100 00	13,000 00
213	Nat'l Exchange Bank, Boston,	21,300	26,412 00	26,452 00
311	N'l Hide & Leather B'k, Boston,	31,100	32,966 00	37,432 00
78	National Revere Bank, Boston,	7,800	6,240 00	7,800 00
96	National Union Bank, Boston,	9,600	12,504 00	13,037 00
50	Nat'l Webster Bank, Boston, .	5,000	4,937 50	5,000 00
65	New England N'l B'k, Boston,	6,500	9,685 00	9,586 00
152	North National Bank, Boston,	15,200	15,257 00	17,903 00
205	Old Boston N'l Bank, Boston, .	20,500	21,832 50	23,935 00
56	Second National Bank, Boston,	5,600	9,807 00	8,600 00
59	Shawmut Nat'l Bank, Boston,	5,900	6,386 75	7,075 00
301	Shoe & Leather N'l B'k, Boston,	30,100	25,886 00	30,100 00
68	State National Bank, Boston, .	6,800	7,208 00	8,050 00
133	Suffolk Nat'l Bank, Boston, .	13,300	14,231 00	14,533 00
99	Tremont Nat'l Bank, Boston, .	9,900	8,340 75	9,900 00
172	Washington N'l B'k, Boston, .	17,200	17,501 00	20,068 00
243	Central N'l Bank, Worcester, .	24,300	32,805 00	34,620 00
111	Citizens' N'l B'k, Worcester, .	11,100	14,430 00	13,629 00
260	City Nat'l Bank, Worcester, .	26,000	37,700 00	32,500 00
182	Mechanics' N'l B'k, Worcester,	18,200	15,470 00	20,020 00
300	Quinsigamond National Bank, Worcester, ...	30,000	42,000 00	35,984 00
524	Worcester N'l B'k, Worcester,	52,400	75,980 00	68,120 00
		$748,500	$842,778 00	$891,251 00

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Peoples' Savings Bank, Worcester — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 5s,	$150,000	$160,125 00	$160,520 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	20,000	22,700 00	22,090 00
Boston & Lowell R.R. 4s,	4,000	4,102 50	4,000 00
Boston & Lowell R.R. 4½s,	25,000	26,312 50	25,688 00
Boston & Maine R.R. 4s,	25,000	26,125 00	24,750 00
Boston, Revere Beach & Lynn R.R. 6s,	19,000	19,237 50	19,000 00
Cheshire R.R. 6s,	24,500	25,296 25	25,000 00
Eastern R.R. 6s,	57,000	67,830 00	65,778 00
Fitchburg R.R. 4s,	25,000	25,000 00	23,500 00
Fitchburg R.R. 4½s,	60,000	60,150 00	60,000 00
Fitchburg R.R. 5s,	43,000	44,880 00	45,287 00
Lowell & Lawrence R.R. 6s,	6,000	6,165 00	6,000 00
Maine Central R R. 4s,	51,500	52,401 25	51,020 00
Maine Central R.R. 7s,	38,700	43,731 75	43,367 00
Maine Central and European & North American R.R. 4s,	25,000	26,250 00	24,725 00
N. Y., Providence & Boston R.R. 7s,	12,000	12,930 00	13,000 00
Norwich & Worcester R R. 6s,	2,000	2,020 00	2,000 00
Old Colony R R. 4s,	70,000	73,012 50	70,000 00
Old Colony R.R. 6s,	10,000	10,125 00	10,000 00
Portland & Ogdensburg R.R. 6s,	5,000	5,375 00	5,200 00
Portland & Rumford Falls R.R. 5s,	15,000	16,237 50	15,000 00
Providence & Worcester R.R. 6s,	31,000	31,697 50	31,200 00
Rumford Falls & Rangeley Lakes R.R. 5s,	10,000	11,200 00	10,000 00
Salem & Lowell R R. 6s,	10,000	10,425 00	10,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	50,000	58,250 00	54,900 00
Sullivan County R.R. 4s,	25,000	25,000 00	25,000 00
Vermont & Massachusetts R.R. 5s,	50,000	53,375 00	53,219 00
Vermont Valley R.R. 5s,	10,000	11,350 00	11,039 00
Worcester, Nashua & Roch. R.R. 4s,	90,000	92,415 00	90,000 00
	$963,700	$1,023,719 25	$1,001,283 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$100,027 91	2 per cent.	$200,131 00	4½ per cent.	$25,000 00	5¼ per cent.
24,632 88	3 "	42,500 00	4⅝ "	76,000 00	5½ "
19,400 00	4 "	179,000 00	4¾ "	88,600 00	6 "
124,150 00	4¼ "	4,077,248 29	5 "		

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Peoples' Savings Bank, Worcester — Concluded.

Amount invested in real estate for banking purposes,		$87,500 00
Estimated value of the same,		100,000 00
Assessed value of the same,		82,200 00
Net income received from same during year ending Oct. 31, 1896,		3,314 88
Value, by books, of other real estate held or owned by foreclosure or otherwise,		34,314 92
Assessed value of the same,		26,450 00
Number of loans which are of an amount not exceeding $3,000 each,	1,181	
Aggregate amount of the same,		1,601,777 82
Total number of loans upon real estate,	1,472	
Amount of investments from which no income is received,		18,347 33
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		351,595 78
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, 1896,	2 per cent., $135,949 03 2 per cent., 140,404 28	276,353 31
Number of accounts opened during the year ending Oct. 31, 1896,	2,322	
Number of accounts closed during the year ending Oct. 31, 1896,	1,773	
Total number of open accounts Oct. 31, 1896,	16,307	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		16,649 14
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		1,093,940 54
Number of same,	15,129	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		1,047,770 85
Number of same,	13,189	

Date of examination by commissioner: November 12.

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PLYMOUTH SAVINGS BANK — PLYMOUTH.

Incorporated June 11, 1828. Present number of corporators, 31.

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, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$213,500 00	Deposits,	$2,359,193 99
Bank stock as per schedule,	406,921 00	Guaranty fund,	120,000 00
Loans on bank stock,	4,200 00	Interest account,	50,543 95
Railroad bonds as per schedule,	425,000 00	Profit and loss account,	27,065 99
Railroad notes,	125,000 00	Suspense,	59 50
Real estate (for banking purposes),	36,863 23		
Real estate by foreclosure,	1,808 93		
Loans on real estate,	699,486 00		
Loans on personal security,	561,440 00		
Loans to counties, cities or towns (notes),	45,100 00		
Deposits in banks, on interest,	33,186 99		
Cash on hand,	4,357 28		
	$2,556,863 43		$2,556,863 43

Cash on Deposit in Banks, amount in each: —

National Bank of the Commonwealth, Boston,	$24,339 37
Old Colony National Bank, Plymouth,	3,997 05
Plymouth National Bank, Plymouth,	4,850 57

Loans on Bank Stock, amount on each: —

15 shares Old Colony National Bank, Plymouth,	$400 00
9 shares Old Colony National Bank, Plymouth,	900 00
3 shares Old Colony National Bank, Plymouth,	1,600 00*
13 shares Plymouth National Bank, Plymouth,	
13 shares Plymouth National Bank, Plymouth,	1,300 00*

* The bank has been notified that these loans, in excess of the legal limit, must be reduced.

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Plymouth Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	$6,000	$6,960 00	$6,000 00
of Brockton, Mass., 4s,	16,000	16,000 00	16,000 00
of Canton, Ohio, 5s,	7,000	7,000 00	7,000 00
of Fall River, Mass., 6s,	10,000	11,000 00	10,000 00
of Holyoke, Mass., 6s,	50,000	54,000 00	50,000 00
of New Bedford, Mass., 7s,	10,000	11,900 00	10,000 00
of New London, Conn., 7s,	50,000	54,500 00	50,000 00
of Rockford, Ill., 4½s,	10,000	10,300 00	10,000 00
of Springfield, Ohio, 6s,	2,000	2,000 00	2,000 00
Town of Belmont, Mass., 4½s,	17,500	17,675 00	17,500 00
of Leominster, Mass., 4s,	10,000	10,000 00	10,000 00
of West Springfield, Mass., 5s,	25,000	25,250 00	25,000 00
	$213,500	$226,585 00	$213,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
7	Abington N'l Bank, Abington,	$700	$735 00	$687 00
41	Atlantic Nat'l Bank, Boston,	4,100	4,469 00	4,100 00
234	Atlas National Bank, Boston,	23,400	26,676 00	23,400 00
32	Blackstone N'l Bank, Boston,	3,200	2,752 00	2,112 00
139	Boston Nat'l Bank, Boston,	13,900	12,371 00	12,788 00
70	Boylston Nat'l Bank, Boston,	7,000	8,680 00	7,000 00
42	Columbian N'l Bank, Boston,	4,200	4,032 00	4,200 00
100	First Ward N'l Bank, Boston,	10,000	12,700 00	10,000 00
28	Freeman's Nat'l Bank, Boston,	2,800	2,436 00	2,380 00
29	Globe National Bank, Boston,	2,900	2,436 00	2,494 00
53	Hamilton Nat'l Bank, Boston,	5,300	5,565 00	5,300 00
54	Howard Nat'l Bank, Boston,	5,400	4,752 00	5,022 00
100	Manufacturers' N'l B'k, Boston,	10,000	10,000 00	9,000 00
128	Market Nat'l Bank, Boston,	12,800	9,728 00	10,240 00
85	Massachusetts N'l B'k, Boston,	8,500	6,970 00	7,140 00
225	Merchants' N'l Bank, Boston,	22,500	32,625 00	22,500 00
108	N'l B'k of Commerce, Boston,	10,800	12,096 00	9,180 00
200	National Bank of the Commonwealth, Boston,	20,000	27,400 00	20,000 00
120	N'l B'k of No. America, Boston,	12,000	11,640 00	10,800 00
188	N'l B'k of the Republic, Boston,	18,800	25,944 00	18,800 00
84	National City Bank, Boston,	8,400	6,552 00	7,000 00
80	National Eagle Bank, Boston,	8,000	5,600 00	6,400 00
106	Nat'l Exchange Bank, Boston,	10,600	13,144 00	10,600 00
120	National Revere Bank, Boston,	12,000	9,600 00	10,800 00

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Federal Reserve Bank of St. Louis

Plymouth Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	National Union Bank, Boston,	$10,000	$13,000 00	$10,000 00
74	Nat'l Webster Bank, Boston, .	7,400	7,252 00	6,280 00
86	New England N'l B'k, Boston,	8,600	12,814 00	8,600 00
9	North National Bank, Boston,	900	900 00	900 00
55	Old Boston N'l Bank, Boston, .	5,500	5,830 00	5,000 00
270	Second National Bank, Boston,	27,000	47,250 00	27,000 00
93	Shawmut Nat'l Bank, Boston, .	9,300	10,044 00	9,300 00
130	State National Bank, Boston, .	13,000	13,780 00	13,000 00
41	Suffolk National Bank, Boston,	4,100	4,387 00	3,398 00
97	Tremont Nat'l Bank, Boston, .	9,700	8,148 00	5,800 00
60	Brockton N'l Bank, Brockton,	6,000	6,900 00	6,000 00
100	Home Nat'l Bank, Brockton, .	10,000	16,500 00	9,500 00
30	Hingham N'l Bank, Hingham,	3,000	3,000 00	3,000 00
55	Railroad Nat'l Bank, Lowell, .	5,500	7,150 00	5,500 00
262	Old Colony N'l B'k, Plymouth,	26,200	32,750 00	26,200 00
184	Plymouth N'l B'k, Plymouth, .	18,400	19,320 00	18,400 00
100	Third Nat'l Bank, Springfield,	10,000	20,000 00	10,000 00
171	Bristol County National Bank, Taunton, ...	17,100	21,375 00	17,100 00
		$429,000	$509,303 00	$406,921 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
Boston & Maine R.R. 4s, . . .	10,000	10,200 00	10,000 00
Boston & Maine R.R. 4½s, . .	10,000	11,400 00	10,000 00
Conn. & Passumpsic Rivers R.R. 4s,	30,000	30,900 00	30,000 00
Fitchburg R.R. 4s, ...	63,000	62,370 00	60,000 00
Fitchburg R.R. 4½s, ...	40,000	40,000 00	40,000 00
Maine Central R.R. 4s, . . .	25,000	25,500 00	25,000 00
Old Colony R.R. 4s, . . .	13,000	13,390 00	13,000 00
Penobscot Shore Line R.R. 4s, .	40,000	40,800 00	40,000 00
Portland & Rumford Falls R R. 5s,	32,000	32,000 00	32,000 00
St. Johnsbury & Lake Champlain R.R. 5s, ...	50,000	59,000 00	50,000 00
Upper Coos R.R. 4½s, . . .	25,000	26,250 00	25,000 00
Worcester, Nashua & Roch. R.R. 4s,	40,000	40,800 00	40,000 00
	$428,000	$443,110 00	$425,000 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.
$33,186 99	2 per cent.	$100,000 00	4¾ per cent.	$242,926 00	6 per cent.
40,000 00	4 "	518,675 00	5 "	31,325 00	6½ "
180,050 00	4¼ "	164,700 00	5½ "	19,400 00	7 "
138,150 00	4½ "				

Amount invested in real estate for banking purposes,		$36,863 23
Estimated value of the same,		42,100 00
Assessed value of the same,		42,100 00
Net income received from same during year ending Oct. 31, 1896,		563 52
Value, by books, of other real estate held or owned by foreclosure or otherwise,		1,808 93
Assessed value of the same,		4,500 00
Net income received from same during year ending Oct. 31, 1896,		154 46
Number of loans which are of an amount not exceeding $3,000 each,	250	
Aggregate amount of the same,		284,236 00
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, 1896,		127,305 74
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, 1896,	2 per cent., $46,300 43 2 per cent., 46,707 93	93,008 36
Number of accounts opened during the year ending Oct. 31, 1896,	405	
Number of accounts closed during the year ending Oct. 31, 1896,	453	
Total number of open accounts Oct. 31, 1896,	6,188	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		5,858 33
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		209,712 80
Number of same,	2,747	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		317,396 32
Number of same,	4,086	

Date of examination by commissioner: June 8.

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PLYMOUTH FIVE CENTS SAVINGS BANK—PLYMOUTH.

Incorporated April 6, 1855. Present number of corporators, 38.

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:

WILLIAM 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.; Saturdays, 7 to 8 P M.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$131,500 00	Deposits,	$1,207,458 44
Bank stock as per schedule,	55,700 00	Guaranty fund,	53,500 00
Loans on bank stock,	25,100 00	Interest account,	16,731 83
Railroad bonds as per schedule,	140,987 50	Profit and loss account,	1,904 28
Loans on railroad stock,	25,000 00		
Real estate (for banking purposes),	12,271 88		
Loans on real estate,	527,720 00		
Loans on personal security,	232,750 00		
Loans to counties, cities or towns (notes),	88,170 00		
Loans on depositors' books,	750 00		
Deposits in banks, on interest,	33,107 12		
Expense account,	1,377 38		
Suspense account,	135 59		
Cash on hand,	5,025 08		
	$1,279,594 55		$1,279,594 55

Cash on Deposit in Banks, amount in each: —

National Bank of the Commonwealth, Boston,	$16,359 68
Old Colony National Bank, Plymouth,	8,530 26
Plymouth National Bank, Plymouth,	8,217 18

Loans on Bank Stock, amount on each: —

100 shares Broadway National Bank, Boston,	$10,000 00
138 shares Fourth National Bank, Boston,	13,000 00
40 shares Whitman National Bank, Whitman,	2,000 00
2 shares Plymouth National Bank, Plymouth,	100 00

Loan on Railroad Stock: —

250 shares Boston & Maine R.R.,	$25,000 00

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Plymouth Five Cents Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	$9,000	$10,440 00	$9,000 00
of Bay City, Mich., 5s,	5,000	5,700 00	5,000 00
of Belfast, Me., 6s,	2,000	2,040 00	2,000 00*
of Brockton, Mass, 4s,	10,000	10,100 00	10,000 00
of Canton, Ohio, 5s,	5,000	5,700 00	5,000 00
of Chicago, Ill., 4s,	5,000	5,050 00	5,000 00
of Chicopee, Mass., 4s,	5,000	5,100 00	5,000 00
of Kansas City, Mo., 4½s,	10,000	10,700 00	10,000 00
of Lewiston, Me, 6s,	3,000	3,300 00	3,000 00
of New Bedford, Mass, 7s,	10,000	13,300 00	10,000 00
of New London, Conn., 7s,	12,000	13,080 00	12,000 00
of Providence, R. I., 5s,	1,000	1,045 00	1,000 00
of Springfield, Mass., 6s,	5,000	5,850 00	5,000 00
Town of Mansfield, Mass., 4s,	10,000	10,200 00	10,000 00
of Wakefield, Mass., 4s,	10,000	10,250 00	10,000 00
of Weymouth, Mass., 4s,	15,000	15,375 00	15,000 00
of Whitman, Mass., 4s,	14,000	14,350 00	14,000 00
State of New Hampshire 6s,	500	510 00	500 00
	$131,500	$142,090 00	$131,500 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Atlas National Bank, Boston,	$2,500	$2,850 00	$2,500 00
22	Blackstone N'l Bank, Boston,	2,200	1,897 50	2,200 00
20	Columbian N'l Bank, Boston,	2,000	1,920 00	2,000 00
21	First Ward N'l Bank, Boston,	2,100	2,677 50	2,100 00
14	Freeman's N'l Bank, Boston,	1,400	1,218 00	1,400 00
20	Market National Bank, Boston,	2,000	1,535 00	2,000 00
10	Merchants' N'l Bank, Boston,	1,000	1,450 00	1,000 00
25	Metropolitan N'l Bank, Boston,	2,500	2,250 00	2,500 00
8	N'l B'k of Commerce, Boston,	800	900 00	800 00
100	National Bank of the Commonwealth, Boston,	10,000	13,750 00	10,000 00
27	N'l B'k of Redemption, Boston,	2,700	3,052 25	2,700 00
15	N'l B'k of the Republic, Boston,	1,500	2,077 50	1,500 00
15	National City Bank, Boston,	1,500	1,170 00	1,500 00
18	Nat'l Exchange Bank, Boston,	1,800	2,232 00	1,800 00
15	National Revere Bank, Boston,	1,500	1,200 00	1,500 00
20	Nat'l Webster Bank, Boston,	2,000	1,975 00	2,000 00
6	North National Bank, Boston,	600	600 00	600 00
5	Shoe & Leather N'l B'k, Boston,	500	430 00	500 00
20	State National Bank, Boston,	2,000	2,120 00	2,000 00

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Plymouth Five Cents Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	Brockton N'l Bank, Brockton,	$2,000	$2,300 00	$2,000 00
76	Old Colony N'l B'k, Plymouth,	7,600	9,500 00	7,600 00
45	Plymouth N'l Bank, Plymouth,	4,500	4,725 00	4,500 00
10	Third Nat'l Bank, Springfield,	1,000	2,000 00	1,000 00
		$55,700	$63,829 75	$55,700 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,	10,000	10,250 00	9,987 50
Concord & Montreal R.R. 4s,	10,000	10,100 00	10,000 00
Eastern R.R. 6s,	10,000	12,000 00	10,000 00
Maine Central R.R. 7s,	10,000	13,400 00	10,000 00
Old Colony R.R. 4s,	35,000	36,050 00	35,000 00
Old Colony R.R. 4½s,	10,000	10,400 00	10,000 00
Old Colony R.R. 6s,	1,000	1,010 00	1,000 00
Penobscot Shore Line R.R. 4s,	15,000	15,000 00	15,000 00
Upper Coos R.R. 4½s,	10,000	10,500 00	10,000 00
Worcester, Nashua & Roch. R.R. 4s,	20,000	20,400 00	20,000 00
	$141,000	$149,210 00	$140,987 50

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$33,107 12	2 per cent.	$62,350 00	4½ per cent.	$20,347 50	5½ per cent.
80,320 00	4 "	364,210 00	5 "	320,062 50	6 "
52,200 00	4¼ "				

Amount invested in real estate for banking purposes,		$12,271 88
Estimated value of the same,		13,000 00
Assessed value of the same,		15,100 00
Net income received from same during year ending Oct. 31, 1896,		79 30
Number of loans which are of an amount not exceeding $3,000 each,	478	
Aggregate amount of the same,		429,090 00
Total number of loans upon real estate,	449	

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Plymouth Five Cents Savings Bank — Concluded.

Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		$59,353 52
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, 1896,	2 per cent., $21,923 58 2 per cent., 22,897 92	44,821 50
Number of accounts opened during the year ending Oct 31, 1896,	625	
Number of accounts closed during the year ending Oct. 31, 1896,	350	
Total number of open accounts Oct. 31, 1896,	4,270	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		3,663 48
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		200,336 07
Number of same,	3,620	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		168,067 19
Number of same,	2,192	
Date of examination by commissioner: May 11.		

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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, 119.

HENRY LEE, *President.* HENRY PARKMAN, *Treasurer.*

PHILIP DEXTER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WILLIAM S. DEXTER, C. W. AMORY,
I. GOODWIN WHITNEY, R. H. STEVENSON,
LOUIS CURTIS, CHAS. U. COTTING,
HENRY WHITMAN, GORDON ABBOTT.

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

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$10,238,400 00	Deposits,	$35,037,306 45
Loans on public funds,	50,000 00	Guaranty fund,	1,528,000 00
Bank stock as per schedule,	1,188,400 00	Interest account,	360,279 65
Loans on bank stock,	91,000 00	Profit and loss account,	93,444 62
Railroad bonds as per schedule,	4,585,000 00	Suspense account,	825 91
Loans on railroad stock,	12,000 00		
Railroad notes,	600,000 00		
Real estate (for banking purposes),	80,000 00		
Loans on real estate,	10,641,149 72		
Loans on personal security,	6,631,787 50		
Loans to counties, cities or towns (notes),	1,600,190 00		
Deposits in banks, on interest,	1,214,801 00		
Deposits in banks, not on interest,	11,947 73		
Expense account,	24,081 00		
Cash on hand,	51,099 68		
	$37,019,856 63		$37,019,856 63

Cash on Deposit in Banks, amount in each: —

Merchants' National Bank, Boston,	$466,141 89
National Union Bank, Boston,	82,839 03
National Webster Bank, Boston,	83,668 47
Old Boston National Bank, Boston,	75,418 58
Old Colony Trust Company, Boston,	79,482 59
Second National Bank, Boston,	427,250 44
Tremont National Bank, Boston,	11,947 73

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Provident Institution for Savings, etc., Boston — Continued.

Loan on Public Funds: —

$30,000 City of Newton, Mass., 4s,	$50,000 00
$20,000 City of Cambridge, Mass., 4s,	
$3,000 City of Manchester, N. H., 4s,	
$1,000 City of Medford, Mass., 4s,	

Loans on Bank Stock, amount on each: —

10 shares North National Bank, Boston,	$7,000 00
15 shares Lechmere National Bank, Cambridge,	
2 shares Cambridge National Bank, Cambridge,	
7 shares Tremont National Bank, Boston,	
4 shares Suffolk National Bank, Boston,	
12 shares National Exchange Bank, Boston,	
15 shares Charles River National Bank, Cambridge,	
5 shares Prescott National Bank, Lowell,	
5 shares First National Bank, Salem,	
8 shares Globe National Bank, Boston,	
189 shares National Bank of North America, Boston,	12,000 00
100 shares Merchants' National Bank, Boston,	10,000 00
78 shares Worcester National Bank, Worcester,	7,500 00
339 shares Fourth National Bank, Boston,	31,500 00
190 shares Fourth National Bank, Boston,	23,000 00
50 shares Boston Safe Deposit and Trust Company, Boston,	

Loan on Railroad Stock: —

200 shares Maine Central R.R.,	$12,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	$3,448,000	$3,565,210 00	$3,448,000 00
of Cambridge, Mass., 4s,	100,000	100,500 00	100,000 00
of Chelsea, Mass., 4s,	131,000	133,620 00	131,000 00
of Concord, N H., 4s,	190,000	194,000 00	190,000 00
of Haverhill, Mass., 4s,	50,000	52,000 00	50,000 00
of Holyoke, Mass., 4s,	319,000	326,190 00	319,000 00
of Lowell, Mass., 4s,	495,000	522,225 00	495,000 00
of Lowell, Mass, 4½s,	108,500	110,127 50	108,500 00
of Manchester, N. H., 4s,	205,000	211,150 00	205,000 00
of Manchester, N. H., 6s,	9,000	9,110 00	9,000 00
of Meriden, Conn., 4s,	50,000	50,500 00	50,000 00
of New Bedford, Mass., 4s,	350,000	367,500 00	350,000 00
of New Haven, Conn, 3½s,	49,000	49,000 00	49,000 00
of New Haven, Conn., 4s,	275,000	286,000 00	275,000 00
of North Adams, Mass., 3½s,	92,000	91,080 00	92,000 00
of Pawtucket, R. I, 4s,	400,000	404,000 00	400,000 00*
of Providence, R. I., 4s,	1,000,000	1,063,750 00	1,000,000 00
of Quincy, Mass., 4s,	130,000	134,575 00	130,000 00
of Rochester, N. H., 4s,	160,000	164,800 00	160,000 00
of Rutland, Vt., 4s,	264,000	271,920 00	264,000 00
of Somerville, Mass., 4s,	93,000	94,265 00	93,000 00
of Somerville, Mass., 4½s,	74,000	75,110 00	74,000 00

* A legal investment when made.

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Federal Reserve Bank of St. Louis

Provident Institution for Savings, etc., Boston — Continued.

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Stamford, Conn., 4s, .	$96,000	$98,880 00	$96,000 00
of Springfield, Mass., 4s, .	129,000	132,935 00	129,000 00
of Woonsocket, R. I., 4s, .	170,000	170,000 00	170,000 00
Town of Attleborough, Mass. (Fire Dist.) 4s, .	25,000	25,750 00	25,000 00
of Beverly, Mass., 4s, .	200,000	204,000 00	200,000 00
of Burlington, Vt., 4s, .	100,000	102,000 00	100,000 00
of Braintree, Mass., 4s, .	24,000	24,720 00	24,000 00
of Chicopee, Mass., 4s, .	53,000	53,530 00	53,000 00
of Cranston, R. I., 4s, .	50,000	51,500 00	50,000 00
of Cumberland, R. I., 4s,	80,000	80,400 00	80,000 00
of Everett, Mass., 4s, .	50,000	51,250 00	50,000 00
of Foxborough, Mass. (Fire Dist) 4s, .	55,000	55,000 00	55,000 00
of Grafton, Mass., 4s, .	64,000	65,280 00	64,000 00
of Gt. Barrington, Mass., 4s, ...	35,000	35,700 00	35,000 00
of Lexington, Mass., 4s, .	130,000	131,300 00	130,000 00
of Lincoln, R. I , 4s, .	80,000	80,800 00	80,000 00
of Plymouth, Mass., 4s, .	50,400	51,156 00	50,400 00
of St. Albans, Vt., 3½s, .	50,000	49,250 00	50,000 00
of Ware, Mass., 4s, .	32,500	32,825 00	32,500 00
of Wellesley, Mass., 4s, .	100,000	103,500 00	100,000 00
of Westbrook, Me., 3¾s, .	8,000	8,000 00	8,000 00
County of Grafton, N. H., 4s, .	24,000	24,000 00	24,000 00
County of Strafford, N. H., 4s, .	120,000	121,300 00	120,000 00
State of Massachusetts 3s, .	210,000	210,000 00	210,000 00
State of Massachusetts 3½s, .	200,000	210,000 00	200,000 00
United States 4s, . . .	110,000	110,000 00	110,000 00
	$10,238,400	$10,559,708 50	$10,238,400 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
246	Atlantic Nat'l Bank, Boston, .	$24,600	$26,814 00	$24,600 00
675	Atlas National Bank, Boston,	67,500	76,950 00	67,500 00
428	Columbian N'l Bank, Boston,	42,800	40,660 00	42,800 00
668	Continental N'l Bank, Boston,	66,800	66,800 00	66,800 00
50	First National Bank, Boston,	5,000	11,500 00	5,000 00
315	Globe National Bank, Boston,	31,500	26,145 00	31,500 00
592	Hamilton Nat'l Bank, Boston,	59,200	60,976 00	59,200 00
543	Market Nat'l Bank, Boston, .	54,300	40,725 00	54,300 00
225	Massachusetts N'l B'k, Boston,	22,500	18,000 00	22,500 00
1000	Merchants' N'l Bank, Boston,	100,000	145,000 00	100,000 00

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Provident Institution for Savings, etc., Boston — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
75	N'l B'k of Commerce, Boston,	$7,500	$8,325 00	$7,500 00
150	N'l B'k of the Republic, Boston,	15,000	20,700 00	15,000 00
315	National City Bank, Boston, .	31,500	23,625 00	31,500 00
450	National Eagle Bank, Boston,	45,000	31,500 00	45,000 00
225	N'l Hide & Leather B'k, Boston,	22,500	23,625 00	22,500 00
332	National Revere Bank, Boston,	33,200	26,560 00	33,200 00
312	National Union Bank, Boston,	31,200	40,560 00	31,200 00
666	Nat'l Webster Bank, Boston, .	66,600	65,268 00	66,600 00
349	New England N'l B'k, Boston,	34,900	52,001 00	34,900 00
524	North National Bank, Boston,	52,400	52,400 00	52,400 00
350	Old Boston N'l Bank, Boston,	35,000	36,750 00	35,000 00
848	Second Nat'l Bank, Boston, .	84,800	148,400 00	84,800 00
284	Shawmut Nat'l Bank, Boston,	28,400	30,772 00	28,400 00
500	Shoe & Leather N'l B'k, Boston,	50,000	43,000 00	50,000 00
561	State Nat'l Bank, Boston, .	56,100	59,466 00	56,100 00
300	Suffolk Nat'l Bank, Boston, .	30,000	32,100 00	30,000 00
500	Tremont Nat'l Bank, Boston,	50,000	42,000 00	50,000 00
401	Washington N'l B'k, Boston,	40,100	40,501 00	40,100 00
		$1,188,400	$1,291,123 00	$1,188,400 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton & Fitchburg R.R. 5s,	$550,000	$616,000 00	$550,000 00
Boston & Lowell R.R. 4s, . .	616,000	624,480 00	616,000 00
Boston & Lowell R.R. 4½s, . .	20,000	20,700 00	20,000 00
Boston & Maine R.R. 4s, . .	1,174,000	1,184,055 00	1,174,000 00
Boston & Providence R.R. 4s, . .	150,000	155,250 00	150,000 00
Connecticut River R.R. 4s, . .	250,000	257,500 00	250,000 00
Eastern R.R. 6s, ...	265,000	316,675 00	265,000 00
Fitchburg R.R. 5s, ...	650,000	676,750 00	650,000 00
Old Colony R.R. 4s, ...	910,000	941,900 00	910,000 00
	$4,585,000	$4,793,310 00	$4,585,000 00

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Provident Institution for Savings, etc., Boston — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$787,550 56	2 per cent.	$10,793,459 72	4 per cent.	$916,940 00	5 per cent.
427,250 44	2½ "	50,000 00	4⅛ "	150,000 00	5¼ "
1,012,850 00	3½ "	1,051,800 00	4¼ "	470 000 00	5½ "
303,000 00	3 9/16 "	200,000 00	4⅜ "	1,277,587 50	6 "
69,000 00	3 6/10 "	2,285,400 00	4½ "	92,500 00	6½ "
287,590 00	3⅝ "	666,000 00	4¾ "		

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,	48	
Aggregate amount of the same,		100,250 00
Total number of loans upon real estate,	332	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		1,535,351 26
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, 1896,	1½ per cent., $496,146 66 2 per cent., 665,994 68	1,162,141 34
Number of accounts opened during the year ending Oct. 31, 1896,	9,543	
Number of accounts closed during the year ending Oct. 31, 1896,	9,121	
Total number of open accounts Oct. 31, 1896,	92,702	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		56,772 80
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		5,355,401 96
Number of same,	80,370	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		6,340,587 07
Number of same,	76,158	

Date of examination by commissioners: December 3.

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PROVIDENT INSTITUTION FOR SAVINGS IN THE TOWNS OF SALISBURY AND AMESBURY—AMESBURY.

Incorporated Feb. 28, 1828. Present number of corporators, 44.

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, GEO. F. BAGLEY,
M. D. F. STEERE.

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.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$662,000 00	Deposits,	$2,453,417 78
Bank stock as per schedule,	142,075 00	Guaranty fund,	124,247 87
Loans on bank stock,	1,100 00	Interest account,	156,193 78
Railroad bonds as per schedule,	187,000 00		
Loans on railroad bonds,	15,000 00		
Loans on railroad stock,	15,000 00		
Real estate (for banking purposes),	5,000 00		
Real estate by foreclosure,	3,602 53		
Loans on real estate,	695,300 00		
Loans on personal security,	775,900 00		
Loans to counties, cities or towns (notes),	79,000 00		
Deposits in banks, on interest,	143,695 14		
Expense account,	2,279 31		
Cash on hand,	6,907 45		
	$2,733,859 43		$2,733,859 43

Cash on Deposit in Banks, amount in each:—

Powow River National Bank, Amesbury,	$71,853 44
Boston Safe Deposit and Trust Company, Boston,	71,841 70

Loans on Bank Stock, amount on each:—

5 shares Powow River National Bank, Amesbury,	$500 00
6 shares First National Bank, Merrimac,	600 00

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Provident Institution for Savings, etc., Amesbury — Continued.

Loan on Railroad Bonds: —

$17,000 New York & New England Railroad 4s,	$15,000 00

Loan on Railroad Stock: —

120 shares Boston & Maine R.R.,	$15,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	$45,000	$52,312 00	$45,000 00
of Cambridge, Mass., 4s,	30,000	31,425 00	30,000 00
of Cambridge, Mass., 6s,	9,000	10,292 00	9,000 00
of Chelsea, Mass., 4s,	50,000	53,000 00	50,000 00
of Chicago, Ill., 4s,	75,000	78,000 00	75,000 00
of Cleveland, Ohio, 4s,	40,000	40,288 00	40,000 00
of Fall River, Mass., 4s,	20,000	20,550 00	20,000 00
of Fall River, Mass., 5s,	10,000	11,400 00	10,000 00
of Fall River, Mass., 6s,	15,000	17,350 00	15,000 00
of Holyoke, Mass., 6s,	5,000	5,387 00	5,000 00
of Lewiston, Me., 4s,	25,000	26,062 00	25,000 00
of Lynn, Mass., 4s,	30,000	31,437 00	30,000 00
of Malden, Mass., 4s,	25,000	26,062 00	25,000 00
of Manchester, N. H., 4s,	40,000	41,400 00	40,000 00
of Manchester, N. H., 6s,	10,000	10,512 00	10,000 00
of Marlborough, Mass., 4s,	30,000	30,900 00	30,000 00
of Medford, Mass., 4s,	25,000	25,875 00	25,000 00
of Newton, Mass., 4s,	20,000	21,000 00	20,000 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	11,700 00	10,000 00
of Taunton, Mass., 4s,	50,000	51,700 00	50,000 00
Town of Melrose, Mass., 4s,	11,000	11,357 00	11,000 00
United States 6s,	20,000	20,000 00	20,000 00
County of Hampshire, Mass., 4s,	35,000	35,500 00	35,000 00
	$662,000	$701,849 00	$662,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
120	Powow River National Bank, Amesbury,	$12,000	$18,000 00	$12,000 00
22	Atlantic Nat'l Bank, Boston,	2,200	2,376 00	2,200 00
75	Atlas National Bank, Boston,	7,500	8,400 00	7,500 00
40	Blackstone N'l Bank, Boston,	4,000	3,400 00	4,000 00
35	Boylston Nat'l Bank, Boston,	3,500	4,305 00	3,500 00
35	Columbian N'l Bank, Boston,	3,500	3,325 00	3,500 00
42	Eliot National Bank, Boston,	4,200	5,040 00	4,200 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.
26	Faneuil Hall N'l B'k, Boston,	$2,600	$3,328 00	$2,600 00
15	First National Bank, Boston, .	1,500	3,450 00	1,500 00
50	First Ward N'l Bank, Boston,	5,000	6,250 00	5,000 00
25	Globe National Bank, Boston,	2,500	2,100 00	2,500 00
40	Howard Nat'l Bank, Boston, .	4,000	3,520 00	4,000 00
35	Merchants' Nat'l Bank, Boston,	3,500	5,005 00	3,500 00
30	N'l B'k of Commerce, Boston,	3,000	3,300 00	3,000 00
100	National Bank of the Commonwealth, Boston, . .	10,000	13,500 00	10,000 00
50	N'l B'k of Redemption, Boston,	5,000	5,750 00	5,000 00
80	N'l B'k of the Republic, Boston,	8,000	10,880 00	8,000 00
10	National City Bank, Boston, .	1,000	750 00	1,000 00
35	National Eagle Bank, Boston,	3,500	2,450 00	3,500 00
50	Nat'l Exchange Bank, Boston,	5,000	6,100 00	5,000 00
75	N'l Hide & Leather B'k, Boston,	7,500	7,875 00	7,500 00
75	National Revere Bank, Boston,	7,500	6,000 00	7,500 00
25	National Union Bank, Boston, .	2,500	3,200 00	2,500 00
26	Nat'l Webster Bank, Boston, .	2,600	2,548 00	2,600 00
15	New England N'l B'k, Boston,	1,500	2,205 00	1,500 00
21	Old Boston N'l Bank, Boston, .	2,100	2,205 00	2,100 00
18	Second National Bank, Boston,	1,800	3,114 00	1,800 00
49	Shawmut Nat'l Bank, Boston,	4,900	5,243 00	4,900 00
25	Shoe & Leather N'l B'k, Boston,	2,500	2,125 00	2,500 00
35	State National Bank, Boston, .	3,500	3,675 00	3,500 00
38	Suffolk Nat'l Bank, Boston, .	3,800	4,066 00	3,800 00
24	Tremont Nat'l Bank, Boston, .	2,400	1,992 00	2,400 00
25	Georgetown National Bank, Georgetown, . . .	2,500	2,500 00	2,500 00
45	Bay State N'l B'k, Lawrence, .	3,375	5,400 00	3,375 00
21	Railroad Nat'l Bank, Lowell, .	2,100	2,730 00	2,100 00
		$142,075	$166,107 00	$142,075 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	15,600 00	15,000 00
Boston & Maine R.R. 4½s, . .	25,000	28,750 00	25,000 00
Eastern R.R. 6s, ...	42,000	49,560 00	42,000 00
Fitchburg R.R. 4s, ...	25,000	25,000 00	25,000 00
Sullivan County R.R. 4s, . . .	40,000	40,800 00	40,000 00
Worcester, Nashua & Roch. R.R. 4s,	10,000	10,200 00	10,000 00
	$187,000	$200,510 00	$187,000 00

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Provident Institution for Savings, etc., Amesbury — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$71,841 70	2½ per cent.	$342,500 00	4½ per cent.	$50,000 00	5¾ per cent.
21,853 44	3½ "	147,000 00	4¾ "	189,300 00	6 "
94,000 00	4 "	576,800 00	5 "	600 00	7 "
55,000 00	4¼ "	25,000 00	5¼ "	500 00	7½ "
50,000 00	4⅜ "	100,600 00	5½ "		

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, 1896,		120 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,		3,602 53
Assessed value of the same,		2,900 00
Number of loans which are of an amount not exceeding $3,000 each,	401	
Aggregate amount of the same,		348,300 00
Total number of loans upon real estate,	391	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		127,466 18
Times for the dividends fixed by the by-laws, third Wednesday in April and October.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1896,	2 per cent., $46,778 25 2 per cent., 47,624 00	94,402 25
Number of accounts opened during the year ending Oct. 31, 1896,	542	
Number of accounts closed during the year ending Oct. 31, 1896,	441	
Total number of open accounts Oct. 31, 1896,	6,589	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		4,609 55
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		260,138 00
Number of same,	3,613	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		298,908 67
Number of same,	3,985	

Date of examination by commissioner: June 15.

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QUINCY SAVINGS BANK — QUINCY.

Incorporated March 18, 1845. Present number of corporators, 38.

RUPERT F. CLAFLIN, *President.* CLARENCE BURGIN, *Treasurer.*
CLARENCE BURGIN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

RUPERT F. CLAFLIN, JOHN Q. A. FIELD,
EDWIN W. MARSH, ELIAS A. PERKINS.

Open for business every business day, 8.30 A.M. to 12 M.; 2 to 4 P.M.; during June, July, August and September, close Saturdays at 12 M.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$148,100 00	Deposits,	$1,977,410 20
Bank stock as per schedule,	140,053 74	Guaranty fund,	78,000 00
Loans on bank stock,	51,100 00	Interest account,	43,010 82
Railroad bonds as per schedule,	242,000 00	Rent account,	2,977 44
Real estate (for banking purposes,	33,178 49		
Real estate by foreclosure,	20,784 92		
Loans on real estate,	1,026,083 00		
Loans on personal security,	385,000 00		
Deposits in banks, on interest,	46,325 68		
Expense account,	376 59		
Real Estate and Building Company stock,	6,907 50*		
Cash on hand,	1,488 54		
	$2,101,398 46		$2,101,398 46

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each: —

National Granite Bank, Quincy,	$21,752 03
National Mt. Wollaston Bank, Quincy,	24,573 65

Loans on Bank Stock, amount on each: —

7 shares National Mt. Wollaston Bank, Quincy,	$700 00
20 shares National Mt. Wollaston Bank, Quincy,	2,000 00
5 shares National Mt. Wollaston Bank, Quincy,	500 00
6 shares National Mt. Wollaston Bank, Quincy,	500 00
8 shares National Granite Bank, Quincy,	800 00
16 shares National Granite Bank, Quincy,	1,600 00
150 shares National Mechanics' Bank, Boston,	15,000 00
200 shares National Broadway Bank, Boston,	20,000 00
14 shares National Broadway Bank, Boston,	10,000 00
75 shares National Fourth Bank, Boston,	
15 shares Welden National Bank, St. Albans, Vt.,	

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Quincy Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Providence, R. I., 5s,	$5,000	$5,225 00	$5,000 00
of Quincy, Mass., 4s,	600	600 00	600 00
of Waltham, Mass., 4s,	30,000	30,150 00	30,000 00
Town of Canton, Mass., 4s,	24,000	24,360 00	24,000 00
of Needham, Mass., 4s,	20,500	20,705 00	20,500 00
of Orange, Mass., 4s,	8,000	8,160 00	8,000 00
of Pawtucket, R. I., 5s,	5,000	5,100 00	5,000 00*
of Randolph, Mass., 4s,	10,000	10,350 00	10,000 00
of Stoughton, Mass., 4s,	25,000	25,250 00	25,000 00
of Weymouth, Mass, 4s,	20,000	20,600 00	20,000 00
	$148,100	$150,500 00	$148,100 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
62	Atlas National Bank, Boston,	$6,200	$7,068 00	$6,909 25
33	Boston Nat'l Bank, Boston,	3,300	2,904 00	3,338 08
17	Eliot National Bank, Boston,	1,700	2,040 00	1,706 20
250	Manufacturers' N'l B'k, Boston,	25,000	25,000 00	25,655 00
25	Merchants' Nat'l Bank, Boston,	2,500	3,625 00	2,657 50
67	N'l B'k of No. America, Boston,	6,700	6,499 00	6,925 00
75	N'l B'k of the Republic, Boston,	7,500	10,350 00	9,600 00
19	National City Bank, Boston,	1,900	1,425 00	2,244 00
20	Nat'l Exchange Bank, Boston,	2,000	2,440 00	2,475 33
18	N'l Hide & Leather B'k, Boston,	1,800	1,890 00	1,839 00
18	Nat'l Revere Bank, Boston,	1,800	1,440 00	1,991 75
26	Nat'l Rockland Bank, Boston,	2,600	3,640 00	3,692 00
13	Nat'l Webster Bank, Boston,	1,300	1,274 00	1,300 00
50	New England N'l B'k, Boston,	5,000	7,450 00	6,525 00
30	North National Bank, Boston,	3,000	3,000 00	3,450 00
34	Shoe & Leather N'l B'k, Boston,	3,400	2,924 00	3,587 00
26	State National Bank, Boston,	2,600	2,756 00	2,800 00
37	Tremont Nat'l Bank, Boston,	3,700	3,108 00	4,234 25
8	Washington N'l Bank, Boston,	800	808 00	844 00
200	Nat'l Granite Bank, Quincy,	20,000	26,000 00	23,795 38
208	N'l Mt. Wollaston B'k, Quincy,	20,800	24,960 00	24,485 00
		$123,600	$140,601 00	$140,053 74

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Quincy Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s,	$25,000	$25,875 00	$25,000 00
Boston & Lowell R.R 4s,	25,000	25,125 00	25,000 00
Boston & Maine R.R. 4s,	30,000	30,750 00	30,000 00
Conn. & Passumpsic Rivers R.R. 4s,	25,000	25,250 00	25,000 00
Fitchburg R.R. 4s,	44,000	43,560 00	44,000 00
Fitchburg R.R. 5s,	5,000	5,100 00	5,000 00
Old Colony R.R. 4s,	10,000	10,050 00	10,000 00
Portland & Rumford Falls R'y 5s,	28,000	28,000 00	28,000 00
Vermont & Massachusetts R.R. 5s,	25,000	26,500 00	25,000 00
Worcester, Nashua & Roch. R.R. 4s,	25,000	25,250 00	25,000 00
	$242,000	$245,460 00	$242,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$46,325 68	2 per cent.	$10,000 00	4¾ per cent.	$4,300 00	7 per cent.
73,500 00	4 "	469,825 00	5 "	1,000 00	7 3/10 "
25,000 00	4¼ "	91,750 00	5½ "	600 00	7½ "
304,493 00	4½ "	481,715 00	6 "		

Amount invested in real estate for banking purposes,		$33,178 49
Estimated value of the same,		33,178 49
Assessed value of the same (building not completed),		11,200 00
Net income received from same during year ending Oct. 31, 1896,		962 30
Value, by books, of other real estate held or owned by foreclosure or otherwise,		20,784 92
Assessed value of the same,		40,375 00
Net income received from same during year ending Oct. 31, 1896,		842 79
Number of loans which are of an amount not exceeding $3,000 each,	324	
Aggregate amount of the same,		409,615 00
Total number of loans upon real estate,	377	
Amount of investments from which no income is received,		9,907 50
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		95,801 60
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, 1896,	2 per cent., $36,543 66 2 per cent., 37,240 77	73,784 43
Number of accounts opened during the year ending Oct. 31, 1896,	834	
Number of accounts closed during the year ending Oct. 31, 1896,	619	
Total number of open accounts Oct. 31, 1896,	7,516	

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Quincy Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		$5,082 45
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		384,943 82
Number of same,	6,402	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		396,110 44
Number of same,	5,469	

Date of examination by commissioner: March 17.

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RANDOLPH SAVINGS BANK — RANDOLPH.

Incorporated April 14, 1851. Present number of corporators, 35.

J. WHITE BELCHER, *President.* HERBERT W. PRATT, *Treasurer.*
HERBERT W. PRATT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

CHARLES H. HOWARD, CHAS. G. HATHAWAY,
HERBERT W. PRATT, J. WINSOR PRATT,
JOHN J. CRAWFORD.

Open for business every business day except Saturdays, 9 A M. to 1 P.M.; 2 to 3 P.M.; Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$168,000 00	Deposits,	$1,144,675 23
Bank stock as per schedule,	151,000 00	Guaranty fund,	55,978 10
Railroad bonds as per schedule,	258,000 00	Interest account,	22,161 27
Real estate by foreclosure,	28,128 76		
Loans on real estate,	295,728 97		
Loans on personal security,	255,440 00		
Loans to counties, cities or towns (notes),	34,450 00		
Deposits in banks, on interest,	29,534 51		
Cash on hand,	2,532 36		
	$1,222,814 60		$1,222,814 60

Cash on Deposit in Banks, amount in each: —

Massachusetts Loan and Trust Company, Boston,	$25,908 08
Home National Bank, Brockton,	3,626 43

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Randolph Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Brockton, Mass., 4s,	$15,000	$15,225 00	$15,000 00
of Brockton, Mass., 5s,	10,000	10,250 00	10,000 00
of Cleveland, Ohio, 4s,	18,000	18,000 00	18,000 00
of Dayton, Ohio, 4s,	25,000	24,750 00	25,000 00*
of Fall River, Mass., 5s,	1,000	1,130 00	1,000 00
of Lawrence, Mass., 6s,	7,000	7,560 00	7,000 00
of Pawtucket, R. I., 4s,	10,000	10,000 00	10,000 00*
of Springfield, Mass., 7s,	15,000	17,850 00	15,000 00
Town of Abington, Mass., 4s,	4,000	4,000 00	4,000 00
of Randolph, Mass., 4s,	30,000	30,400 00	30,000 00
of Rockingham, Vt., 4s,	1,000	1,000 00	1,000 00
of Rockland, Mass., 4s,	12,000	12,300 00	12,000 00
of South Abington, Mass, 4s,	5,000	5,100 00	5,000 00
of Winchester, Mass., 4s,	15,000	15,075 00	15,000 00
	$168,000	$172,640 00	$168,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
75	Atlantic Nat'l Bank, Boston,	$7,500	$8,175 00	$7,500 00
50	Atlas National Bank, Boston,	5,000	5,700 00	5,000 00
25	Blackstone N'l Bank, Boston,	2,500	2,150 00	2,500 00
50	Boston National Bank, Boston,	5,000	4,400 00	5,000 00
37	Central Nat'l Bank, Boston,	3,700	4,255 00	3,700 00
50	Continental Nat'l Bank, Boston,	5,000	5,000 00	5,000 00
20	Eliot National Bank, Boston,	2,000	2,400 00	2,000 00
40	Everett Nat'l Bank, Boston,	4,000	3,160 00	4,000 00
50	Hamilton Nat'l Bank, Boston,	5,000	5,150 00	5,000 00
30	Howard Nat'l Bank, Boston,	3,000	2,450 00	3,000 00
50	Market National Bank, Boston,	5,000	3,750 00	5,000 00
100	Merchants' N'l Bank, Boston,	10,000	14,500 00	10,000 00
50	N'l B'k of Commerce, Boston,	5,000	5,550 00	5,000 00
126	Nat'l Bank of the Commonwealth, Boston,	12,600	17,010 00	12,600 00
50	N'l B'k of No. America, Boston,	5,000	4,850 00	5,000 00
75	N'l B'k of Redemption, Boston,	7,500	8,625 00	7,500 00
50	National City Bank, Boston,	5,000	3,750 00	5,000 00
5	National Eagle Bank, Boston,	500	350 00	500 00
27	Nat'l Exchange Bank, Boston,	2,700	3,294 00	2,700 00
100	N'l Hide & Leather B'k, Boston,	10,000	10,500 00	10,000 00
25	National Union Bank, Boston,	2,500	3,250 00	2,500 00

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Randolph Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	New England N'l B'k, Boston,	$5,000	$7,450 00	$5,000 00
50	North Nat'l Bank, Boston, .	5,000	5,000 00	5,000 00
30	Shawmut Nat'l Bank, Boston, .	3,000	3,240 00	3,000 00
46	State National Bank, Boston, .	4,600	4,876 00	4,600 00
20	Third National Bank, Boston,	2,000	1,740 00	2,000 00
50	Home Nat'l Bank, Brockton, .	5,000	8,250 00	5,000 00
97	Central National Bank, Lynn, .	9,700	14,550 00	9,700 00
35	National City Bank, Lynn, .	3,500	6,125 00	3,500 00
16	Blue Hill Nat'l Bank, Milton, .	1,600	1,792 00	1,600 00
25	Taunton Nat'l Bank, Taunton,	2,500	3,750 00	2,500 00
6	Union Nat'l Bank, Weymouth,	600	660 00	600 00
		$151,000	$175,702 00	$151,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . .	$20,000	$20,375 00	$20,000 00
Boston & Maine R.R. 4s, . . .	48,000	48,960 00	48,000 00
Concord & Montreal R.R. 4s, . .	25,000	25,250 00	25,000 00
Conn. & Passumpsic Rivers R.R. 4s,	15,000	15,450 00	15,000 00
Fitchburg R R. 4s, ...	10,000	10,000 00	10,000 00
Maine Central R.R. 7s, . . .	10,000	13,400 00	10,000 00
Old Colony R.R. 4s, . . .	80,000	82,400 00	80,000 00
Sullivan County R.R. 4s, . .	25,000	25,250 00	25,000 00
Worcester, Nashua & Roch. R.R 4s,	25,000	25,250 00	25,000 00
	$258,000	$266,335 00	$258,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$3,626 43	2 per cent.	$60,000 00	4¾ per cent.	$62,238 57	6 per cent.
25,908 08	3 "	215,186 00	5 "	35,000 00	6¼ "
24,450 00	4 "	25,000 00	5¼ "	2,000 00	6½ "
25,000 00	4¼ "	44,800 00	5⅝ "	15,400 00	7 "
70,744 40	4½ "	5,800 00	5¾ "		

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Randolph Savings Bank — Concluded.

Value, by books, of real estate held or owned by foreclosure or otherwise,		$28,128 76
Assessed value of the same,		22,700 00
Net income received from same during year ending Oct. 31, 1896,		400 38
Number of loans which are of an amount not exceeding $3,000 each,	101	
Aggregate amount of the same,		106,774 57
Total number of loans upon real estate,	129	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		54,222 36
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, 1896,	2 per cent., $21,828 04 2 per cent., 22,112 48	43,940 52
Number of accounts opened during the year ending Oct. 31, 1896,	241	
Number of accounts closed during the year ending Oct. 31, 1896,	228	
Total number of open accounts Oct. 31, 1896,	2,841	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		3,145 24
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		117,565 97
Number of same,	1,199	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		145,077 63
Number of same,	1,634	

Date of examination by commissioner: March 20.

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ROCKLAND SAVINGS BANK — ROCKLAND.

Incorporated March 30, 1868. Present number of corporators, 43.

ELISHA T. HARVELL, *President.* E. R. STUDLEY, *Treasurer.*
E. R. STUDLEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

E. T. HARVELL, CHAS. W. TORREY,
J. A. TORREY, W. B. STUDLEY,
ALBERT CULVER.

Open for business every business day, 9 A.M. to 12 M.; 1 to 4 P.M.; Saturdays, 6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$82,000 00	Deposits,	$942,855 20
Bank stock as per schedule,	47,300 00	Guaranty fund,	42,500 00
Railroad bonds as per schedule,	82,000 00	Interest account,	20,990 60
Real estate (for banking purposes),	63,000 00	Suspense account,	51 53
Real estate by foreclosure,	15,900 00		
Loans on real estate,	584,950 67		
Loans on personal security,	112,648 00		
Deposits in banks, on interest,	15,759 08		
Expense account,	1,132 15		
Insurance account,	25 95		
Tax account,	282 00		
Cash on hand,	1,399 48		
	$1,006,397 33		$1,006,397 33

Cash on Deposit in Banks, amount in each: —

Boston Safe Deposit and Trust Company, Boston,	$4,083 93
First National Bank, Rockland,	11,675 15

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Rockland Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me, 6s,	$7,000	$7,910 00	$7,000 00
of Brockton, Mass., 4s,	1,000	1,030 00	1,000 00
of Chicago, Ill., 4s,	12,000	12,120 00	12,000 00
of Chicago, Ill., 7s,	2,000	2,130 00	2,000 00
of Dubuque, Iowa, 4s,	5,000	5,000 00	5,000 00
of Fall River, Mass., 6s,	4,000	4,680 00	4,000 00
of Middletown, Conn., 3.65s,	1,000	1,000 00	1,000 00
of Newburyport, Mass., 4s,	5,000	5,150 00	5,000 00
of New London, Conn., 4s,	4,000	4,120 00	4,000 00
of Sioux City, Iowa, 4½s,	5,000	5,250 00	5,000 00
of Springfield, Ohio, 4½s,	1,000	1,070 00	1,000 00
of Waterbury, Conn, 4s,	5,000	5,100 00	5,000 00
of Youngstown, Ohio, 5s,	6,000	6,420 00	6,000 00
Town of Framingham, Mass., 4s,	5,000	5,100 00	5,000 00
of Orange, Mass., 4s,	4,000	4,040 00	4,000 00
of Rockland, Mass., 4s,	6,000	6,000 00	6,000 00
of Ware, Mass., 4s,	4,000	4,040 00	4,000 00
of Weymouth, Mass., 4s,	5,000	5,125 00	5,000 00
	$82,000	$85,285 00	$82,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
12	Abington N'l Bank, Abington,	$1,200	$1,260 00	$1,200 00
42	Continental N'l Bank, Boston,	4,200	4,200 00	4,200 00
10	Eliot National Bank, Boston,	1,000	1,200 00	1,000 00
15	Everett Nat'l Bank, Boston,	1,500	1,185 00	1,500 00
25	Freeman's Nat'l Bank, Boston,	2,500	2,125 00	2,500 00
67	Howard Nat'l Bank, Boston,	6,700	5,695 00	6,700 00
35	Manufacturers' N'l B'k, Boston,	3,500	3,500 00	3,500 00
25	Metropolitan N'l Bank, Boston,	2,500	2,250 00	2,500 00
45	N'l Hide & Leather B'k, Boston,	4,500	4,725 00	4,500 00
73	Nat'l Revere Bank, Boston,	7,300	5,840 00	7,300 00
13	Nat'l Webster Bank, Boston,	1,300	1,274 00	1,300 00
20	Winthrop Nat'l Bank, Boston,	2,000	2,600 00	2,000 00
21	National Granite Bank, Quincy,	2,100	2,730 00	2,100 00
63	First National Bank, Rockland,	6,300	6,615 00	6,300 00
7	Union Nat'l Bank, Weymouth,	700	770 00	700 00
		$47,300	$45,969 00	$47,300 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	$17,360 00	$17,000 00
Boston & Maine R.R 4s,	10,000	10,275 00	10,125 00
Fitchburg R.R. 4s,	5,000	4,950 00	5,000 00
Fitchburg R.R. 5s,	5,000	5,150 00	5,000 00
Maine Central R.R. 4s,	5,000	5,000 00	5,000 00
Newport & Richford R.R. 5s,	5,000	5,250 00	5,000 00*
Penobscot Shore Line R.R. 4s,	10,000	10,000 00	10,000 00
Upper Coos R.R. 4½s,	15,000	15,750 00	15,000 00
St. Johnsbury & Lake Champlain R R. 5s,	5,000	5,900 00	5,000 00
Worcester, Nashua & Roch. R.R. 4s,	5,000	5,150 00	5,000 00
	$82,000	$84,785 00	$82,000 00

* A legal investment when made.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$15,759 08	2 per cent.	$32,350 00	5½ per cent.	$5,000 00	6½ per cent.
94,325 00	5 "	560,723 67	6 "	5,200 00	7 "

Amount invested in real estate for banking purposes,		$63,000 00
Estimated value of the same,		63,000 00
Assessed value of the same,		56,200 00
Net income received from same during year ending Oct. 31, 1896,		449 91
Value, by books, of other real estate held or owned by foreclosure or otherwise,		15,900 00
Assessed value of the same,		19,275 00
Number of loans which are of an amount not exceeding $3,000 each,	762	
Aggregate amount of the same,		504,473 67
Total number of loans upon real estate,	709	
Amount of investments from which no income is received,		3,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		45,355 05
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, 1896,	2 per cent., $16,985 24 2 per cent., 17,432 24	34,417 48
Number of accounts opened during the year ending Oct. 31, 1896,	464	
Number of accounts closed during the year ending Oct. 31, 1896,	381	
Total number of open accounts Oct. 31, 1896,	3,450	

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Rockland Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		$3,026 62
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		176,540 70
Number of same,	2,846	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		155,276 58
Number of same,	2,802	

Date of examination by commissioner: May 5.

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SALEM SAVINGS BANK — SALEM.

Incorporated Jan. 29, 1818. Present number of corporators, 150.

EDWARD D. ROPES, *President.* CHARLES S. REA, *Treasurer.*
CLARENCE A. EVANS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

EDWARD D. ROPES, DANIEL A. VARNEY,
DAVID PINGREE, GEORGE R. JEWETT,
GEORGE R. HARRIS, GEORGE H. ALLEN.

Open for business every business day, 8.45 A.M. to 1.15 P.M.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$2,273,220 00	Deposits,	$7,340,045 84
Loans on public funds,	25,000 00	Guaranty fund,	370,000 00
Bank stock as per schedule,	543,550 00	Profit and loss account,	45,249 60
Loans on bank stock,	10,000 00		
Railroad bonds as per schedule,	1,070,000 00		
Railroad notes,	75,000 00		
Real estate (for banking purposes),	60,000 00		
Loans on real estate,	1,706,070 00		
Loans on personal security,	1,622,500 00		
Loans to counties, cities or towns (notes),	243,100 00		
Deposits in banks, on interest,	109,613 44		
Cash on hand,	17,242 00		
	$7,755,295 44		$7,755,295 44

Cash on Deposit in Banks, amount in each: —

First National Bank, Boston,	$53,516 08
Asiatic National Bank, Salem,	34,097 36
Mercantile National Bank, Salem,	15,000 00
National Exchange Bank, Salem,	7,000 00

Loan on Public Funds: —

$15,000 City of Haverhill, Mass., 4s,	$25,000 00
$4,000 City of New Bedford, Mass., 6s,	
$3,000 City of New Bedford, Mass., 6s,	
$5,000 City of Newton, Mass., 6s,	

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Salem Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

75 shares Metacomet National Bank, Fall River,	$5,000 00
25 shares Metacomet National Bank, Fall River,	
25 shares Fall River National Bank, Fall River,	5,000 00
20 shares High Street Bank, Providence, R. I.,	

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	$24,000	$27,720 00	$24,000 00
of Bath, Me., 6s,	1,000	1,070 00	1,000 00*
of Bay City, Mich., 5s,	10,000	10,000 00	10,000 00
of Boston, Mass., 4s,	50,000	50,250 00	50,000 00
of Boston, Mass., 5s,	142,000	157,910 00	142,000 00
of Canton, Ohio, 5s,	20,000	21,400 00	20,000 00
of Chicago, Ill., 7s,	19,000	19,915 00	19,000 00
of Cleveland, Ohio, 3.65s,	34,000	34,000 00	34,000 00
of Cleveland, Ohio, 6s,	1,000	1,005 00	1,000 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,	30,000	31,200 00	30,000 00*
of Detroit, Mich., 7s,	13,000	15,990 00	13,000 00
of East Saginaw, Mich., 4s,	14,000	14,000 00	14,000 00
of East Saginaw, Mich., 5s,	2,000	2,080 00	2,000 00
of Fall River, Mass., 4s,	21,000	21,420 00	21,000 00
of Fall River, Mass., 6s,	54,000	62,230 00	54,000 00
of Fitchburg, Mass., 4s,	152,000	155,180 00	152,000 00
of Grand Rapids, Mich., 4½s,	126,000	133,685 00	126,000 00
of Haverhill, Mass., 4s,	50,000	50,500 00	50,000 00
of Holyoke, Mass., 6s,	65,000	68,900 00	65,000 00
of Lawrence, Mass., 4s,	10,000	10,150 00	10,000 00
of Lawrence, Mass., 6s,	13,000	13,975 00	13,000 00
of Lowell, Mass., 3½s,	1,000	1,000 00	1,000 00
of Manchester, N. H., 6s,	100,000	105,000 00	100,000 00
of Middletown, Conn., 3.65s,	5,000	4,950 00	5,000 00
of Middletown, Conn., 4s,	25,000	25,250 00	25,000 00
of Milwaukee, Wis., 5s,	46,500	49,215 00	46,500 00
of Newton, Mass., 4s,	20,000	20,200 00	20,000 00
of Pawtucket, R. I., 4s,	46,000	46,000 00	46,000 00*
of Pawtucket, R. I., 5s,	10,000	10,100 00	10,000 00*
of Peoria, Ill., 7s,	5,000	5,100 00	5,000 00
of Portsmouth, N. H., 4s,	50,000	50,750 00	50,000 00
of Providence, R. I., 5s,	235,000	245,575 00	235,000 00
of Quincy, Mass., 4s,	20,420	20,492 00	20,420 00
of Salem, Mass., 4s,	111,000	112,260 00	111,000 00
of Salem, Mass., 5s,	15,000	16,200 00	15,000 00
of Saginaw, Mich., 4s,	10,000	10,025 00	10,000 00
of Saginaw, Mich., 5s,	30,000	30,000 00	30,000 00
of Somerville, Mass., 4s,	57,000	57,275 00	57,000 00
of Springfield, Ohio, 5s,	8,000	8,320 00	8,000 00
of Terre Haute, Ind., 4½s,	28,000	28,140 00	28,000 00
of Waltham, Mass., 4s,	23,000	23,230 00	23,000 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 Waterville, Me , 4s,	$50,000	$50,500 00	$50,000 00
of Woburn, Mass., 4s,	10,800	10,800 00	10,800 00
of Worcester, Mass., 4s,	50,000	54,250 00	50,000 00
of Worcester, Mass., 4½s,	50,000	53,000 00	50,000 00
of Youngstown, Ohio, 6s,	16,000	16,960 00	16,000 00
Town of Beverly, Mass., 4s,	10,000	10,250 00	10,000 00
of Chatham, Mass., 4½s,	4,000	4,260 00	4,000 00
of Marblehead, Mass., 4s,	36,000	36,360 00	36,000 00
of Marlborough, Mass., 4s,	42,000	42,925 00	42,000 00
of Melrose, Mass., 4s,	11,000	11,330 00	11,000 00
of Milford, Mass., 6s,	7,500	7,575 00	7,500 00
of Norwood, Mass., 4s,	10,000	10,000 00	10,000 00
of South Norwalk, Conn., 4s,	52,000	52,520 00	52,000 00
of Wellesley, Mass., 4s,	6,000	6,150 00	6,000 00
of Weymouth, Mass., 4s,	10,000	10,250 00	10,000 00
of Winchester, Mass., 4s,	11,000	11,330 00	11,000 00
	$2,273,220	$2,360,122 00	$2,273,220 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value	Amount Invested.
100	Atlantic Nat'l Bank, Boston,	$10,000	$10,900 00	$10,000 00
10	Atlas National Bank, Boston,	1,000	1,145 00	1,000 00
48	Blackstone N'l Bank, Boston,	4,800	4,140 00	4,800 00
25	Boylston Nat'l Bank, Boston,	2,500	3,118 75	2,500 00
280	Columbian N'l Bank, Boston,	28,000	26,880 00	28,000 00
114	Freeman's Nat'l Bank, Boston,	11,400	9,918 00	11,400 00
120	Hamilton Nat'l Bank, Boston,	12,000	12,600 00	12,000 00
66	Lincoln Nat'l Bank, Boston,	6,600	4,950 00	6,600 00
583	Merchants' N'l Bank, Boston,	58,300	84,535 00	58,300 00
502	N'l B'k of Commerce, Boston,	50,200	56,475 00	50,200 00
100	Nat'l Bank of the Commonwealth, Boston,	10,000	13,750 00	10,000 00
125	N'l B'k of Redemption, Boston,	12,500	14,593 75	12,500 00
165	N'l B'k of the Republic, Boston,	16,500	22,852 50	16,500 00
205	National City Bank, Boston,	20,500	15,990 00	20,500 00
78	N'l Hide & Leather B'k, Boston,	7,800	8,268 00	7,800 00
500	Nat'l Revere Bank, Boston,	50,000	40,000 00	50,000 00
80	National Union Bank, Boston,	8,000	10,400 00	8,000 00
300	North National Bank, Boston,	30,000	30,150 00	30,000 00
223	Second National Bank, Boston,	22,300	39,025 00	22,300 00
75	Shawmut Nat'l Bank, Boston,	7,500	8,118 75	7,500 00
50	State National Bank, Boston,	5,000	5,300 00	5,000 00
66	Suffolk National Bank, Boston,	6,600	7,062 00	6,600 00

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Salem Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Tremont Nat'l Bank, Boston, .	$10,000	$8,425 00	$10,000 00
74	Winthrop Nat'l Bank, Boston,	7,400	9,694 00	7,400 00
20	Beverly Nat'l Bank, Beverly, .	2,000	2,760 00	2,000 00
100	Home Nat'l Bank, Brockton, .	10,000	17,000 00	10,000 00
150	First National Bank, Chelsea,	15,000	15,000 00	15,000 00
20	Marblehead Nat'l Bank, Marblehead, ...	2,000	1,860 00	2,000 00
45	N'l Grand Bank, Marblehead,	4,500	5,040 00	4,500 00
625	Asiatic National Bank, Salem,	18,750	18,750 00	18,750 00
134	First National Bank, Salem, .	13,400	12,060 00	13,400 00
50	Mercantile Nat'l Bank, Salem,	5,000	5,250 00	5,000 00
910	Merchants' N'l Bank, Salem, .	45,500	59,150 00	45,500 00
85	Nat'l Exchange Bank, Salem,.	8,500	7,650 00	8,500 00
100	Naumkeag Nat'l Bank, Salem,	10,000	12,700 00	10,000 00
100	Salem National Bank, Salem,.	10,000	11,200 00	10,000 00
		$543,550	$616,710 75	$543,550 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R R. 5s, ...	$25,000	$28,125 00	$25,000 00
Boston & Lowell R R. 4s, . .	100,000	102,110 00	100,000 00
Boston & Maine R.R. 4s,. . .	100,000	102,500 00	100,000 00
Boston & Maine R.R. 4½s, . .	100,000	114,000 00	100,000 00
Boston & Providence R.R. 4s,. .	50,000	52,000 00	50,000 00
Boston, Winthrop & Shore R.R. 5s,	30,000	31,500 00	30,000 00
Concord & Montreal R.R. 4s, . .	100,000	101,500 00	100,000 00
Conn. & Passumpsic Rivers R.R. 4s,	50,000	51,500 00	50,000 00
Fitchburg R.R. 4s, ...	25,000	25,000 00	25,000 00
Fitchburg R.R. 5s, ...	115,000	120,265 00	115,000 00
Maine Central R.R. 4s, . . .	102,000	102,000 00	102,000 00
Maine Central R.R. 5s, . . .	5,000	5,575 00	5,000 00
Old Colony R.R. 4s, . . .	50,000	50,500 00	50,000 00
Old Colony R.R. 4½s, . . .	20,000	20,900 00	20,000 00
Portland & Ogdensburg R.R. 6s, .	67,000	71,355 00	67,000 00
Providence & Worcester R.R. 6s, .	26,000	26,260 00	26,000 00
Sullivan County R R. 4s,. . .	10,000	10,100 00	10,000 00
Worcester, Nashua & Roch. R.R. 4s,	95,000	95,950 00	95,000 00
	$1,070,000	$1,111,140 00	$1,070,000 00

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Salem Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$87,613 44	2 per cent.	$575,000 00	4½ per cent.	$414,750 00	5½ per cent.
888,800 00	4 "	120,000 00	4¾ "	273,945 00	6 "
3,000 00	4⅛ "	1,061,175 00	5 "	25,000 00	6½ "
112,000 00	4¼ "	125,000 00	5¼ "	105,000 00	7 "

Amount invested in real estate for banking purposes,		$60,000 00
Estimated value of the same,		75,000 00
Assessed value of the same,		58,000 00
Net income received from same during year ending Oct. 31, 1896,		4,052 20
Number of loans which are of an amount not exceeding $3,000 each,	245	
Aggregate amount of the same,		319,895 00
Total number of loans upon real estate,	335	
Amount of investments from which no income is received,		6,600 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		342,153 19
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, 1896,	2 per cent., $142,044 47 2 per cent., 141,529 07	283,573 54
Number of accounts opened during the year ending Oct. 31, 1896,	1,069	
Number of accounts closed during the year ending Oct. 31, 1896,	1,305	
Total number of open accounts Oct. 31, 1896,	16,064	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		16,462 51
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		665,183 34
Number of same,	7,365	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		974,425 56
Number of same,	10,705	
Date of examination by commissioner: September 24.		

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SALEM FIVE CENTS SAVINGS BANK — SALEM.

Incorporated March 9, 1855. Present number of corporators, 159.

WILLIAM H. JELLY, *President.* JOHN S. WILLIAMS, *Treasurer.*
JOHN S. WILLIAMS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WILLIAM H. JELLY, WILLIAM R. COLBY,
JOHN P. PEABODY, MATTHEW ROBSON,
HENRY A. HALE.

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, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$1,013,600 00	Deposits,	$5,005,890 05
Loans on public funds,	75,500 00	Guaranty fund,	248,500 00
Bank stock as per schedule,	549,400 00	Profit and loss account,	91,328 39
Loans on bank stock,	32,900 00		
Railroad bonds as per schedule,	510,000 00		
Loans on railroad stock,	21,800 00		
Real estate by foreclosure,	2,700 00		
Loans on real estate,	1,461,315 00		
Loans on personal security,	1,429,750 00		
Loans to counties, cities or towns (notes),	162,038 86		
Deposits in banks, on interest,	75,079 21		
Furniture and fixtures,	5,000 00		
Cash on hand,	6,635 37		
	$5,345,718 44		$5,345,718 44

Cash on Deposit in Banks, amount in each: —

Asiatic National Bank, Salem,	$20,000 00
Mercantile National Bank, Salem,	10,000 00
Merchants' National Bank, Salem,	45,079 21

Loans on Public Funds, amount on each: —

$500 United States 4s,	$500 00
$15,000 City of Manchester, N. H., 4s,	
$10,000 City of Newton, Mass., 4s,	25,000 00
$1,000 City of Boston, Mass, 4s,	
$20,000 City of Lowell, Mass., 4s,	
$3,000 City of Medford, Mass., 4s,	25,000 00
$2,000 City of Manchester, N. H., 4s,	
$25,000 City of Waterbury, Conn., 4s,	25,000 00

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Salem Five Cents Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

5 shares North National Bank, Boston,	
5 shares National Exchange Bank, Boston,	
6 shares Atlas National Bank, Boston,	
10 shares National Revere Bank, Boston,	
10 shares Third National Bank, Boston,	$5,500 00*
10 shares Winthrop National Bank, Boston,	
5 shares Home National Bank, Brockton,	
14 shares First National Bank, Salem,	
4 shares First National Bank, Lynn,	400 00
30 shares City National Bank, Gloucester,	
9 shares Salem National Bank, Salem,	
9 shares Rockport National Bank, Rockport,	6,000 00†
10 shares National Hide and Leather Bank, Boston,	
2 shares Mechanics' National Bank, Boston,	
50 shares City National Bank, Gloucester,	5,000 00
110 shares Fourth National Bank, Boston,	10,000 00
50 shares Market National Bank, Boston,	3,000 00
22 shares Hancock National Bank, Boston,	1,500 00
2 shares Suffolk National Bank, Boston,	300 00
3 shares First National Bank, Salem,	
37 shares Merchants' National Bank, Boston,	1,200 00

* Additional collateral has since been obtained on this loan in excess of the legal limit.

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

Loans on Railroad Stock, amount on each: —

25 shares Boston & Albany R.R.,	$3,800 00
20 shares Boston & Albany R.R.,	3,000 00
120 shares New York, New Haven & Hartford R.R.,	15,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested
City of Akron, Ohio, 5s,	$12,000	$12,155 00	$12,000 00
of Auburn, Me., 5s,	40,000	43 200 00	43,000 00
of Bangor, Me., 6s,	24,500	27,225 00	24,500 00
of Bay City, Mich., 8s,	1,500	1,730 00	1,500 00
of Brockton, Mass., 5s,	12,000	13,440 00	13,000 00
of Canton, Ohio, 4½s,	10,000	10,100 00	10,000 00
of Canton, Ohio, 5s,	44,000	45,970 00	44,000 00
of Chicago, Ill., 7s,	9,000	9,585 00	9,000 00
of Cleveland, Ohio, 5s,	27,000	28,235 00	27,000 00
of Cleveland, Ohio, 6s,	35,000	35,330 00	35,000 00
of Dayton, Ohio, 4s,	10,000	10,000 00	10,000 00*
of Dayton, Ohio, 5s,	30,000	31,700 00	30,000 00*
of Dayton, Ohio, 6s,	26,000	26,670 00	26,000 00*
of Detroit, Mich., 6s,	2,000	2,320 00	2,000 00
of Detroit, Mich., 7s,	3,000	3,630 00	3,000 00
of Dover, N. H., 4s,	20,000	20,200 00	20,000 00
of Fall River, Mass., 4s,	25,000	25,250 00	25,000 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 Fall River, Mass., 4½s,	$9,000	$9,450 00	$9,000 00
of Fall River, Mass., 5s,	10,000	10,200 00	10,000 00
of Fall River, Mass., 6s,	24,000	26,550 00	24,000 00
of Fort Wayne, Ind., 6s,	10,000	10,460 00	10,000 00
of Gardiner, Me., 5s,	10,000	10,000 00	10,000 00
of Grand Rapids, Mich., 4½s,	50,000	52,150 00	50,000 00
of Holyoke, Mass., 4s,	75,000	75,000 00	75,000 00
of Indianapolis, Ind., 4s,	33,500	33,750 00	33,500 00
of Lawrence, Mass., 6s,	3,000	3,210 00	3,000 00
of Lewiston, Me., 4½s,	12,000	12,240 00	12,000 00
of Lewiston, Me., 5s,	14,000	14,355 00	14,000 00
of Lewiston, Me., 6s,	18,000	19,620 00	18,000 00
of Malden, Mass., 4s,	9,000	9,000 00	9,000 00
of Marlborough, Mass., 4s,	28,000	28,560 00	28,000 00
of Minneapolis, Minn., 4½s,	34,000	35,880 00	34,000 00
of New Britain, Conn., 4s,	10,000	10,100 00	10,000 00
of Newton, Mass., 6s,	6,000	7,020 00	6,000 00
of New York, N. Y., 6s,	2,100	2,478 00	2,100 00
of New York, N. Y., 7s,	5,000	5,550 00	5,000 00
of Pawtucket, R. I., 5s,	6,000	6,030 00	6,000 00*
of Peoria, Ill., 4½s,	5,000	5,100 00	5,000 00
of Peoria, Ill., 7s,	4,000	4,230 00	4,000 00
of Saginaw, Mich., 4½s,	10,000	10,650 00	10,000 00
of Saginaw, Mich., 5s,	13,000	13,200 00	13,000 00
of Salem, Mass., 4s,	52,500	52,882 50	52,500 00
of Salem, Mass., 6s,	3,000	3,090 00	3,000 00
of Scranton, Pa., 4½s,	25,000	26,400 00	25,000 00
of Somerville, Mass., 4s,	11,000	11,000 00	11,000 00
of Somerville, Mass, 4½s,	5,000	5,175 00	5,000 00
of Springfield, Mass., 6s,	2,000	2,320 00	2,000 00
of Springfield, Mass., 7s,	31,000	36,890 00	31,000 00
of Springfield, Ohio, 5s,	18,000	18,825 00	18,000 00
of Waterbury, Conn., 7s,	20,000	20,400 00	20,000 00
of Woburn, Mass., 4s,	11,000	11,000 00	11,000 00
of Youngstown, Ohio, 5s,	15,000	15,450 00	15,000 00
Town of Braintree, Mass., 4s,	1,000	1,020 00	1,000 00
of Brookline, Mass, 5s,	9,000	9,360 00	9,000 00
of Canton, Mass., 4s,	2,000	2,000 00	2,000 00
of Chicopee, Mass., 4½s,	6,000	6,060 00	6,000 00
of Hopkinton, Mass., 4½s,	8,000	8,160 00	8,000 00
of Leominster, Mass., 4½s,	7,000	7,315 00	7,000 00
of Lincoln, R. I., 4s,	19,000	19,040 00	19,000 00
of Marblehead, Mass, 4s,	7,000	7,000 00	7,000 00
of Rockland, Mass., 4s,	6,000	6,000 00	6,000 00
of Wayland, Mass, 5s,	1,500	1,515 00	1,500 00
of Westborough, Mass., 5s,	2,000	2,120 00	2,000 00
of Winthrop, Mass., 5s,	6,000	6,540 00	6,000 00
United States 6s,	10,000	10,425 00	10,000 00
	$1,009,600	$1,051,510 50	$1,013,600 00

* A legal investment when made.

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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	$10,900 00	$10,000 00
100	Atlas National Bank, Boston, .	10,000	11,400 00	10,000 00
100	Blackstone N'l Bank, Boston, .	10,000	8,600 00	10,000 00
80	Boston Nat'l Bank, Boston, .	8,000	7,120 00	8,000 00
200	Boylston Nat'l Bank, Boston, .	20,000	25,000 00	20,000 00
150	Columbian N'l Bank, Boston, .	15,000	14,400 00	15,000 00
114	Continental N'l Bank, Boston,	11,400	11,400 00	11,400 00
133	Eliot Nat'l Bank, Boston, .	13,300	16,226 00	13,300 00
73	Everett Nat'l Bank, Boston, .	7,300	5,840 00	7,300 00
50	Faneuil Hall N'l Bank, Boston,	5,000	6,450 00	5,000 00
25	First National Bank, Boston, .	2,500	5,825 00	2,500 00
91	Freeman's N'l Bank, Boston, .	9,100	7,917 00	9,100 00
200	Globe National Bank, Boston, .	20,000	16,800 00	20,000 00
70	Hamilton Nat'l Bank, Boston,	7,000	7,420 00	7,000 00
97	Howard Nat'l Bank, Boston, .	9,700	8,536 00	9,700 00
40	Lincoln Nat'l Bank, Boston, .	4,000	3,000 00	4,000 00
100	Manufacturers' N'l B'k, Boston,	10,000	10,000 00	10,000 00
22	Market Nat'l Bank, Boston, .	2,200	1,694 00	2,200 00
135	Massachusetts N'l B'k, Boston,	13,500	11,070 00	13,500 00
333	Merchants' N'l Bank, Boston, .	33,300	48,285 00	33,300 00
50	Mt. Vernon N'l Bank, Boston, .	5,000	5,150 00	5,000 00
165	N'l B'k of Commerce, Boston,	16,500	18,480 00	16,500 00
170	National Bank of the Commonwealth, Boston, .	17,000	23,290 00	17,000 00
117	N'l B'k of No. America, Boston,	11,700	11,232 00	11,700 00
20	N'l B'k of Redemption, Boston,	2,000	2,320 00	2,000 00
83	National City Bank, Boston, .	8,300	6,474 00	8,300 00
100	National Eagle Bank, Boston, .	10,000	7,000 00	10,000 00
85	N'l Hide & Leather B'k, Boston,	8,500	9,010 00	8,500 00
204	Nat'l Revere Bank, Boston, .	20,400	16,320 00	20,400 00
69	National Union Bank, Boston,	6,900	8,970 00	6,900 00
33	Nat'l Webster Bank, Boston, .	3,300	3,234 00	3,300 00
91	New England N'l B'k, Boston,	9,100	13,650 00	9,100 00
200	North National Bank, Boston,	20,000	20,000 00	20,000 00
64	Old Boston Nat'l Bank, Boston,	6,400	6,784 00	6,400 00
75	Second National Bank, Boston,	7,500	13,125 00	7,500 00
57	Shawmut Nat'l Bank, Boston,	5,700	6,156 00	5,700 00
95	Shoe & Leather N'l B'k, Boston,	9,500	8,170 00	9,500 00
50	State National Bank, Boston, .	5,000	5,300 00	5,000 00
50	Suffolk Nat'l Bank, Boston, .	5,000	5,350 00	5,000 00
300	Third Nat'l Bank, Boston, .	30,000	26,400 00	30,000 00
50	Tremont Nat'l Bank, Boston, .	5,000	4,200 00	5,000 00
60	First National Bank, Chelsea, .	6,000	6,000 00	6,000 00
460	Asiatic National Bank, Salem,	13,800	13,800 00	13,800 00
25	First National Bank, Salem, .	2,500	2,250 00	2,500 00
200	Mercantile Nat'l Bank, Salem,	20,000	21,000 00	20,000 00
300	Merchants' Nat'l Bank, Salem,	15,000	19,500 00	15,000 00
100	Nat'l Exchange Bank, Salem, .	10,000	9,000 00	10,000 00
250	Naumkeag Nat'l Bank, Salem,	25,000	31,750 00	25,000 00
230	Salem National Bank, Salem, .	23,000	25,760 00	23,000 00
		$549,400	$587,558 00	$549,400 00

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Salem 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,	$1,000	$1,110 00	$1,000 00
Boston, Concord & Montreal R.R. 6s,	3,000	3,600 00	3,000 00
Boston & Lowell R.R. 4s,	80,000	80,600 00	80,000 00
Boston & Lowell R.R. 5s,	4,000	4,080 00	4,000 00
Boston & Maine R.R. 4½s,	25,000	28,250 00	25,000 00
Boston, Winthrop & Shore R.R. 5s,	10,000	10,500 00	10,000 00
Cheshire R.R. 6s,	2,000	2,040 00	2,000 00
Concord & Montreal R.R. 4s,	30,000	30,300 00	30,000 00
Danbury & Norwalk R.R. 5s,	10,000	11,200 00	10,000 00
Eastern R.R. 6s,	55,000	65,405 00	56,000 00
Fitchburg R.R. 4½s,	101,000	102,040 00	101,000 00
Fitchburg R.R. 5s,	12,000	12,180 00	12,000 00
Fitchburg R.R. 6s,	1,000	1,010 00	1,000 00
Lowell & Lawrence R.R. 6s,	4,000	4,020 00	4,000 00
Maine Central R.R. 6s,	2,000	2,140 00	2,000 00
Maine Central R.R. 7s,	1,000	1,040 00	1,000 00
Nashua & Lowell R.R. 5s,	2,000	2,060 00	2,000 00
Old Colony R.R. 4½s,	32,000	33,280 00	32,000 00
Old Colony R.R. 6s,	50,000	50,500 00	50,000 00
Portsmouth, Great Falls & Conway R.R. 4½s,	20,000	22,000 00	22,000 00
Providence & Worcester R.R. 6s,	55,000	55,275 00	55,000 00
Salem & Lowell R.R. 6s,	7,000	7,140 00	7,000 00
	$507,000	$529,770 00	$510,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$65,079 21	2 per cent.	$25,000 00	4⅝ per cent.	$365,085 00	6 per cent.
283,700 00	4 "	274,500 00	4¾ "	45,000 00	6¼ "
25,000 00	4⅛ "	1,183,700 00	5 "	38,600 00	6½ "
94,838 86	4¼ "	170,000 00	5¼ "	5,800 00	7 "
417,000 00	4½ "	243,550 00	5½ "	21,530 00	7 3/10 "

Value, by books, of real estate held or owned by foreclosure or otherwise,	$2,700 00
Assessed value of the same,	1,700 00
Net income received from same during year ending Oct. 31, 1896,	110 00
Number of loans which are of an amount not exceeding $3,000 each,	345
Aggregate amount of the same,	455,690 00
Total number of loans upon real estate,	362
Amount of investments from which no income is received,	4,000 00

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Salem Five Cents Savings Bank — Concluded.

Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		$247,711 10
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, 1896,	2 per cent., $92,693 35 2 per cent., 95,209 43	187,902 78
Number of accounts opened during the year ending Oct. 31, 1896,	2,438	
Number of accounts closed during the year ending Oct. 31, 1896,	1,941	
Total number of open accounts Oct. 31, 1896,	14,575	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		12,116 68
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		937,320 95
Number of same,	14,407	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		959,990 88
Number of same,	11,381	
Date of examination by commissioner: June 23.		

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deral Reserve Bank of St. Louis

SEAMEN'S SAVINGS BANK — PROVINCETOWN.

Incorporated April 14, 1851. Present number of corporators, 144.

LYSANDER N. PAINE, *President.* WILLIAM H. YOUNG, *Treasurer.*
WILLIAM H. YOUNG, *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, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$80,018 19	Deposits,	$501,607 11
Bank stock as per schedule,	87,779 92	Guaranty fund,	19,402 23
Loans on bank stock,	1,845 00	Profit and loss account,	6,943 57
Railroad bonds as per schedule,	25,787 50	Surplus fund,	685 32
Real estate (for banking purposes),	11,300 00		
Real estate by foreclosure,	37,212 03		
Loans on real estate,	231,578 55		
Loans on personal security,	35,445 62		
Loans to counties, cities or towns (notes),	5,560 00		
Loans on depositors' books,	386 55		
Deposits in banks, on interest,	7,926 49		
Furniture and safes,	1,975 00		
Cash on hand,	1,823 38		
	$528,638 23		$528,638 23

Cash on Deposit in Banks, amount in each: —

National Revere Bank, Boston,	$1,347 00
First National Bank, Provincetown,	6,579 49

Loans on Bank Stock, amount on each: —

5 shares Middleborough National Bank, Middleborough,	$400 00
8 shares First Ward National Bank, Boston,	750 00
15 shares First National Bank, Provincetown,	695 00

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Seamen's Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Akron, Ohio, 5s,	$5,500	$5,550 00	$5,500 00
of Bangor, Me., 6s,	2,000	2,120 00	2,000 00
of Burlington, Vt., 4s,	5,000	5,050 00	5,000 00
of Canton, Ohio, 5s,	3,000	3,135 00	3,000 00
of Chelsea, Mass., 4s,	10,000	10,200 00	10,000 00
of Chicago, Ill., 7s,	1,000	1,075 00	1,000 00
of Cleveland, Ohio, 4½s,	5,000	5,125 00	5,000 00
of Cleveland, Ohio, 5s,	5,000	5,225 00	5,000 00
of Dayton, Ohio, 5s,	3,000	3,120 00	3,000 00*
of Dubuque, Iowa, 5s,	3,000	3,240 00	3,000 00
of Fort Wayne, Ind., 6s,	3,000	3,180 00	3,000 00
of Lewiston, Me., 5s,	1,000	1,000 00	1,000 00
of Lewiston, Me., 6s,	2,000	2,200 00	2,000 00
of Malden, Mass., 4s,	3,600	3,726 00	3,799 44
of Milwaukee, Wis., 5s,	5,000	5,525 00	5,000 00
of Quincy, Mass., 4s,	1,500	1,545 00	1,500 00
of Saginaw, Mich., 5s,	3,000	3,165 00	3,000 00
of Sioux City, Iowa, 4½s,	3,000	3,000 00	3,000 00
of Waterbury, Conn., 4s,	5,000	5,100 00	5,218 75
Town of Barnstable, Mass., 4s,	10,000	10,000 00	10,000 00
	$79,600	$82,281 00	$80,018 19

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Atlas National Bank, Boston,	$2,500	$2,850 00	$3,175 00
13	Blackstone N'l Bank, Boston,	1,300	1,118 00	1,300 00
76	Boston National Bank, Boston,	7,600	6,688 00	7,600 00
50	Central Nat'l Bank, Boston,	5,000	5,750 00	7,882 50
15	Continental N'l Bank, Boston,	1,500	1,500 00	1,878 75
50	Eliot National Bank, Boston,	5,000	6,000 00	6,000 00
50	Everett Nat'l Bank, Boston,	5,000	3,950 00	6,575 00
45	Freeman's Nat'l Bank, Boston,	4,500	3,825 00	4,500 00
25	Globe National Bank, Boston,	2,500	2,075 00	3,562 50
15	Howard Nat'l Bank, Boston,	1,500	1,275 00	1,500 00
25	Manufacturers' N'l B'k, Boston,	2,500	2,500 00	2,871 88
10	Market Nat'l Bank, Boston,	1,000	750 00	1,190 00
50	Mt. Vernon N'l Bank, Boston,	5,000	5,200 00	6,250 00
50	N'l B'k of the Republic, Boston,	5,000	6,900 00	5,541 67
69	Nat'l Revere Bank, Boston,	6,900	5,520 00	7,592 62
20	Old Boston N'l Bank, Boston,	2,000	2,100 00	3,300 00
17	Second Nat'l Bank, Boston,	1,700	2,975 00	1,700 00

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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.
26	State National Bank, Boston, .	$2,600	$2,756 00	$2,600 00
20	Suffolk Nat'l Bank, Boston, .	2,000	2,140 00	2,200 00
22	Tremont Nat'l Bank, Boston, .	2,200	1,848 00	2,200 00
5	Home Nat'l Bank, Brockton, .	500	825 00	540 00
10	Blue Hill Nat'l Bank, Milton, .	1,000	1,100 00	1,000 00
54	First N'l B'k, Provincetown, .	5,400	5,940 00	6,820 00
		$74,200	$75,585 00	$87,779 92

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Revere Beach & Lynn R.R. 6s,	$1,000	$1,000 00	$1,000 00
Fitchburg R.R. 4s, ...	5,000	4,950 00	4,787 50
Fitchburg R.R. 5s, ...	10,000	10,300 00	10,000 00
Maine Central R R. 4½s, . . .	2,000	2,120 00	2,000 00
Maine Central R.R. 5s, . . .	2,000	2,230 00	2,000 00
Vermont & Massachusetts R.R. 5s, .	6,000	6,360 00	6,000 00
	$26,000	$26,960 00	$25,787 50

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$1,347 00	2 per cent.	$86,560 00	5 per cent.	$140,512 82	6 per cent.
6,579 49	2½ "	4,000 00	5¼ "	4,000 00	6½ "
3,500 00	4½ "	35,900 00	5½ "	342 90	7 "

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, 1896, . .	191 90
Value, by books, of other real estate held or owned by foreclosure or otherwise, ...	37,212 03
Assessed value of the same, ...	28,550 00
Net income received from same during year ending Oct. 31, 1896, . .	517 39
Number of loans which are of an amount not exceeding $3,000 each, 197	
Aggregate amount of the same, ...	156,315 72
Total number of loans upon real estate, ... 144	
Amount of investments from which no income is received, ...	5,598 15

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Seamen's Savings Bank — Concluded.

Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,			$24,413 98
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, 1896,	2 per cent.,	$9,396 84	16,580 73
	1½ per cent.,	7,183 89	
Number of accounts opened during the year ending Oct. 31, 1896,		209	
Number of accounts closed during the year ending Oct. 31, 1896,		207	
Total number of open accounts Oct. 31, 1896,		2,016	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),			2,439 13
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,			89,350 13
Number of same,		1,153	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,			95,675 84
Number of same,		1,223	

Date of examination by commissioner: May 15.

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SECURITY SAVINGS BANK — WEST BOYLSTON.

Incorporated March 6, 1888. Present number of corporators, 48.

GEORGE F. HOWE, *President.* GEORGE L. HYDE, *Treasurer.*
LOUIS CUTTING, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

GEORGE F. HOWE, JOHN C. HASTINGS,
HENRY O. SAWYER, A. N. WHITING,
WILLIAM R. WALKER.

Open for business every business day except Saturdays, 8 to 11 A.M.; 2 to 4 P.M.; Saturdays, 8 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	$2,438 00	Deposits,	$29,413 86
Loans on real estate,	18,419 00	Guaranty fund,	398 28
Loans on personal security,	7,825 00	Profit and loss account,	1,037 96
Deposits in banks, on interest,	2,167 62		
Cash on hand,	48		
	$30,850 10		$30,850 10

Cash on Deposit in Banks, amount in each: —

Citizens' National Bank, Worcester,	$1,127 42
Peoples' Savings Bank, Worcester,	1,040 20*

* The bank was notified that this deposit was illegal, and it has since been corrected.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
5	N'l B'k of Commerce, Boston,	$500	$562 50	$647 50
2	N'l B'k of Redemption, Boston,	200	233 50	260 50
10	National City Bank, Boston,	1,000	780 00	902 50*
5	State National Bank, Boston,	500	530 00	627 50
		$2,200	$2,106 00	$2,438 00

* The bank has been notified that this amount, in excess of the legal limit, must be reduced.

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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.
$1,127 42	3 per cent.	$14,925 00	5 per cent.	$8,469 00	6 per cent.
2,540 20	4 "	1,350 00	5½ "		

Number of loans which are of an amount not exceeding $3,000 each,	25	
Aggregate amount of the same,		$17,744 00
Total number of loans upon real estate,	17	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		1,486 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, 1896,	2 per cent., $571 48 2 per cent., 562 02	1,133 50
Number of accounts opened during the year ending Oct. 31, 1896,	9	
Number of accounts closed during the year ending Oct. 31, 1896,	16	
Total number of open accounts Oct. 31, 1896,	181	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		104 07
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		4,275 39
Number of same,	108	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		6,613 48
Number of same,	84	

Date of examination by commissioner: May 8.

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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, F. R. Pratt,
A. K. Hawks.

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

Balance Sheet October 31, 1896.

Assets.		Liabilities.	
Public funds as per schedule,	$334,000 00	Deposits,	$962,198 23
Bank stock as per schedule,	31,400 00	Guaranty fund,	50,000 00
Loans on bank stock,	1,600 00	Profit and loss account,	29,794 66
Railroad bonds as per schedule,	175,000 00		
Real estate by foreclosure,	500 00		
Loans on real estate,	419,140 42		
Loans on personal security,	60,320 00		
Loans to counties, cities or towns (notes),	5,000 00		
Deposits in banks, on interest,	11,877 54		
Deposits in banks, not on interest,	2,882 40		
Cash on hand,	272 53		
	$1,041,992 89		$1,041,992 89

Cash on Deposit in Banks, amount in each: —

Mechanics' National Bank, Boston,	$1,025 94
City National Bank, Holyoke,	350 57
Park National Bank, Holyoke,	10,501 03
Shelburne Falls National Bank, Shelburne Falls,	2,882 40

Loans on Bank Stock, amount on each: —

7 shares Shelburne Falls National Bank, Shelburne Falls,	$700 00
5 shares Shelburne Falls National Bank, Shelburne Falls,	500 00
4 shares Shelburne Falls National Bank, Shelburne Falls,	400 00

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Shelburne Falls Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	$10,000	$10,500 00	$10,000 00
of Boston, Mass., 5s,	22,000	24,420 00	22,000 00
of Burlington, Vt., 4s,	40,000	40,400 00	40,000 00
of Fall River, Mass., 6s,	10,000	11,600 00	10,000 00
of Fitchburg, Mass., 4s,	30,000	30,900 00	30,000 00
of Lynn, Mass., 4s,	10,000	10,200 00	10,000 00
of Lynn, Mass., 5s,	10,000	10,900 00	10,000 00
of New Bedford, Mass., 4s,	15,000	15,300 00	15,000 00
of Pittsfield, Mass., 4s,	30,000	30,900 00	30,000 00
of Providence, R. I., 4s,	10,000	10,600 00	10,000 00
of Providence, R. I., 5s,	20,000	22,200 00	20,000 00
of Springfield, Ohio, 5s,	12,000	13,040 00	12,000 00
of Stamford, Conn., 4s,	20,000	20,400 00	20,000 00
of Taunton, Mass, 4s,	20,000	20,500 00	20,000 00
of Woonsocket, R. I., 4s,	20,000	20,300 00	20,000 00
of Worcester, Mass., 4s,	20,000	21,200 00	20,000 00
of Youngstown, Ohio, 5s,	15,000	15,450 00	15,000 00
United States 4s,	20,000	23,600 00	20,000 00
	$334,000	$352,410 00	$334,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested
50	South End Nat'l Bank, Boston,	$5,000	$3,000 00	$5,000 00
46	Conway Nat'l Bank, Conway,	4,600	4,600 00	4,600 00
50	Adams Nat'l Bank, No. Adams,	5,000	5,750 00	5,000 00
30	First N'l Bank, Northampton,	3,000	3,600 00	3,000 00
138	Shelburne Falls Nat'l Bank, Shelburne Falls,	13,800	17,250 00	13,800 00
		$31,400	$34,200 00	$31,400 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
Boston & Maine R.R. 4s,	20,000	20,200 00	20,000 00
Concord & Montreal R.R. 4s,	10,000	10,100 00	10,000 00

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Shelburne Falls Savings Bank — Concluded.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s,	$10,000	$9,900 00	$10,000 00
Fitchburg R.R. 5s,	40,000	41,500 00	40,000 00
Maine Central R.R. 7s,	15,000	19,950 00	15,000 00
N. Y. & N. E. R.R. 4s,	10,000	10,000 00	10,000 00
Old Colony R.R. 4s,	20,000	20,650 00	20,000 00
Vermont & Massachusetts R.R. 5s,	20,000	21,100 00	20,000 00
Worcester, Nashua & Roch R.R. 4s,	10,000	10,200 00	10,000 00
	$175,000	$183,900 00	$175,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$16,877 54	4 per cent.	$461,060 42	5 per cent.	$7,000 00	6 per cent.
13,000 00	4½ "				

Value, by books, of real estate held or owned by foreclosure or otherwise,		$500 00
Assessed value of the same,		700 00
Net income received from same during year ending Oct. 31, 1896,		6 15
Number of loans which are of an amount not exceeding $3,000 each,	306	
Aggregate amount of the same,		230,231 42
Total number of loans upon real estate,	291	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		48,959 86
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, 1896,	2 per cent., $18,834 26 2 per cent., 18,893 32	37,727 58
Number of accounts opened during the year ending Oct. 31, 1896,	369	
Number of accounts closed during the year ending Oct. 31, 1896,	334	
Total number of open accounts Oct. 31, 1896,	3,688	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		2,066 10
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		129,404 61
Number of same,	2,064	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		169,307 78
Number of same,	2,062	
Date of examination by commissioner: April 13.		

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SOMERVILLE SAVINGS BANK — SOMERVILLE.

Incorporated Feb. 24, 1885. Present number of corporators, 22.

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, PHILIP EBERLE,
WILLIAM VEAZIE, ALBION A. PERRY,
J. WALTER SANBORN.

Open for business every business day, 10 A.M. to 1 P.M.; Mondays, 7.30 to 8.30 P.M.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$89,500 00	Deposits,	$591,381 02
Loans on public funds,	15,000 00	Guaranty fund,	7,300 00
Bank stock as per schedule,	3,000 00	Interest account,	11,368 89
Railroad bonds as per schedule,	25,992 50	Profit and loss account,	2,840 58
Loans on real estate,	393,095 00		
Loans on personal security,	31,000 00		
Loans to counties, cities or towns (notes),	2,375 00		
Deposits in banks, on interest,	45,285 06		
Expense account,	1,418 29		
Premium,	5,740 68		
Cash on hand,	483 96		
	$612,890 49		$612,890 49

Cash on Deposit in Banks, amount in each: —

Market National Bank, Boston,	$14,806 72
National Security Bank, Boston,	12,895 55
Somerville National Bank, Somerville,	17,582 79

Loans on Public Funds, amount on each: —

$2,000 United States 4s, $3,000 City of Cambridge, Mass., 6s,	$5,000 00
$5,000 City of Quincy, Mass., 4s, $5,000 City of Everett, Mass., 4s,	10,000 00

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Federal Reserve Bank of St. Louis

Somerville Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Akron, Ohio, 5s,	$3,000	$3,210 00	$3,000 00
of Bridgeport, Conn., 4s,	2,000	2,060 00	2,000 00
of Brockton, Mass., 4s,	3,600	3,744 00	3,600 00
of Boston, Mass., 4s,	5,000	5,275 00	5,000 00
of Buffalo, N. Y., 7s,	1,000	1,550 00	1,000 00
of Cambridge, Mass., 4s,	1,000	1,035 00	1,000 00
of Cleveland, Ohio, 6s,	1,000	1,020 00	1,000 00
of Dayton, Ohio, 5s,	3,000	3,210 00	3,000 00*
of Everett, Mass., 4s,	2,000	2,070 00	2,000 00
of Fall River, Mass., 6s,	1,000	1,150 00	1,000 00
of Grand Rapids, Mich., 4½s,	2,000	2,140 00	2,000 00
of Indianapolis, Ind., 4s,	3,000	3,060 00	3,000 00
of Lewiston, Me., 4s,	1,000	1,020 00	1,000 00
of Milwaukee, Wis , 5s,	2,000	2,220 00	2,000 00
of Meriden, Conn., 4s,	2,000	2,010 00	2,000 00
of Newburyport, Mass., 4s,	2,000	2,060 00	2,000 00
of New London, Conn., 4s,	4,000	4,150 00	4,000 00
of Newton, Mass., 4s,	2,000	2,100 00	2,000 00
of Sioux City, Iowa, 4½s,	3,000	3,060 00	3,000 00
of Sioux City, Iowa, 6s,	1,900	1,900 00	1,900 00
of Somerville, Mass., 4s,	13,000	13,270 00	13,000 00
of Somerville, Mass., 5s,	1,000	1,035 00	1,000 00
of Terre Haute, Ind., 4s,	3,000	3,000 00	3,000 00
of Waterbury, Conn., 4s,	2,000	2,050 00	2,000 00
of Woonsocket, R. I., 4s,	3,000	3,060 00	3,000 00
Town of Foxborough, Mass , 4s,	3,000	3,060 00	3,000 00
of Mansfield, Mass., 4s,	1,000	1,015 00	1,000 00
of North Easton, Mass. (Village District), 4s,	2,000	2,030 00	2,000 00
of Pepperell, Mass., 4s,	3,000	3,000 00	3,000 00
of Provincetown, Mass., 4s,	2,000	2,060 00	2,000 00
of Rockport, Mass., 4s,	3,000	3,015 00	3,000 00
of Stoughton, Mass., 4s,	4,000	4,080 00	4,000 00
of Wellesley, Mass., 4s,	1,000	1,020 00	1,000 00
County of Aroostook, Me., 5s,	3,000	3,150 00	3,000 00*
	$89,500	$92,889 00	$89,500 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	Market Nat'l Bank, Boston,	$2,000	$1,500 00	$2,000 00
10	Merchants' Nat'l Bank, Boston,	1,000	1,450 00	1,000 00
		$3,000	$2,950 00	$3,000 00

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Somerville Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	$1,000	$1,120 00	$1,000 00
Boston & Maine R.R. 4½s,	3,000	3,420 00	3,000 00
Boston, Winthrop & Shore R.R. 5s,	3,000	3,150 00	3,000 00
Concord & Montreal R.R. 4s,	1,000	1,010 00	1,000 00
Fitchburg R R. 4s,	3,000	2,970 00	2,992 50
Fitchburg R.R. 5s,	2,000	2,090 00	2,000 00
Maine Central R.R 7s,	4,000	4,780 00	4,000 00
Old Colony R.R. 4s,	2,000	2,080 00	2,000 00
Old Colony R.R. 6s,	2,000	2,020 00	2,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	4,000	4,720 00	4,000 00
Vermont & Massachusetts R.R. 5s,	1,000	1,060 00	1,000 00
	$26,000	$28,420 00	$25,992 50

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$30,478 34	2 per cent.	$362,125 00	5 per cent.	$27,750 00	6 per cent.
14,806 72	2½ "	39,220 00	5½ "	10,000 00	6½ "
2,375 00	4 "				

Number of loans which are of an amount not exceeding $3,000 each,	177	
Aggregate amount of the same,		$280,070 00
Total number of loans upon real estate,	199	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		26,282 52
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, 1896,	2 per cent., $9,112 98 2 per cent., 9,827 83	18,940 81
Number of accounts opened during the year ending Oct. 31, 1896,	918	
Number of accounts closed during the year ending Oct. 31, 1896,	600	
Total number of open accounts Oct. 31, 1896,	3,167	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		2,208 28
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		252,479 01
Number of same,	5,668	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		200,554 87
Number of same,	3,646	
Date of examination by commissioner: January 23.		

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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, GEORGE H. HOLDEN,
H. H. WELLINGTON, A. J. BUCKLIN,
N. H. BIXBY.

Open for business every business day, 9 A.M. to 12.30 P.M.; 1.30 to 3 P.M.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$161,500 00	Deposits,	$640,074 97
Bank stock as per schedule,	59,800 00	Guaranty fund,	35,000 00
Loans on bank stock,	1,500 00	Interest account,	4,897 84
Railroad bonds as per schedule,	101,000 00	Profit and loss account,	18,965 76
Loans on real estate,	253,100 00		
Loans on personal security,	54,350 00		
Loans to counties, cities or towns (notes),	3,000 00		
Deposits in banks, on interest,	35,604 95		
Deposits in banks, not on interest,	3,000 00		
Expense account,	599 80		
Premium account,	873 75		
Unpaid interest account,	5,910 50		
Tax account,	2,418 07		
Cash on hand,	16,281 50		
	$698,938 57		$698,938 57

Cash on Deposit in Banks, amount in each: —

First National Bank, Adams,	$33,347 54
Third National Bank, Boston,	5,257 41

Loans on Bank Stock, amount on each: —

5 shares First National Bank, Adams,	$500 00
10 shares Lenox National Bank, Lenox,	1,000 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	$22,000 00	$20,000 00
of Boston, Mass., 5s,	3,000	3,400 00	3,000 00
of Boston, Mass., 6s,	2,000	2,330 00	2,000 00
of Cleveland, Ohio, 5s,	3,000	3,150 00	3,000 00
of Cleveland, Ohio, 6s,	2,000	2,090 00	2,000 00
of Dayton, Ohio, 5s,	5,000	5,900 00	5,000 00*
of East Saginaw, Mich., 5s,	1,000	1,075 00	1,000 00
of Fall River, Mass., 5s,	4,000	4,217 00	4,000 00
of Fall River, Mass., 6s,	6,000	6,506 00	6,000 00
of Lewiston, Me., 5s,	2,000	2,026 00	2,000 00
of Milwaukee, Wis., 5s,	1,500	1,680 00	1,500 00
of Pawtucket, R. I., 4s,	5,000	5,130 00	5,000 00*
of Providence, R. I., 5s,	7,000	7,875 00	7,000 00
of Salem, Mass., 5s,	1,000	1,095 00	1,000 00
of Springfield, Mass., 6s,	1,000	1,200 00	1,000 00
of Springfield, Ohio, 4½s,	2,000	2,180 00	2,000 00
of Springfield, Ohio, 5s,	8,000	8,875 00	8,000 00
of Worcester, Mass., 4s,	2,000	2,190 00	2,000 00
of Worcester, Mass., 5s,	5,000	5,550 00	5,000 00
Town of Adams, Mass., 5s,	45,000	49,640 00	45,000 00
of Brookline, Mass., 7s,	500	535 00	500 00
of Marblehead, Mass., 5s,	5,000	5,515 00	5,000 00
District of Columbia 5s,	23,000	24,035 00	23,000 00
District of Columbia 6s,	2,500	2,900 00	2,500 00
United States 4s,	5,000	6,000 00	5,000 00
	$161,500	$177,094 00	$161,500 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
173	First National Bank, Adams,	$17,300	$23,355 00	$17,300 00
83	Lincoln Nat'l Bank, Boston,	8,300	6,840 00	8,300 00
50	Third National Bank, Boston,	5,000	4,500 00	5,000 00
20	Conway Nat'l Bank, Conway,	2,000	2,400 00	2,000 00
50	First N'l Bank, Easthampton,	5,000	7,000 00	5,000 00
16	Franklin County Nat'l Bank, Greenfield,	1,600	1,600 00	1,600 00
12	Lee National Bank, Lee,	1,200	2,000 00	1,200 00
10	Lenox National Bank, Lenox,	1,000	1,250 00	1,000 00
35	Adams N'l B'k, North Adams,	3,500	4,500 00	3,500 00
70	Berkshire N'l B'k, No Adams,	7,000	7,700 00	7,000 00
13	First N'l Bank, Newburyport,	1,300	1,600 00	1,300 00

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South Adams Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
5	Third National Bank, Pittsfield,	$500	$1,000 00	$500 00
5	Williamstown National Bank, Williamstown,	500	575 00	500 00
16	First National Bank, Woburn,	1,600	2,080 00	1,600 00
40	First Nat'l Bank, Worcester,	4,000	7,500 00	4,000 00
		$59,800	$73,900 00	$59,800 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	8,245 00	8,000 00
Boston & Lowell R.R. 5s,	11,000	11,412 50	11,000 00
Boston & Maine R.R. 4s,	10,000	10,550 00	10,000 00
Fitchburg R.R. 4s,	5,000	5,037 00	5,000 00
Fitchburg R.R. 5s,	15,000	15,824 00	15,000 00
Maine Central R.R. 4½s,	5,000	5,450 00	5,000 00
Maine Central R.R. 5s,	2,000	2,260 00	2,000 00
Old Colony R.R. 4½s,	1,000	1,060 00	1,000 00
Old Colony R.R. 6s,	7,000	7,199 00	7,000 00
Penobscot Shore Line R.R. 4s,	5,000	5,370 00	5,000 00
Portsmouth, Great Falls & Conway R.R. 4½s,	5,000	5,610 00	5,000 00
Vermont & Massachusetts R.R. 5s,	10,000	10,850 00	10,000 00
Worcester, Nashua & Roch. R.R. 4s,	10,000	10,300 00	10,000 00
	$101,000	$107,077 50	$101,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$35,604 95	3 per cent.	$75,700 00	5 per cent.	$228,100 00	6 per cent.
3,000 00	4 "	2,500 00	5½ "	2,650 00	7 "

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South Adams Savings Bank — Concluded.

Number of loans which are of an amount not exceeding $3,000 each,	193	
Aggregate amount of the same,		$153,450 00
Total number of loans upon real estate,	181	
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, 1896,		34,075 34
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, 1896,	2 per cent., $12,489 42 2 per cent., 12,504 34	24,993 76
Number of accounts opened during the year ending Oct. 31, 1896,	230	
Number of accounts closed during the year ending Oct. 31, 1896,	241	
Total number of open accounts Oct. 31, 1896,	2,015	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		2,533 02
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		101,124 26
Number of same,	1,633	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		132,953 90
Number of same,	1,332	

Date of examination by commissioner: June 25.

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SOUTH BOSTON SAVINGS BANK—SOUTH BOSTON.

Incorporated March 3, 1863. Present number of corporators, 64.

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, CHARLES H. COLE,
DUDLEY PRAY, HORACE MANSON,
GEORGE H. BOND.

Open for business every business day, 9 A.M. to 3 P.M.; Wednesdays and Saturdays, 7 to 9 P.M., for deposits only.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$391,095 00	Deposits,	$3,315,848 04
Bank stock as per schedule,	107,300 00	Guaranty fund,	164,072 00
Railroad bonds as per schedule,	477,000 00	Profit and loss account,	77,917 31
Real estate (for banking purposes),	50,000 00		
Loans on real estate,	1,752,383 00		
Loans on personal security,	586,200 00		
Loans to counties, cities or towns (notes),	20,000 00		
Deposits in banks, on interest,	166,781 05		
Cash on hand,	7,078 30		
	$3,557,837 35		$3,557,837 35

Cash on Deposit in Banks, amount in each:—

Globe National Bank, Boston,	$61,550 65
Howard National Bank, Boston,	42,304 03
Tremont National Bank, Boston,	41,426 50
Mattapan Deposit and Trust Company, South Boston,	21,499 87

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South Boston Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	$8,000	$8,440 00	$7,320 00
of Bay City, Mich., 5s,	25,000	27,625 00	25,000 00
of Boston, Mass., 4s,	45,000	47,841 68	45,000 00
of Cleveland, Ohio, 5s,	10,000	10,291 67	10,000 00
of Cleveland, Ohio, 6s,	3,000	3,075 00	3,000 00
of Dayton, Ohio, 5s,	16,000	17,746 67	16,000 00*
of Detroit, Mich., 6s,	9,000	10,755 00	9,000 00
of Everett, Mass., 4s,	20,000	20,866 67	20,000 00
of Fall River, Mass., 6s,	10,000	11,750 00	10,000 00
of Fort Wayne, Ind., 4½s,	10,000	10,600 00	10,000 00
of Haverhill, Mass., 4s,	26,000	27,213 33	26,000 00
of Lewiston, Me., 6s,	10,000	11,050 00	10,000 00
of New Bedford, Mass., 7s,	10,000	12,008 34	10,000 00
of New London, Conn., 7s,	10,000	11,083 33	10,000 00
of Norwich, Conn., 5s,	24,000	26,380 00	24,000 00
of Portland, Me., 6s,	15,000	18,000 00	13,775 00
of Saginaw, Mich., 4½s,	45,000	47,362 50	45,000 00
of Springfield, Mass., 7s,	3,000	3,572 50	3,000 00
of Springfield, Ohio, 5s,	10,000	11,133 34	10,000 00
Town of Ipswich, Mass., 4s,	30,000	31,000 00	30,000 00
of Orange, Mass., 4s,	10,000	10,166 67	10,000 00
of Winchester, Mass., 4s,	10,000	10,566 67	10,000 00
District of Columbia 5s,	4,000	4,186 67	4,000 00
District of Columbia 6s,	3,000	3,450 00	3,000 00
District of Columbia 7s,	7,000	8,003 33	7,000 00
County of Aroostook, Me., 4½s,	20,000	21,250 00	20,000 00*
	$393,000	$425,418 37	$391,095 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
111	Atlas National Bank, Boston,	$11,100	$12,654 00	$11,100 00
60	Columbian Nat'l Bank, Boston,	6,000	5,760 00	6,000 00
100	Eliot National Bank, Boston,	10,000	12,000 00	10,000 00
100	Freeman's N'l Bank, Boston,	10,000	8,700 00	10,000 00
60	Globe National Bank, Boston,	6,000	5,040 00	6,000 00
20	Howard Nat'l Bank, Boston,	2,000	1,752 67	2,000 00
45	Massachusetts N'l B'k, Boston,	4,500	3,690 00	4,500 00
75	N'l B'k of Commerce, Boston,	7,500	7,893 75	7,500 00
45	N'l B'k of No. America, Boston,	4,500	4,370 63	4,500 00
25	N'l B'k of the Republic, Boston,	2,500	3,462 50	2,500 00

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South Boston Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
89	Nat'l Webster Bank, Boston, .	$8,900	$8,811 00	$8,900 00
15	Old Boston N'l Bank, Boston, .	1,500	1,597 50	1,500 00
5	Shoe & Leather N'l B'k, Boston,	500	430 00	500 00
34	Suffolk Nat'l Bank, Boston, .	3,400	3,638 00	3,400 00
200	Third Nat'l Bank, Boston, .	20,000	17,800 00	20,000 00
75	Tremont Nat'l Bank, Boston, .	7,500	6,318 75	7,500 00
14	Winthrop Nat'l Bank, Boston,	1,400	1,750 00	1,400 00
		$107,300	$105,668 80	$107,300 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . .	$50,000	$52,166 67	$50,000 00
Concord & Claremont R.R. 4½s, .	20,000	23,613 33	20,000 00
Concord & Montreal R.R. 4s, . .	23,000	21,300 00	23,000 00
Danbury & Norwalk R.R. 5s, . .	20,000	23,333 34	20,000 00
Eastern R R. 6s, ...	25,000	29,750 00	25,000 00
Fitchburg R.R. 4s, ...	10,000	10,167 67	10,000 00
Fitchburg R.R. 5s, ...	25,000	27,020 83	25,000 00
Maine Central R.R. 4s, . . .	4,000	4,013 34	4,000 00
Maine Central R.R. 4½s, . . .	16,000	17,020 00	16,000 00
Maine Central R.R. 6s, . . .	5,000	5,375 00	5,000 00
Maine Central R.R. 7s, . . .	10,000	11,995 69	10,000 00
New Haven & Derby R.R 6s, . .	25,000	26,750 00	25,000 00
N. Y. & N. E. R.R (terminal) 4s, .	25,000	25,083 34	25,000 00
Old Colony R.R. 4s, ...	25,000	26,083 34	25,000 00
Old Colony R.R. 4½s, ...	25,000	26,093 75	25,000 00
Portland & Ogdensburg R.R. 6s, .	12,000	12,960 00	12,000 00
Portsmouth, Great Falls & Conway R.R. 4½s, ...	50,000	56,437 50	50,000 00
Sullivan County R R. 4s, . . .	12,000	12,040 00	12,000 00
St. Johnsbury & Lake Champlain R.R. 5s, ...	50,000	57,916 67	50,000 00
Troy & Boston R.R. 7s, . . .	25,000	37,333 33	25,000 00
Worcester, Nashua & Roch. R.R. 4s,	20,000	20,466 67	20,000 00
	$477,000	$526,920 47	$477,000 00

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South Boston Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$166,781 05	2 per cent.	$107,200 00	4¾ per cent.	$55,000 00	5⅞ per cent.
20,000 00	4 "	1,791,183 00	5 "	82,100 00	6 "
25,000 00	4¼ "	25,000 00	5¼ "	1,000 00	7½ "
140,500 00	4½ "	111,600 00	5½ "		

Amount invested in real estate for banking purposes,		$50,000 00
Estimated value of the same,		50,000 00
Assessed value of the same,		62,700 00
Net income received from same during year ending Oct. 31, 1896,		2,851 03
Number of loans which are of an amount not exceeding $3,000 each,	779	
Aggregate amount of the same,		1,156,611 00
Total number of loans upon real estate,	890	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		160,592 98
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, 1896,	2 per cent., $58,307 46 2 per cent., 59,738 11	118,045 57
Number of accounts opened during the year ending Oct. 31, 1896,	2,445	
Number of accounts closed during the year ending Oct. 31, 1896,	1,606	
Total number of open accounts Oct. 31, 1896,	17,401	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		12,049 44
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		865,626 23
Number of same,	23,363	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		772,384 09
Number of same,	14,377	
Date of examination by commissioner: June 19.		

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SOUTHBRIDGE SAVINGS BANK—SOUTHBRIDGE.

Incorporated April 20, 1848. Present number of corporators, 59.

ROBERT H. COLE, *President.* JOHN A. HALL, *Treasurer.*
JOHN A. HALL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ROBERT H. COLE, JACOB BOOTH,
F. L. CHAPIN, C. D. PAIGE,
GEO. W. WELLS.

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

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$276,000 00	Deposits,	$1,790,520 55
Loans on public funds,	50,000 00	Guaranty fund,	90,200 00
Bank stock as per schedule,	63,057 21	Interest account,	25,500 80
Loans on bank stock,	4,500 00	Profit and loss account,	12,325 11
Railroad bonds as per schedule,	314,000 00		
Loans on railroad bonds,	25,000 00		
Real estate (for banking purposes),	33,000 00		
Loans on real estate,	449,875 00		
Loans on personal security,	636,875 00		
Loans to counties, cities or towns (notes),	37,970 00		
Loans on depositors' books,	315 00		
Deposits in banks, on interest,	26,240 58		
Expense account,	864 87		
Cash on hand,	848 80		
	$1,918,546 46		$1,918,546 46

Cash on Deposit in Banks, amount in each:—

Southbridge National Bank, Southbridge,	$22,000 00
Pynchon National Bank, Springfield,	94 50
City National Bank, Worcester,	4,146 08

Loans on Public Funds, amount on each:—

$26,000 City of Medford, Mass., 4s,	$25,000 00
$25,000 City of Manchester, N.H., 4s,	25,000 00
$1,000 City of Medford, Mass., 4s,	

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Southbridge Savings Bank — Continued.

Loan on Bank Stock: —

47 shares Southbridge National Bank, Southbridge, ... $4,500 00

Loan on Railroad Bonds: —

$26,000 Penobscot Shore Line R.R. 4s, ... $25,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bay City, Mich., 5s, . .	$10,000	$11,000 00	$10,000 00
of Cleveland, Ohio, 5s, . .	20,000	20,700 00	20,000 00
of Dayton, Ohio, 5s, . .	20,000	21,200 00	20,000 00*
of Fall River, Mass., 4¼s, .	15,000	15,975 00	15,000 00
of Fall River, Mass., 6s, . .	11,000	12,980 00	11,000 00
of Grand Rapids, Mich., 4½s, .	10,000	10,600 00	10,000 00
of Milwaukee, Wis., 5s, . .	10,000	11,000 00	10,000 00
of New Bedford, Mass., 5s, .	10,000	10,700 00	10,000 00
of New Bedford, Mass., 6s, .	5,000	6,100 00	5,000 00
of New Britain, Conn., 4s, .	25,000	25,600 00	25,000 00
of Newton, Mass., 6s, . .	5,000	5,800 00	5,000 00
of Pawtucket, R. I., 5s, . .	20,000	20,500 00	20,000 00*
of Portland, Me., 6s, . .	10,000	12,000 00	10,000 00
of Providence, R. I., 5s, . .	5,000	5,225 00	5,000 00
of Salem, Mass., 5s, . .	10,000	10,800 00	10,000 00
of Scranton, Pa., 4½s, . .	10,000	10,700 00	10,000 00
of Somerville, Mass., 4½s, .	10,000	10,350 00	10,000 00
of Waterbury, Conn., 4s, .	10,000	10,300 00	10,000 00
of Waterbury, Conn., 7s, .	10,000	10,050 00	10,000 00
Town of Beverly, Mass, 4s, . .	10,000	10,200 00	10,000 00
of Brookline, Mass., 7s, .	20,000	20,600 00	20,000 00
of Methuen, Mass., 4s, . .	10,000	10,300 00	10,000 00
County of Aroostook, Me., 4½s, .	10,000	10,500 00	10,000 00*
	$276,000	$293,180 00	$276,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
5	Atlas National Bank, Boston, .	$500	$570 00	$635 63
26	Blackstone N'l B'k, Boston, .	2,600	2,236 00	2,600 00
10	Boston Nat'l Bank, Boston, .	1,000	880 00	1,150 00
18	Boylston Nat'l Bank, Boston, .	1,800	2,232 00	1,800 00
5	Columbian N'l Bank, Boston, .	500	475 00	500 00
100	Freeman's N'l Bank, Boston, .	10,000	8,500 00	13,400 00
10	N'l B'k of Commerce, Boston, .	1,000	1,110 00	1,236 25

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Southbridge Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares		Par Value.	Estimated Market Value.	Amount Invested.
12	National City Bank, Boston, .	$1,200	$900 00	$1,200 00
25	Nat'l Revere Bank, Boston, .	2,500	2,000 00	2,500 00
22	New England N'l B'k, Boston,	2,200	3,278 00	2,200 00
33	Suffolk Nat'l Bank, Boston, .	3,300	3,531 00	4,347 33
20	Washington N'l Bank, Boston,	2,000	2,020 00	2,000 00
16	Leicester N'l Bank, Leicester,	1,600	2,400 00	1,842 00
150	Southbridge National Bank, Southbridge, . . .	15,000	17,250 00	16,290 00
60	Ware National Bank, Ware, .	6,000	6,360 00	6,960 00
18	City Nat'l Bank, Worcester, .	1,800	2,610 00	2,016 00
20	Quinsigamond National Bank, Worcester, ...	2,000	2,800 00	2,380 00
		$55,000	$59,152 00	$63,057 21

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
Boston & Maine R.R. 4½s, . .	50,000	57,000 00	50,000 00
Conn. & Passumpsic Rivers R.R. 4s,	20,000	20,600 00	20,000 00
Fitchburg R.R. 4s, ...	15,000	14,850 00	15,000 00
Fitchburg R.R 4½s, ...	4,000	4,220 00	4,000 00
Fitchburg R.R. 5s, ...	60,000	64,200 00	60,000 00
Fitchburg R.R. 6s, ...	5,000	5,050 00	5,000 00
Maine Central R.R. 4½s, . . .	40,000	42,400 00	40,000 00
Maine Central R.R. 7s, . . .	10,000	13,400 00	10,000 00
Old Colony R.R. 4s, ...	45,000	46,350 00	45,000 00
St. Johnsbury & Lake Champlain R R. 5s, ...	25,000	29,500 00	25,000 00
Upper Coos R.R. 4½s, . . .	20,000	21,000 00	20,000 00
	$314,000	$338,870 00	$314,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$22,000 00	2 per cent.	$63,500 00	4⅜ per cent.	$25,000 00	5¼ per cent.
4,240 58	3 "	190,300 00	4½ "	139,200 00	5½ "
44,970 00	4 "	27,000 00	4⅝ "	25,000 00	5¾ "
25,000 00	4⅛ "	57,500 00	4¾ "	167,365 00	6 "
123,650 00	4¼ "	316,050 00	5 "		

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Southbridge Savings Bank — Concluded.

Amount invested in real estate for banking purposes,		$33,000 00
Estimated value of the same,		33,000 00
Assessed value of the same,		21,000 00
Net income received from same during year ending Oct. 31, 1896,		1,029 22
Number of loans which are of an amount not exceeding $3,000 each,	222	
Aggregate amount of the same,		210,375 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, 1896,		89,334 99
Times for the dividends fixed by the by-laws: first Wednesday in January and July.		
Rate and amount of each semi-annual dividend during year ending Oct. 31, 1896,	2 per cent., $33,546 99 2 per cent., 34,525 56	68,072 55
Number of accounts opened during the year ending Oct. 31, 1896,	502	
Number of accounts closed during the year ending Oct. 31, 1896,	398	
Total number of open accounts Oct. 31, 1896,	4,395	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		4,687 61
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		226,380 87
Number of same,	2,923	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		253,303 63
Number of same,	2,422	

Date of examination by commissioner: June 19.

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SOUTH SCITUATE SAVINGS BANK — NORWELL.

Incorporated April 2, 1834. Present number of corporators, 33.

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, HORACE T. FOGG,
JOSEPH H. CORTHELL, CHARLES A. LITCHFIELD,
WM. H. LITCHFIELD.

Open for business every business day except Wednesdays, 9 A.M. to 4 P.M.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$5,350 00	Deposits,	$462,101 33
Bank stock as per schedule,	49,849 00	Guaranty fund,	23,550 00
Loans on bank stock,	500 00	Interest account,	19,610 40
Railroad bonds as per schedule,	30,000 00		
Real estate by foreclosure,	12,770 00		
Loans on real estate,	343,574 84		
Loans on personal security,	37,381 50		
Loans to counties, cities or towns (notes),	19,500 00		
Deposits in banks, on interest,	5,438 19		
Cash on hand,	898 20		
	$505,261 73		$505,261 73

Cash on Deposit in Bank: —
Boston National Bank, Boston, ... $5,438 19

Loan on Bank Stock: —
25 shares Dedham National Bank, Dedham, ... $500 00

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South Scituate Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Worcester, Mass., 4½s, . .	$5,000	$5,350 00	$5,350 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Atlantic Nat'l Bank, Boston, .	$1,000	$1,090 00	$1,300 00
18	Boston Nat'l Bank, Boston, .	1,800	1,620 00	2,016 00
32	Columbian N'l Bank, Boston, .	3,200	3,072 00	4,000 00
8	Eliot National Bank, Boston, .	800	970 00	800 00
26	Fourth Nat'l Bank, Boston, .	2,600	3,120 00	2,600 00
3	Globe National Bank, Boston,	300	255 00	300 00
15	Hamilton Nat'l Bank, Boston,	1,500	1,590 00	1,500 00
14	Howard Nat'l Bank, Boston, .	1,400	1,239 00	1,400 00
5	Massachusetts N'l B'k, Boston,	500	412 50	500 00
15	Merchants' N'l Bank, Boston, .	1,500	2,190 00	1,500 00
30	N'l B'k of Commerce, Boston,	3,000	3,375 00	4,000 00
23	National City Bank, Boston, .	2,300	1,794 00	2,300 00
23	National Eagle Bank, Boston, .	2,300	1,610 00	2,300 00
48	Nat'l Revere Bank, Boston, .	4,800	3,840 00	4,800 00
10	National Union Bank, Boston,	1,000	1,300 00	1,133 00
13	Nat'l Webster Bank, Boston, .	1,300	1,287 00	1,300 00
10	New England N'l B'k, Boston,	1,000	1,490 00	1,000 00
45	North N'l Bank, Boston, .	4,500	4,545 00	4,700 00
17	Second Nat'l Bank, Boston, .	1,700	2,992 00	1,900 00
13	Shawmut Nat'l Bank, Boston,	1,300	1,410 50	1,300 00
16	Washington N'l Bank, Boston,	1,600	1,632 00	1,600 00
6	Winthrop Nat'l Bank, Boston,	600	786 00	1,000 00
20	Hingham N'l Bank, Hingham,	2,000	2,000 00	2,000 00
13	Union Market National Bank, Watertown, ...	1,300	1,833 00	2,400 00
22	Union Nat'l Bank, Weymouth,	2,200	2,420 00	2,200 00
		$45,500	$47,873 00	$49,849 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R 4s, . .	$10,000	$10,250 00	$10,000 00
Boston & Maine R.R. 4s, . . .	3,000	3,120 00	3,000 00
Fitchburg R.R. 4s, ...	2,000	2,015 00	2,000 00
Fitchburg R.R. 5s, ...	15,000	15,995 00	15,000 00
	$30,000	$31,380 00	$30,000 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.
$5,438 19	2 per cent.	$69,906 00	5 per cent.	$284,566 34	6 per cent.
3,000 00	4¼ "	25,514 00	5½ "	1,470 00	7 "
16,500 00	4½ "				

Value, by books, of real estate held or owned by foreclosure or otherwise, .		$12,770 00
Assessed value of the same, ...		11,200 00
Net income received from same during the year ending Oct. 31, 1896, .		218 60
Number of loans which are of an amount not exceeding $3,000 each,	331	
Aggregate amount of the same, ...		230,924 84
Total number of loans upon real estate, ...	355	
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, 1896, ...		27,558 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, 1896, . . { 2 per cent., $9,347 77 / 2 per cent., 9,382 57 }		18,730 34
Number of accounts opened during the year ending Oct. 31, 1896, .	33	
Number of accounts closed during the year ending Oct. 31, 1896, .	60	
Total number of open accounts Oct. 31, 1896, ...	1,120	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes), ...		1,590 14
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896, ...		18,548 56
Number of same, ...	147	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896, ...		39,359 03
Number of same, ...	530	
Date of examination by commissioner: September 4.		

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SOUTH WEYMOUTH SAVINGS BANK — SOUTH WEYMOUTH.

Incorporated March 6, 1868. Present number of corporators, 38.

JOSEPH DYER, *President.* GEORGE E. REED, *Treasurer.*
GEORGE E. REED, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOSEPH DYER, ELLIS J. PITCHER,
PRINCE H. TIRRELL, ALMON B. RAYMOND,
JOHN M. WHITCOMB.

Open for business every business day, 9 A.M. to 3 P.M.; Saturdays, 6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$174,000 00	Deposits,	$815,766 91
Bank stock as per schedule,	77,600 00	Guaranty fund,	35,500 00
Loans on bank stock,	140 45	Interest account,	9,428 74
Railroad bonds as per schedule,	59,000 00		
Real estate by foreclosure,	19,359 05		
Loans on real estate,	449,543 00		
Loans on personal security,	3,795 00		
Loans to counties, cities or towns (notes),	60,000 00		
Loans on depositors' books,	100 00		
Deposits in banks, on interest,	15,245 30		
Expense account,	796 24		
Suspense account,	30 35		
Furniture,	622 50		
Cash on hand,	463 76		
	$860,695 65		$860,695 65

Cash on Deposit in Bank:—

First National Bank, South Weymouth, ... $15,245 30

Loan on Bank Stock:—

3 shares First National Bank, South Weymouth, ... $140 45

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South Weymouth Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Altoona, Pa., 4s, . . .	$15,000	$15,000 00	$15,000 00
of Chicago, Ill., 4s, . . .	10,000	10,100 00	10,000 00
of Fall River, Mass., 4s, . .	15,000	15,437 50	15,000 00
of Kansas City, Mo., 8s, . .	6,000	6,000 00	6,000 00
of Manchester, N. H., 4s, .	7,000	7,175 00	7,000 00
of Saginaw, Mich., 4s, . .	10,000	10,000 00	10,000 00
of Waterbury, Conn., 4s, .	5,000	5,100 00	5,000 00
of Worcester, Mass., 4½s, .	5,000	5,300 00	5,000 00
Town of Attleborough, Mass., 4s, .	16,000	16,300 00	16,000 00
of Dalton, Mass., 4s, . .	5,000	5,100 00	5,000 00
of Leominster, Mass , 4s, .	5,000	5,150 00	5,000 00
of Needham, Mass., 4s, . .	5,000	5,142 50	5,000 00
of Orange, Mass , 4s, . .	5,000	5,150 00	5,000 00
of Weymouth, Mass., 4s, .	45,000	46,050 00	45,000 00
of Winchester, Mass., 4s, .	10,000	10,000 00	10,000 00
County of Hillsborough, N. H., 4s, .	10,000	10,100 00	10,000 00
	$174,000	$177,105 00	$174,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
30	Atlantic Nat'l Bank, Boston, .	$3,000	$3,270 00	$3,300 00
40	Boston National Bank, Boston,	4,000	3,520 00	4,000 00
30	Columbian Nat'l Bank, Boston,	3,000	2,850 00	3,000 00
20	Continental N'l Bank, Boston,	2,000	2,000 00	2,000 00
40	Eliot National Bank, Boston, .	4,000	4,800 00	4,000 00
20	Globe National Bank, Boston,	2,000	1,660 00	1,700 00
45	Howard Nat'l Bank, Boston, .	4,500	3,825 00	4,500 00
30	Manufacturers' N'l B'k, Boston,	3,000	3,000 00	3,000 00
20	Market National Bank, Boston,	2,000	1,500 00	1,600 00
35	Merchants' N'l Bank, Boston, .	3,500	5,075 00	4,250 00
30	N'l B'k of Commerce, Boston,	3,000	3,330 00	3,000 00
30	N'l B'k of No. America, Boston,	3,000	2,910 00	3,100 00
50	N'l B'k of Redemption, Boston,	5,000	5,750 00	5,750 00
25	N'l B'k of the Republic, Boston,	2,500	3,450 00	2,600 00
15	National Eagle Bank, Boston,	1,500	1,050 00	1,200 00
35	Nat'l Revere Bank, Boston, .	3,500	2,800 00	3,500 00
24	Nat'l Webster Bank, Boston, .	2,400	2,352 00	2,400 00
30	New England N'l B'k, Boston,	3,000	4,470 00	3,300 00
20	Second Nat'l Bank, Boston, .	2,000	3,500 00	2,600 00
30	Shawmut Nat'l Bank, Boston,	3,000	3,240 00	3,000 00

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South Weymouth Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Shoe & Leather N'l B'k, Boston,	$2,500	$2,150 00	$2,500 00
12	Suffolk National Bank, Boston,	1,200	1,284 00	1,200 00
13	Tremont Nat'l Bank, Boston, .	1,300	1,092 00	1,200 00
10	First National Bank, Rockland,	1,000	1,050 00	1,000 00
60	First N'l B'k, South Weymouth,	6,000	6,780 00	6,900 00
30	Union Nat'l Bank, Weymouth,	3,000	3,300 00	3,000 00
		$74,900	$80,008 00	$77,600 00

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 & Maine R.R. 4s, . . .	10,000	10,250 00	10,000 00
Concord & Montreal R.R. 4s, . .	5,000	5,050 00	5,000 00
Fitchburg R.R. 4s, ...	3,000	2,970 00	3,000 00
Fitchburg R.R. 6s, ...	4,000	4,040 00	4,000 00
Old Colony R.R. 4s, . . .	18,000	18,290 00	18,000 00
Old Colony R.R. 6s, . . .	4,000	4,040 00	4,000 00
Vermont & Massachusetts R.R. 5s, .	5,000	5,300 00	5,000 00
	$59,000	$60,240 00	$59,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$15,245 30	2 per cent.	$142,950 00	5 per cent.	$272,028 45	6 per cent.
40,000 00	4 "	43,600 00	5½ "	15,000 00	6¼ "

Value, by books, of real estate held or owned by foreclosure or otherwise,	$19,359 05
Assessed value of the same, ...	18,200 00
Net income received from same during year ending Oct. 31, 1896, . .	726 33
Number of loans which are of an amount not exceeding $3,000 each,	245
Aggregate amount of the same, ...	277,319 00
Total number of loans upon real estate, ...	272
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, 1896, ...	41,473 25

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

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South Weymouth Savings Bank — Concluded.

Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1896,	2½ per cent., $16,446 06 2½ per cent., 17,158 83	$33,604 89
Number of accounts opened during the year ending Oct. 31, 1896,	208	
Number of accounts closed during the year ending Oct. 31, 1896,	120	
Total number of open accounts Oct. 31, 1896,	1,793	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		2,286 10
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		109,548 47
Number of same,	951	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		78,756 07
Number of same,	1,024	

Date of examination by commissioner: January 28.

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SPENCER SAVINGS BANK — SPENCER.

Incorporated April 17, 1871. Present number of corporators, 34.

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. AMES,
THOS. A. PROUTY.

Open for business every business day except Saturdays, 9 A.M. to 12 M.; 1 to 4 P.M.; Saturdays, 8 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$206,500 00	Deposits,	$792,141 13
Bank stock as per schedule,	55,800 00	Guaranty fund,	24,100 00
Loans on bank stock,	18,800 00	Interest account,	9,118 66
Railroad bonds as per schedule,	112,500 00	Profit and loss account,	563 38
Real estate by foreclosure,	4,502 42	Due sundry estates,	180 05
Loans on real estate,	274,682 62		
Loans on personal security,	66,922 50		
Loans to counties, cities or towns (notes),	67,611 09		
Deposits in banks, on interest,	8,209 14		
Expense account,	565 00		
Premium account,	9,935 08		
Expenses on real estate in possession,	75 37		
	$826,103 22		$826,103 22

Cash on Deposit in Bank: —

Spencer National Bank, Spencer,	$8,209 14

Loans on Bank Stock, amount on each: —

2 shares Leicester National Bank, Leicester,	$200 00
30 shares Spencer National Bank, Spencer,	3,000 00
64 shares Spencer National Bank, Spencer,	6,000 00
40 shares Spencer National Bank, Spencer,	3,000 00
10 shares People's National Bank, Marlborough,	500 00
7 shares Mechanics' National Bank, Worcester,	400 00
50 shares Fourth National Bank, Boston,	5,000 00
50 shares First National Bank, Grafton,	700 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	$3,105 00	$3,000 00
of Boston, Mass., 4s,	2,000	2,025 00	2,000 00
of Brockton, Mass., 4s,	3,000	3,000 00	3,000 00
of Burlington, Vt., 4s,	3,000	3,000 00	3,000 00
of Cambridge, Mass., 4s,	3,000	3,105 00	3,000 00
of Cleveland, Ohio, 3.65s,	7,000	7,000 00	7,000 00
of Columbus, Ohio, 4s,	12,000	12,050 00	12,000 00*
of Cranston, R. I., 4s,	5,000	5,100 00	5,000 00
of Dayton, Ohio, 4s,	3,000	3,000 00	3,000 00*
of Fall River, Mass., 4s,	9,500	9,832 00	9,500 00
of Haverhill, Mass., 4s,	10,000	10,000 00	10,000 00
of Holyoke, Mass., 4s,	11,000	11,165 00	11,000 00
of Lynn, Mass., 4s,	5,000	15,850 00	5,000 00
of Lynn, Mass., 5s,	10,000		10,000 00
of Malden, Mass., 3½s,	1,000	985 00	1,000 00
of Marlborough, Mass., 4s,	10,000	10,300 00	10,000 00
of New Britain, Conn., 4½s,	4,000	4,120 00	4,000 00
of Northampton, Mass., 4s,	5,000	5,050 00	5,000 00
of Oshkosh, Wis., 4½s,	5,000	5,075 00	5,000 00
of Pittsfield, Mass., 4s,	5,000	5,000 00	5,000 00
of Somerville, Mass., 4s,	4,000	4,000 00	4,000 00
of South Bend, Ind., 4s,	10,000	10,000 00	10,000 00
of Taunton, Mass., 4s,	5,000	5,150 00	5,000 00
of Waltham, Mass., 4s,	15,000	15,300 00	15,000 00
Town of Beverly, Mass., 4s,	12,000	12,240 00	12,000 00
of Leominster, Mass., 4s,	6,000	6,000 00	6,000 00
of Monson, Mass., 4s,	6,000	6,180 00	6,000 00
of Peabody, Mass., 4s,	10,000	10,200 00	10,000 00
of Randolph, Mass., 4s,	3,000	3,045 00	3,000 00
of Rockport, Mass., 4s,	4,000	4,000 00	4,000 00
of Spencer, Mass., 4s,	10,000	10,025 00	10,000 00
of Winchester, Mass., 4s,	5,000	5,075 00	5,000 00
	$206,500	$209,977 00	$206,500 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
83	Lincoln Nat'l Bank, Boston,	$8,300	$5,810 00	$8,300 00
30	Manufacturers' N'l B'k, Boston,	3,000	3,000 00	3,000 00
112	National Bank of the Commonwealth, Boston,	11,200	15,120 00	11,200 00
6	N'l B'k of Redemption, Boston,	600	690 00	600 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.
3	N'l Hide & Leather B'k, Boston,	$300	$315 00	$300 00
7	Nat'l Webster Bank, Boston, .	700	686 00	700 00
20	North National Bank, Boston, .	2,000	2,000 00	2,000 00
15	State National Bank, Boston, .	1,500	1,590 00	1,500 00
7	Grafton Nat'l Bank, Grafton, .	700	70 00	700 00
7	Leicester N'l Bank, Leicester, .	700	1,050 00	700 00
35	Leominster National Bank, Leominster, ...	3,500	3,850 00	3,500 00
7	Oxford Nat'l Bank, Oxford, .	700	735 00	700 00
12	Palmer Nat'l Bank, Palmer, .	1,200	1,740 00	1,200 00
85	Spencer Nat'l Bank, Spencer, .	8,500	10,625 00	8,500 00
25	First National Bank, Webster,	2,500	2,750 00	2,500 00
5	First N'l Bank, Westborough,	500	450 00	500 00
5	Central N'l Bank, Worcester, .	500	675 00	500 00
57	City Nat'l Bank, Worcester, .	5,700	8,265 00	5,700 00
12	First Nat'l Bank, Worcester, .	1,200	2,040 00	1,200 00
25	Mechanics' N'l B'k, Worcester,	2,500	2,125 00	2,500 00
		$55,800	$63,586 00	$55,800 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	20,300 00	20,000 00
Boston & Maine R.R. 4s, . . .	9,000	9,145 00	9,000 00
Fitchburg R R. 4s, ...	8,000	7,920 00	8,000 00
Fitchburg R R. 4½s, ...	12,000	12,000 00	12,000 00
Fitchburg R.R. 6s, ...	4,000	4,010 00	4,000 00
Lowell & Lawrence R.R. 6s, . .	1,000	1,010 00	1,000 00
Maine Central R.R. 4s, . . .	5,000	5,000 00	5,000 00
Maine Central R.R. 6s, . . .	2,000	2,150 00	2,000 00
Maine Central R.R. 7s, . . .	5,500	7,225 00	5,500 00
N. Y. & N. E. R.R. (terminal) 4s, .	20,000	20,000 00	20,000 00
Old Colony R.R. 4s, . . .	20,000	20,600 00	20,000 00
	$112,500	$115,720 00	$112,500 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.
$700 00	0 per cent.	$42,400 00	4½ per cent.	$5,311 09	5½ per cent.
8,209 14	2 "	4,800 00	4¾ "	35,500 00	6 "
87,500 00	4 "	251,805 12	5 "		

Value, by books, of real estate held or owned by foreclosure or otherwise,		$4,502 42
Assessed value of the same,		4,500 00
Number of loans which are of an amount not exceeding $3,000 each,	173	
Aggregate amount of the same,		181,582 62
Total number of loans upon real estate,	189	
Amount of investments from which no income is received,		700 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		33,316 38
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, 1896,	2 per cent., $14,619 59 2 per cent., 14,609 49	29,229 08
Number of accounts opened during the year ending Oct. 31, 1896,	290	
Number of accounts closed during the year ending Oct. 31, 1896,	216	
Total number of open accounts Oct. 31, 1896,	2,581	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		1,211 75
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		117,409 75
Number of same,	1,785	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		113,534 15
Number of same,	1,598	
Date of examination by commissioner: April 22.		

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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:

NEWRIE D. WINTER, OLIVER MARSH,
CHARLES A. NICHOLS.

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

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$158,000 00	Deposits,	$4,401,104 95
Bank stock as per schedule,	128,500 00	Guaranty fund,	127,000 00
Loans on bank stock,	43,900 00	Interest account,	6,895 37
Railroad bonds as per schedule,	150,000 00	Profit and loss account,	41,572 66
Loans on railroad stock,	34,700 00	Real estate expense account,	7,994 71
Real estate (for banking purposes),	180,000 00		
Loans on real estate,	2,557,325 00		
Loans on personal security,	881,550 00		
Loans to counties, cities or towns (notes),	12,500 00		
Loans on depositors' books,	1,909 00		
Deposits in banks, on interest,	428,206 97		
Cash on hand,	7,976 72		
	$4,584,567 69		$4,584,567 69

Cash on Deposit in Banks, amount in each: —

Hampshire County National Bank, Northampton,	$10,000 00
Agawam National Bank, Springfield,	59,000 00
Chapin National Bank, Springfield,	50,650 00
Chicopee National Bank, Springfield,	84,630 00
City National Bank, Springfield,	20,000 00
First National Bank, Springfield,	30,000 00
Hampden Loan and Trust Company, Springfield,	20,000 00
John Hancock National Bank, Springfield,	20,000 00
Pynchon National Bank, Springfield,	35,000 00
Second National Bank, Springfield,	25,000 00
Springfield National Bank, Springfield,	23,926 97
Springfield Safe Deposit and Trust Company, Springfield,	50,000 00

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Federal Reserve Bank of St. Louis

Springfield Five Cents Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

8 shares Agawam National Bank, Springfield,	$500 00
12 shares Agawam National Bank, Springfield,	1,200 00
5 shares First National Bank, Chicopee,	
5 shares City National Bank, Springfield,	500 00
10 shares City National Bank, Springfield,	1,000 00
100 shares First National Bank, Springfield,	8,000 00
15 shares Second National Bank, Springfield,	1,500 00
53 shares Third National Bank, Springfield,	5,000 00
20 shares Third National Bank, Springfield,	4,700 00
20 shares Chapin National Bank, Springfield,	
14 shares Hadley Falls National Bank, Holyoke,	
5 shares Springfield National Bank, Springfield,	500 00
100 shares Springfield National Bank, Springfield,	10,000 00
10 shares Springfield National Bank, Springfield,	950 00
5 shares Springfield National Bank, Springfield,	500 00
12 shares Springfield National Bank, Springfield,	1,200 00
5 shares Springfield National Bank, Springfield,	350 00
40 shares Springfield National Bank, Springfield,	4,000 00
30 shares Springfield National Bank, Springfield,	3,000 00
4 shares Springfield Safe Deposit and Trust Company, Springfield,	400 00
1 share Springfield Safe Deposit and Trust Company, Springfield,	75 00
3 shares First National Bank, Westfield,	100 00
3 shares National Revere Bank, Boston,	275 00*
2 shares Ætna National Bank, Hartford, Conn.,	150 00

Loans on Railroad Stock, amount on each: —

226 shares New York, New Haven & Hartford R.R.,	$30,000 00
5 shares New York, New Haven & Hartford R.R.,	500 00
17 shares New York, New Haven & Hartford R.R.,	2,500 00
10 shares New York, New Haven & Hartford R.R.,	1,000 00
4 shares New York, New Haven & Hartford R R.,	400 00
20 shares New York, New Haven & Hartford R.R ,	300 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Cambridge, Mass., 4s,	$50,000	$53,500 00	$50,000 00
of Chicopee, Mass., 4s,	5,000	5,250 00	5,000 00
of New Haven, Conn., 4s,	25,000	26,500 00	25,000 00
of Springfield, Mass., 6s,	7,000	8,015 00	7,000 00
of Springfield, Mass., 7s,	1,000	1,185 00	1,000 00
Town of Longmeadow, Mass., 4s,	30,000	31,800 00	30,000 00
United States 4s,	40,000	42,800 00	40,000 00
	$158,000	$169,050 00	$158,000 00

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

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Federal Reserve Bank of St. Louis

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	5,075 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	15,000 00	12,500 00
25	Berkshire Loan and Trust Co., Pittsfield, ...	2,500	3,125 00	2,500 00
232	Agawam N'l B'k, Springfield,	23,200	23,200 00	23,200 00
120	Chapin N'l Bank, Springfield,	12,000	14,400 00	12,000 00
70	Chicopee N'l Bank, Springfield,	7,000	10,500 00	7,000 00
50	City Nat'l Bank, Springfield, .	5,000	7,000 00	5,000 00
115	John Hancock National Bank, Springfield, ...	11,500	13,225 00	11,500 00
120	Pynchon N'l Bank, Springfield,	12,000	15,600 00	12,000 00
122	Second N'l Bank, Springfield,	12,200	15,860 00	12,200 00
70	Springfield N'l B'k, Springfield,	7,000	9,800 00	7,000 00
60	Ware National Bank, Ware, .	6,000	6,600 00	6,000 00
56	City Nat'l Bank, Worcester, .	5,600	7,000 00	5,600 00
		$128,500	$158,635 00	$128,500 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . .	$50,000	$51,500 00	$50,000 00
Boston & Providence R.R. 4s, . .	50,000	51,000 00	50,000 00
Old Colony R.R. 4s, ...	50,000	52,750 00	50,000 00
	$150,000	$155,250 00	$150,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$428,206 97	4 per cent.	$122,500 00	4½ per cent.	$3,409,384 00	5 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,		163,400 00
Net income received from same during year ending Oct. 31, 1896,		2,695 35
Number of loans which are of an amount not exceeding $3,000 each,	579	
Aggregate amount of the same,		931,564 00
Total number of loans upon real estate,	684	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		212,175 70
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, 1896,	2 per cent., $81,823 89 2 per cent., 84,444 12	166,268 01
Number of accounts opened during the year ending Oct. 31, 1896,	2,333	
Number of accounts closed during the year ending Oct. 31, 1896,	1,873	
Total number of open accounts Oct. 31, 1896,	12,599	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		9,276 47
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		803,966 51
Number of same,	13,095	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		816,602 10
Number of same,	9,943	

Date of examination by commissioner: September 15.

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Federal Reserve Bank of St. Louis

SPRINGFIELD INSTITUTION FOR SAVINGS — SPRINGFIELD.

Incorporated June 16, 1827. Present number of corporators, 64.

JOHN B. STEBBINS, *President.* HENRY S. LEE, *Treasurer.*
W. N. CALDWELL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:
EDWARD P. CHAPIN, HENRY S. LEE,
JULIUS H. APPLETON.

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

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$3,574,200 00	Deposits,	$13,076,451 47
Loans on public funds,	3,000 00	Guaranty fund,	500,000 00
Bank stock as per schedule,	968,100 00	Interest account,	88,973 84
Loans on bank stock,	145,100 00	Profit and loss account,	21,235 51
Railroad bonds as per schedule,	1,789,000 00		
Loans on railroad stock,	182,200 00		
Railroad notes,	100,000 00		
Real estate (for banking purposes),	118,500 00		
Real estate by foreclosure,	5,050 00		
Loans on real estate,	4,469,250 00		
Loans on personal security,	1,744,850 00		
Loans to counties, cities or towns (notes),	266,500 00		
Loans on depositors' books,	13,000 00		
Deposits in banks, on interest,	10,000 00		
Deposits in banks, not on interest,	61,981 58		
Cash on hand,	235,929 24		
	$13,686,660 82		$13,686,660 82

Cash on Deposit in Banks, amount in each: —

Agawam National Bank, Springfield,	$2,759 56
Chapin National Bank, Springfield,	4,531 46
Chicopee National Bank, Springfield,	20,605 03
City National Bank, Springfield,	1,002 57
First National Bank, Springfield,	3,574 44
John Hancock National Bank, Springfield,	5,203 46

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Springfield Institution for Savings — Continued.

Pynchon National Bank, Springfield,	$11,846 96
Second National Bank, Springfield,	2,336 14
Springfield National Bank, Springfield,	3,741 14
Springfield Safe Deposit and Trust Company, Springfield,	5,000 00
Third National Bank, Springfield,	6,380 82
First National Bank, Chicopee,	5,000 00

Loans on Public Funds, amount on each: —

$1,000 State of New Hampshire 6s,	$1,000 00
$3,000 City of Holyoke, Mass., 4s,	2,000 00

Loans on Bank Stock, amount on each: —

22 shares Agawam National Bank, Springfield,	$2,000 00*
10 shares Chapin National Bank, Springfield,	250 00
16 shares Chapin National Bank, Springfield,	1,600 00*
12 shares John Hancock National Bank, Springfield,	1,000 00
90 shares City National Bank, Springfield,	9,000 00
10 shares City National Bank, Springfield,	1,000 00
50 shares City National Bank, Springfield,	5,000 00
40 shares City National Bank, Springfield,	4,000 00
15 shares City National Bank, Springfield,	1,350 00
23 shares First National Bank, Springfield,	1,400 00
50 shares First National Bank, Springfield,	5,000 00*
10 shares First National Bank, Springfield,	900 00
20 shares First National Bank, Springfield,	1,900 00
3 shares Second National Bank, Springfield,	300 00
6 shares Second National Bank, Springfield,	300 00
6 shares Second National Bank, Springfield,	600 00
100 shares Second National Bank, Springfield,	1,500 00
8 shares Second National Bank, Springfield,	200 00
22 shares Second National Bank, Springfield,	2,000 00
5 shares Second National Bank, Springfield,	350 00
8 shares Second National Bank, Springfield,	500 00
30 shares Third National Bank, Springfield,	3,000 00
10 shares Third National Bank, Springfield,	1,000 00
70 shares Third National Bank, Springfield,	5,000 00
20 shares Chicopee National Bank, Springfield,	600 00
12 shares Chicopee National Bank, Springfield,	1,200 00
10 shares Chicopee National Bank, Springfield,	1,000 00
29 shares Chicopee National Bank, Springfield,	2,500 00
5 shares Chicopee National Bank, Springfield,	500 00
50 shares Chicopee National Bank, Springfield,	4,600 00
7 shares Chicopee National Bank, Springfield,	700 00
7 shares Chicopee National Bank, Springfield,	700 00
9 shares Pynchon National Bank, Springfield,	900 00
10 shares Pynchon National Bank, Springfield,	650 00
44 shares Springfield National Bank, Springfield,	4,400 00
20 shares Springfield National Bank, Springfield,	2,000 00
20 shares Springfield National Bank, Springfield,	2,000 00
100 shares Springfield National Bank, Springfield,	10,000 00
4 shares Springfield National Bank, Springfield,	350 00
10 shares Springfield National Bank, Springfield,	600 00
10 shares Springfield National Bank, Springfield,	750 00

* These loans, in excess of the legal limit, have since been corrected.

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Federal Reserve Bank of St. Louis

Springfield Institution for Savings — Continued.

20 shares Springfield National Bank, Springfield,	$1,000 00
5 shares Springfield National Bank, Springfield,	500 00
30 shares Springfield Safe Deposit and Trust Company, Springfield,	3,000 00
55 shares Home National Bank, Holyoke,	4,500 00
120 shares Home National Bank, Holyoke,	10,000 00
8 shares Hadley Falls National Bank, Holyoke,	800 00
30 shares Northampton National Bank, Northampton,	2,650 00
20 shares Northampton National Bank, Northampton,	2,000 00
54 shares Hampshire County National Bank, Northampton,	5,400 00*
1 share First National Bank, Amherst,	100 00
10 shares Monson National Bank, Monson,	1,000 00
20 shares Palmer National Bank, Palmer,	800 00
50 shares Ware National Bank, Ware,	3,950 00
21 shares Chapin National Bank, Springfield, 10 shares City National Bank, Springfield,	3,100 00*
10 shares Agawam National Bank, Springfield, 25 shares Chapin National Bank, Springfield, 12 shares John Hancock National Bank, Springfield,	50 00
50 shares Springfield National Bank, Springfield, 5 shares Metacomet National Bank, Fall River,	2,500 00
10 shares Lee National Bank, Lee, 20 shares National Mahaiwe Bank, Great Barrington,	950 00
100 shares Manufacturers' Trust Company, Holyoke, 50 shares Springfield Safe Deposit and Trust Company, Springfield, 50 shares National Bank of the Commonwealth, Boston,	20,000 00
2 shares Springfield National Bank, Springfield,	200 00

Loans on Railroad Stock, amount on each: —

4 shares New York, New Haven & Hartford R.R.,	$500 00
6 shares New York, New Haven & Hartford R.R.,	600 00
12 shares New York, New Haven & Hartford R.R.,	550 00
11 shares New York, New Haven & Hartford R.R.,	1,000 00
17 shares New York, New Haven & Hartford R.R.,	150 00
4 shares New York, New Haven & Hartford R.R.,	300 00
3 shares New York, New Haven & Hartford R.R.,	350 00
58 shares New York, New Haven & Hartford R.R.,	7,300 00
8 shares New York, New Haven & Hartford R.R.,	200 00
60 shares New York, New Haven & Hartford R.R.,	5,550 00
4 shares New York, New Haven & Hartford R.R.,	500 00
4 shares New York, New Haven & Hartford R.R.,	400 00
6 shares New York, New Haven & Hartford R.R.,	750 00
79 shares New York, New Haven & Hartford R.R.,	10,800 00
35 shares New York, New Haven & Hartford R.R.,	4,500 00
100 shares New York, New Haven & Hartford R.R.,	5,000 00
9 shares New York, New Haven & Hartford R.R.,	1,200 00
5 shares New York, New Haven & Hartford R.R.,	700 00
13 shares New York, New Haven & Hartford R.R.,	1,600 00
132 shares New York, New Haven & Hartford R.R.,	11,750 00
75 shares New York, New Haven & Hartford R.R.,	8,400 00
9 shares New York, New Haven & Hartford R.R.,	1,000 00
8 shares New York, New Haven & Hartford R.R.,	550 00
69 shares New York, New Haven & Hartford R.R.,	9,000 00
30 shares Boston & Albany R.R.,	4,500 00

* These loans, in excess of the legal limit, have since been corrected.

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Springfield Institution for Savings — Continued.

5 shares Boston & Albany R.R.,	$750 00
1 share Boston & Albany R R.,	150 00
2 shares Boston & Albany R.R.,	100 00
1 share Boston & Albany R.R.,	150 00
10 shares Boston & Albany R.R.,	1,000 00
5 shares Boston & Albany R.R.,	750 00
10 shares Boston & Albany R.R.,	850 00
2 shares Boston & Albany R.R.,	300 00
2 shares Boston & Albany R.R.,	200 00
100 shares Boston & Albany R.R.,	12,400 00
30 shares Boston & Albany R.R., 85 shares New York, New Haven & Hartford R.R.,	8,750 00
3 shares Boston & Albany R.R., 1 share New York, New Haven & Hartford R.R.,	500 00
50 shares Boston & Albany R.R., 137 shares New York, New Haven & Hartford R.R.,	25,350 00
250 shares Boston & Albany R.R., 50 shares New York, New Haven & Hartford R.R.,	40,000 00
30 shares Boston & Albany R.R., 40 shares New York, New Haven & Hartford R.R.,	9,600 00
4 shares Boston & Albany R.R., 4 shares New York, New Haven & Hartford R.R.,	1,200 00
20 shares New York, New Haven & Hartford R.R., 5 shares Old Colony R.R.,	3,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	$12,000	$13,530 00	$12,000 00
of Boston, Mass., 4s,	250,000	256,980 00	255,000 00
of Boston, Mass., 5s,	50,000	56,000 00	50,000 00
of Boston, Mass., 6s,	54,000	61,020 00	58,000 00
of Burlington, Vt., 4s,	100,000	102,000 00	100,000 00
of Cambridge, Mass., 4s,	100,000	104,630 00	100,000 00
of Chicopee, Mass., 4s,	100,000	101,900 00	100,000 00
of Fall River, Mass., 5s,	50,000	56,500 00	55,000 00
of Fitchburg, Mass., 4s,	25,000	25,250 00	25,000 00
of Hartford, Conn., 4s,	152,000	165,680 00	152,000 00
of Hartford, Conn., 6s,	74,000	75,750 00	74,000 00
of Holyoke, Mass., 4s,	50,000	51,000 00	50,000 00
of Holyoke, Mass., 6s,	54,000	57,240 00	54,000 00
of Meriden, Conn., 4s,	50,000	50,500 00	50,000 00
of Meriden, Conn., 6s,	13,000	13,360 00	13,000 00
of Middletown, Conn, 4s,	20,000	20,000 00	20,000 00
of Middletown, Conn, 6s,	2,000	2,160 00	2,000 00
of New Bedford, Mass., 4s,	50,000	52,300 00	50,000 00
of New Bedford, Mass., 6s,	6,000	6,970 00	6,000 00
of New Bedford, Mass., 7s,	50,000	63,000 00	55,000 00
of New Haven, Conn., 4s,	35,000	36,900 00	35,000 00
of New Haven, Conn., 6s,	1,200	1,300 00	1,200 00
of New Haven, Conn., 7s,	20,000	23,000 00	22,000 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 Newton, Mass., 4s,	$50,000	$52,500 00	$50,000 00
of Newton, Mass., 5s,	10,000	11,000 00	10,000 00
of Newton, Mass., 6s,	57,000	67,260 00	58,000 00
of Northampton, Mass., 4s,	121,000	126,060 00	121,000 00
of Norwich, Conn., 5s,	32,000	35,380 00	32,000 00
of Norwich, Conn., 7s,	34,000	41,480 00	37,000 00
of Pittsfield, Mass., 4s,	115,000	117,950 00	117,000 00
of Providence, R. I., 4s,	250,000	281,350 00	275,000 00
of Providence, R. I., 5s,	126,000	133,100 00	131,000 00
of Providence, R. I., 6s,	60,000	65,400 00	64,000 00
of Springfield, Mass., 4s,	95,000	99,610 00	95,000 00
of Springfield, Mass., 6s,	29,000	33,640 00	29,000 00
of Springfield, Mass., 7s,	298,000	347,170 00	329,000 00
of Taunton, Mass., 4s,	50,000	52,500 00	50,000 00
of Waterbury, Conn., 4s,	6,000	6,000 00	6,000 00
of Waterbury, Conn., 7s,	14,000	14,140 00	14,000 00
of Worcester, Mass., 4s,	110,000	113,600 00	110,000 00
of Worcester, Mass., 5s,	93,000	96,230 00	93,000 00
Town of Brookline, Mass., 5s,	50,000	50,525 00	50,000 00
of Brookline, Mass., 7s,	19,000	19,570 00	19,000 00
of Danvers, Mass., 5s,	21,000	22,890 00	21,000 00
of Westfield, Mass., 4s,	15,000	15,000 00	15,000 00
County of Hampden, Mass., 3s,	110,000	104,500 00	103,000 00
State of New Hampshire 6s,	119,000	128,065 00	127,000 00
United States 4s,	250,000	295,000 00	279,000 00
	$3,452,200	$3,726,890 00	$3,574,200 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
45	First National Bank, Adams,	$4,500	$6,750 00	$4,500 00
35	Greylock N'l Bank, Adams,	3,500	5,250 00	5,000 00
150	Atlantic Nat'l Bank, Boston,	15,000	16,350 00	18,000 00
150	Atlas National Bank, Boston,	15,000	17,100 00	15,000 00
100	Blackstone Nat'l Bank, Boston,	10,000	8,600 00	10,000 00
100	Columbian N'l Bank, Boston,	10,000	9,600 00	10,000 00
30	Eliot National Bank, Boston,	3,000	3,600 00	3,000 00
50	Faneuil Hall N'l Bank, Boston,	5,000	6,450 00	6,000 00
50	First National Bank, Boston,	5,000	11,650 00	5,000 00
200	Freeman's N'l Bank, Boston,	20,000	17,400 00	19,000 00
150	Hamilton Nat'l Bank, Boston,	15,000	15,750 00	15,000 00
133	Howard Nat'l Bank, Boston,	13,300	11,704 00	13,300 00
150	Merchants' N'l Bank, Boston,	15,000	21,750 00	19,000 00

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Springfield Institution for Savings — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Mt. Vernon N'l Bank, Boston,	$2,500	$2,600 00	$2,500 00
50	N'l B'k of Commerce, Boston,	5,000	5,600 00	5,000 00
100	Nat'l Bank of the Commonwealth, Boston, . . .	10,000	13,700 00	12,000 00
175	N'l B'k of No. America, Boston,	17,500	16,800 00	17,500 00
250	N'l B'k of Redemption, Boston,	25,000	29,000 00	27,000 00
150	National City Bank, Boston, .	15,000	11,700 00	13,500 00
50	Nat'l Eagle Bank, Boston, .	5,000	3,500 00	4,500 00
20	Nat'l Exchange Bank, Boston,	2,000	2,480 00	2,000 00
50	N'l Hide & Leather B'k, Boston,	5,000	5,300 00	5,000 00
150	National Revere Bank, Boston,	15,000	12,000 00	14,500 00
43	National Union Bank, Boston,	4,300	5,590 00	4,300 00
50	Nat'l Webster Bank, Boston, .	5,000	4,900 00	4,500 00
200	North National Bank, Boston,	20,000	20,000 00	23,000 00
70	Old Boston N'l Bank, Boston,	7,000	7,420 00	7,000 00
200	Second Nat'l Bank, Boston, .	20,000	35,000 00	20,000 00
100	Shawmut Nat'l Bank, Boston, .	10,000	10,800 00	10,000 00
75	State National Bank, Boston, .	7,500	7,950 00	7,500 00
33	Suffolk Nat'l Bank, Boston, .	3,300	3,530 00	3,300 00
75	Tremont Nat'l Bank, Boston, .	7,500	6,300 00	7,000 00
30	Washington N'l Bank, Boston,	3,000	3,000 00	3,000 00
190	First National Bank, Chicopee,	19,000	28,500 00	27,000 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 Bk, Greenfield,	3,200	3,200 00	1,300 00
10	N'l Exchange B'k, Hartford, Ct.,	500	600 00	500 00
13	Phœnix N'l B'k, Hartford, Ct.,	1,300	1,625 00	1,300 00
200	City National Bank, Holyoke,	20,000	21,000 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
15	Lee National Bank, Lee, . .	1,500	1,875 00	1,500 00
50	Leominster N'l B'k, Leominster,	5,000	5,000 00	5,000 00
63	Monson Nat'l Bank, Monson, .	6,300	9,450 00	7,000 00
30	First Nat'l Bank, Northampton,	3,000	4,050 00	4,000 00
50	Hampshire County National Bank, Northampton, . .	5,000	6,000 00	5,000 00
140	Northampton National Bank, Northampton, . . .	14,000	23,800 00	21,000 00
50	Thames N'l B'k, Norwich, Ct.,	5,000	8,500 00	7,000 00
100	Palmer Nat'l Bank, Palmer, .	10,000	13,000 00	12,000 00
44	Pittsfield Nat'l Bank, Pittsfield,	4,400	6,600 00	5,000 00
400	Agawam N'l B'k, Springfield,	40,000	40,000 00	40,000 00
300	Chapin N'l Bank, Springfield,	30,000	36,000 00	34,000 00
450	Chicopee N'l B'k, Springfield,	45,000	69,750 00	63,000 00
300	City Nat'l Bank, Springfield, .	30,000	42,000 00	35,000 00
400	First Nat'l Bank, Springfield, .	40,000	48,000 00	54,000 00
216	John Hancock National Bank, Springfield, ...	21,600	24,840 00	22,500 00
375	Pynchon N'l B'k, Springfield, .	37,500	56,250 00	58,000 00
354	Second N'l Bank, Springfield,	35,400	47,790 00	53,400 00

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Springfield Institution for Savings — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Springfield N'l B'k, Springfield,	$10,000	$13,000 00	$12,500 00
310	Springfield Safe Deposit and Trust Company, Springfield,	31,000	41,850 00	34,700 00
402	Third Nat'l Bank, Springfield,	40,200	80,400 00	66,000 00
94	Ware National Bank, Ware, .	9,400	10,340 00	10,000 00
50	First Nat'l Bank, Westfield, .	5,000	6,500 00	6,500 00
25	Hampden N'l Bank, Westfield,	2,500	3,750 00	2,500 00
		$817,200	$1,041,469 00	$968,100 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . .	$100,000	$105,000 00	$100,000 00
Boston & Albany R.R. 5s, . .	320,000	342,400 00	320,000 00
Boston, Clinton & Fitchburg R.R. 5s,	33,000	37,290 00	33,000 00
Boston & Lowell R.R. 4s, . .	40,000	41,200 00	40,000 00
Boston & Maine R R. 4½s. . .	200,000	230,000 00	200,000 00
Boston & Providence R.R. 4s, . .	100,000	105,000 00	100,000 00
Concord & Montreal R.R. 4s, . .	100,000	102,000 00	100,000 00
Connecticut River R.R. 4s, . .	100,000	106,000 00	100,000 00
Danbury & Norwalk R.R. 5s, . .	50,000	57,500 00	50,000 00
Fitchburg R.R. 5s, ...	100,000	106,050 00	100,000 00
New Haven & Northampton R.R. 5s,	58,000	64,540 00	60,000 00
New Haven & Northampton R.R. 7s,	86,000	91,590 00	90,000 00
N. Y., N. H. & Hartford R.R. 4s, .	66,000	71,240 00	68,000 00
N. Y, Providence & Boston R.R. 7s,	75,000	80,250 00	79,000 00
Old Colony R R. 4s, . . .	225,000	236,750 00	229,000 00
Old Colony R.R. 4½s, . . .	50,000	52,500 00	50,000 00
Sullivan County R.R. 4s, . .	60,000	61,200 00	60,000 00
Vermont Valley R.R. 5s, . . .	10,000	10,800 00	10,000 00
	$1,773,000	$1,901,310 00	$1,789,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$57,500 00	3½ per cent.	$476,850 00	4½ per cent.	$100,000 00	6 per cent.
31,000 00	3¾ "	6,076,200 00	5 "	70,000 00	7 "
122,350 00	4 "				

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Springfield Institution for Savings — Concluded.

Amount invested in real estate for banking purposes,			$118,500 00
Estimated value of the same,			118,500 00
Assessed value of the same,			99,700 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,			5,050 00
Assessed value of the same,			4,700 00
Number of loans which are of an amount not exceeding $3,000 each,		1,230	
Aggregate amount of the same,			1,673,700 00
Total number of loans upon real estate,		1,355	
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, 1896,			614,242 59
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, 1896,	2 per cent.,	$245,236 39	495,838 12
	2 per cent.,	250,601 73	
Number of accounts opened during the year ending Oct. 31, 1896,		5,307	
Number of accounts closed during the year ending Oct. 31, 1896,		3,821	
Total number of open accounts Oct. 31, 1896,		32,299	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),			25,200 72
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,			2,197,841 21
Number of same,		32,546	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,			2,300,931 27
Number of same,		27,365	

Date of examination by commissioners: October 28 and 29.

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STONEHAM FIVE CENTS SAVINGS BANK — STONEHAM.

Incorporated March 28, 1855. Present number of corporators, 27.

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, A. H. COWDREY,
JOHN W. SPENCER.

Open for business every business day except Saturdays, 8.30 to 11 A.M.; 2.30 to 4 P.M.; Saturdays, 8.30 A.M. to 12 M.; Tuesdays, 6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$308,000 00	Deposits,	$760,437 53
Bank stock as per schedule,	5,000 00	Guaranty fund,	26,020 07
Railroad bonds as per schedule,	126,000 00	Interest account,	19,375 67
Real estate by foreclosure,	3,347 20	Profit and loss account,	7,606 07
Loans on real estate,	292,604 00		
Loans on personal security,	6,225 00		
Loans to counties, cities or towns (notes),	60,000 00		
Deposits in banks, on interest,	7,414 64		
Deposits in banks, not on interest,	90 87		
Expense account,	1,025 45		
Tax account,	1,268 24		
Cash on hand,	2,463 94		
	$813,439 34		$813,439 34

Cash on Deposit in Banks, amount in each: —

Blackstone National Bank, Boston,	$90 87
Stoneham National Bank, Stoneham,	7,414 64

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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	$45,175 00	$45,000 00
of Brockton, Mass., 4s,	10,000	10,150 00	10,000 00
of Chicago, Ill., 4s,	10,000	10,100 00	10,000 00
of Cleveland, Ohio, 4s,	6,000	6,000 00	6,000 00
of Columbus, Ohio, 4s,	26,000	25,740 00	26,000 00*
of Dayton, Ohio, 4s,	10,000	9,900 00	10,000 00*
of Dayton, Ohio, 5s,	11,000	11,140 00	11,000 00*
of Fort Wayne, Ind., 4½s,	10,000	10,400 00	10,000 00
of Grand Rapids, Mich., 4½s,	22,000	22,940 00	22,000 00
of Middletown, Conn., 4s,	10,000	10,100 00	10,000 00
of Milwaukee, Wis., 5s,	15,000	15,375 00	15,000 00
of Rockland, Mass., 4s,	10,000	10,200 00	10,000 00
of Rockingham, Vt., 4s,	13,000	13,000 00	13,000 00
Town of Beverly, Mass., 4s,	10,000	10,200 00	10,000 00
of Leominster, Mass., 4s,	20,000	20,050 00	20,000 00
of Maynard, Mass., 4s,	10,000	10,200 00	10,000 00
of Montague, Mass., 4s,	18,000	18,180 00	18,000 00
of Spencer, Mass., 4s,	15,000	15,375 00	15,000 00
of Stoneham, Mass., 4s,	12,000	12,180 00	12,000 00
of Webster, Mass., 4s.	15,000	15,375 00	15,000 00
County of Aroostook, Me., 4½s,	10,000	10,500 00	10,000 00*
	$308,000	$312,280 00	$308,000 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	1,000 00	1,000 00
Concord & Montreal R.R. 4s,	20,000	20,200 00	20,000 00
Fitchburg R.R. 4s,	15,000	14,850 00	15,000 00
Fitchburg R.R. 5s,	5,000	5,300 00	5,000 00

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Stoneham Five Cents Savings Bank — Concluded.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
N. Y. & N. E. R.R. (terminal) 4s, .	$10,000	$10,000 00	$10,000 00
Old Colony R.R. 4s, ...	20,000	20,600 00	20,000 00
Troy & Boston R.R. 7s, . . .	5,000	7,100 00	5,000 00
Vermont & Massachusetts R.R. 5s,	10,000	10,600 00	10,000 00
	$126,000	$130,150 00	$126,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$7,414 64	2 per cent.	$46,700 00	4¾ per cent.	$148,939 00	6 per cent.
50,000 00	4 "	64,900 00	5 "	4,640 00	7 "
10,000 00	4¼ "	33,650 00	5½ "		

Value, by books, of real estate held or owned by foreclosure or otherwise, .		$3,347 20
Assessed value of the same, ...		5,780 00
Number of loans which are of an amount not exceeding $3,000 each, .	201	
Aggregate amount of the same, ...		171,029 00
Total number of loans upon real estate, ...	207	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896, ...		35,931 67
Times for the dividends fixed by the by-laws: first Wednesday in May and November.		
Rate and amount of each semi-annual dividend during year ending Oct. 31, 1896, . .	2 per cent., $13,640 24 2 per cent., 14,020 08	27,660 32
Number of accounts opened during the year ending Oct. 31, 1896, .	341	
Number of accounts closed during the year ending Oct. 31, 1896, .	295	
Total number of open accounts Oct. 31, 1896, ...	3,150	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes), ...		2,080 00
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896, ...		155,526 21
Number of same, ...	2,727	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896, ...		143,903 06
Number of same, ...	2,649	
Date of examination by commissioner: May 22.		

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Federal Reserve Bank of St. Louis

SUFFOLK SAVINGS BANK FOR SEAMEN AND OTHERS — BOSTON.

Incorporated March 7, 1833. Present number of corporators, 171.

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,
EDW. 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, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$4,811,132 50	Deposits,	$28,877,536 59
Bank stock as per schedule,	585,625 00	Guaranty fund,	994,055 66
Loans on bank stock,	10,000 00	Suspense account,	12,265 29
Railroad bonds as per schedule,	6,111,017 56	Profit and loss account,	97,089 80
Railroad notes,	450,000 00	Bank building rents,	8 11
Real estate (for banking purposes),	180,000 00		
Loans on real estate,	9,591,550 00		
Loans on personal security,	5,753,500 00		
Loans to counties, cities or towns (notes),	225,000 00		
Deposits in banks, on interest,	1,820,455 39		
Deposits in banks, not on interest,	16,459 02		
Expense account,	3,618 00		
Cash on hand,	422,597 98		
	$29,980,955 45		$29,980,955 45

Cash on Deposit in Banks, amount in each: —

Atlantic National Bank, Boston,	$127,143 22
Blackstone National Bank, Boston,	50,000 00
Columbian National Bank, Boston,	120,810 39
Market National Bank, Boston,	106,648 46
Merchants' National Bank, Boston,	64,454 45
National Bank of the Commonwealth, Boston,	210,973 10
National Bank of North America, Boston,	161,749 45
National Bank of Redemption, Boston,	101,425 00

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Federal Reserve Bank of St. Louis

Suffolk Savings Bank for Seamen and Others, Boston — Continued.

National Eagle Bank, Boston,	$53,040 55
National Revere Bank, Boston,	274,741 48
New England National Bank, Boston,	212,388 40
North National Bank, Boston,	106,541 65
Shoe and Leather National Bank, Boston,	95,361 69
Tremont National Bank, Boston,	151,636 57
Loan on Bank Stock: —	
130 shares Tremont National Bank, Boston,	$10,000 00*

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

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass, 4s,	$1,695,000 00	$1,742,937 50	$1,695,000 00
of Boston, Mass., 5s,	947,562 50	1,025,689 37	964,662 50
of Chicago, Ill., 4s,,	350,000 00	353,500 00	350,000 00
of Hartford, Conn., 4s,	200,000 00	210,000 00	200,000 00
of New Bedford, Mass., 3½s,	30,000 00	29,700 00	30,000 00
of New Bedford, Mass., 4s,	100,000 00	101,000 00	100,000 00
of New Bedford, Mass., 6s,	10,000 00	10,200 00	10,000 00
of New York, N. Y., 6s,	100,000 00	110,000 00	111,220 00
of Providence, R. I., 4s,	100,000 00	106,000 00	100,000 00
of Quincy, Mass., 4s,	160,000 00	160,800 00	160,000 00
of Springfield, Mass., 4s,	50,000 00	50,500 00	50,000 00
of Waltham, Mass., 4s,	75,000 00	75,000 00	75,000 00
of Worcester, Mass., 4s,	100,000 00	102,000 00	100,000 00
Town of Ayer, Mass., 4s,	60,000 00	61,800 00	60,000 00
of Hudson, Mass., 4s,	25,000 00	25,000 00	25,000 00
State of Massachusetts 3½s,	500,000 00	540,000 00	557,250 00
United States 4s,	200,000 00	237,000 00	223,000 00
	$4,702,562 50	$4,941,126 87	$4,811,132 50

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
85	Atlantic Nat'l Bank, Boston,	$8,500	$9,265 00	$8,500 00
654	Atlas National Bank, Boston,	65,400	74,556 00	65,400 00
30	Boylston Nat'l Bank, Boston,	3,000	3,720 00	3,000 00
492	Columbian N'l Bank, Boston,	49,200	46,740 00	49,200 00
138	Continental N'l Bank, Boston,	13,800	13,800 00	13,800 00
48	Freeman's Nat'l Bank, Boston,	4,800	4,080 00	4,800 00
150	Hamilton Nat'l Bank, Boston,	15,000	15,450 00	15,000 00
150	Howard Nat'l Bank, Boston,	15,000	12,750 00	15,000 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.
150	Market Nat'l Bank, Boston, .	$15,000	$11,250 00	$15,000 00
50	Massachusetts N'l B'k, Boston,	5,000	4,000 00	5,000 00
658	Merchants' N'l Bank, Boston,	65,800	95,410 00	65,800 00
169	N'l B'k of Commerce, Boston,	16,900	18,759 00	16,900 00
150	N'l B'k of Redemption, Boston,	15,000	17,250 00	15,000 00
100	N'l B'k of the Republic, Boston,	10,000	13,800 00	10,000 00
211	National City Bank, Boston, .	21,100	15,825 00	21,100 00
461	National Eagle Bank, Boston,	46,100	32,270 00	46,100 00
211	N'l Hide & Leather B'k, Boston,	21,100	22,155 00	21,100 00
400	National Revere Bank, Boston,	40,000	32,000 00	40,000 00
100	National Union Bank, Boston,	10,000	13,000 00	10,000 00
411	Nat'l Webster Bank, Boston, .	41,100	40,278 00	41,100 00
11	New England N'l B'k, Boston,	1,100	1,639 00	1,100 00
50	Old Boston N'l Bank, Boston,	5,000	5,250 00	5,000 00
244	Shawmut Nat'l Bank, Boston, .	24,400	26,352 00	24,400 00
111	Shoe & Leather N'l B'k, Boston,	11,100	9,546 00	11,100 00
133	State National Bank, Boston, .	13,300	14,098 00	13,300 00
90	Suffolk Nat'l Bank, Boston, .	9,000	9,630 00	9,000 00
93	Tremont Nat'l Bank, Boston, .	9,300	7,812 00	9,300 00
150	Washington N'l B'k, Boston, .	15,000	15,150 00	15,000 00
175	Bay State N'l Bank, Lawrence,	13,125	21,000 00	13,125 00
25	Railroad Nat'l Bank, Lowell, .	2,500	3,250 00	2,500 00
		$585,625	$610,085 00	$585,625 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s, . .	$100,000 00	$112,000 00	$100,000 00
Boston & Lowell R.R. 4s, . .	650,000 00	656,500 00	650,000 00
Boston & Maine R R. 4½s, . .	750,000 00	855,000 00	750,000 00
Boston & Providence R.R. 4s, .	200,000 00	207,000 00	200,000 00
Boston Terminal Co. 3½s, . .	500,000 00	500,000 00	500,000 00
Connecticut River R.R. 4s, .	300,000 00	309,000 00	300,000 00
Conn. & Passumpsic Rivers R.R. 4s, ...	400,000 00	412,000 00	400,000 00
Eastern R.R. 6s, ...	438,206 66	525,375 92	512,517 56
Fitchburg R.R. 5s, . . .	300,000 00	306,000 00	300,000 00
Holyoke & Westfield R.R. 4s, .	100,000 00	101,000 00	100,000 00
N. Y. & N. E. R.R. (terminal) 4s,	500,000 00	550,000 00	500,000 00
Old Colony R.R. 4s, . . .	1,400,000 00	1,434,500 00	1,409,500 00
Portland & Ogdensburg R.R. 6s,	139,000 00	148,730 00	139,000 00
Providence & Worcester R R. 6s,	250,000 00	252,500 00	250,000 00
	$6,027,206 66	$6,369,605 92	$6,111,017 56

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Federal Reserve Bank of St. Louis

Suffolk Savings Bank for Seamen and Others, Boston — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$100,000 00	2 per cent.	$1,600,508 40	4½ per cent.	$720,300 00	5½ per cent.
330,000 00	3¾ "	435,000 00	4¾ "	1,046,630 00	6 "
8,994,025 34	4 "	2,417,041 65	5 "	75,000 00	6½ "
1,875,000 00	4¼ "	125,000 00	5¼ "	132,000 00	7 "

Amount invested in real estate for banking purposes,		$180,000 00
Estimated value of the same,		316,000 00
Assessed value of the same,		316,000 00
Number of loans which are of an amount not exceeding $3,000 each,	48	
Aggregate amount of the same,		103,000 00
Total number of loans upon real estate,	298	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		1,239,935 08
Times for the dividends fixed by the by-laws: second Wednesday in April and October.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1896,	1¾ per cent., $480,448 28 2 per cent., 549,513 76	1,029,962 04
Number of accounts opened during the year ending Oct. 31, 1896,	6,898	
Number of accounts closed during the year ending Oct. 31, 1896,	6,529	
Total number of open accounts Oct. 31, 1896,	64,005	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		45,184 32
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		4,428,306 00
Number of same,	49,954	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		5,295,748 03
Number of same,	48,949	

Date of examination by commissioners: November 23 and 24.

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Federal Reserve Bank of St. Louis

TAUNTON SAVINGS BANK — TAUNTON.

Incorporated Feb. 9, 1869. Present number of corporators, 85.

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:

ELISHA T. JACKSON, DANIEL A. TREFETHEN,
JOHN E. SANFORD, GEORGE M. WOODWARD,
CHARLES L. LOVERING, GEORGE A. WASHBURN,
DANIEL CAREY.

Open for business every business day, 9 A.M. to 1 P.M.; Saturdays, 2 to 5 P.M.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$257,367 50	Deposits,	$1,880,122 59
Loans on public funds,	20,000 00	Guaranty fund,	69,541 38
Bank stock as per schedule,	105,165 01	Interest account,	34,076 28
Loans on bank stock,	2,900 00	Profit and loss account,	08
Railroad bonds as per schedule,	287,600 00	Surplus,	37,701 00
Real estate by foreclosure,	9,351 96		
Loans on real estate,	839,942 04		
Loans on personal security,	455,010 00		
Deposits in banks, on interest,	32,632 95		
Deposits in banks, not on interest,	7,719 84		
Expense account,	1,706 12		
Cash on hand,	2,045 91		
	$2,021,441 33		$2,021,441 33

Cash on Deposit in Banks, amount in each: —

National Bank of the Republic, Boston,	$12,632 95
Taunton National Bank, Taunton,	27,719 84

Loan on Public Funds: —

$14,000 City of Cleveland, Ohio, 4s,	$20,000 00*
$7,500 United States 4s,	

Loans on Bank Stock, amount on each: —

10 shares Merchants' National Bank, New Bedford,	$2,000 00
10 shares First National Bank, New Bedford,	
5 shares Machinists' National Bank, Taunton,	500 00
4 shares Bristol County National Bank, Taunton,	400 00

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

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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 Cambridge, Mass., 4s,	$45,000	$47,700 00	$47,250 00
of Canton, Ohio, 5s,	15,000	15,937 50	15,000 00
of Dayton, Ohio, 5s,	10,000	11,100 00	10,000 00*
of New Bedford, Mass., 4s,	10,000	10,350 00	9,975 00
of Taunton, Mass, 4s,	97,200	100,238 25	98,955 00
Town of Peabody, Mass., 4s,	25,000	25,500 00	25,000 00
County of Aroostook, Me., 4s,	20,000	20,000 00	20,000 00*
State of New Hampshire 6s,	1,000	1,105 00	1,000 00
United States 4s,	25,000	29,250 00	30,187 50
	$248,200	$261,180 75	$257,367 50

* 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	$1,090 00	$1,090 00
55	Atlas National Bank, Boston,	5,500	6,270 00	6,100 00
7	Blackstone N'l Bank, Boston,	700	602 00	602 00
12	Boylston Nat'l Bank, Boston,	1,200	1,488 00	1,400 00
8	Columbian N'l Bank, Boston,	800	760 00	768 00
10	Continental N'l Bank, Boston,	1,000	1,000 00	1,000 00
17	Freeman's Nat'l Bank, Boston,	1,700	1,445 00	1,479 00
44	Hamilton Nat'l Bank, Boston,	4,400	4,532 00	4,620 00
3	Howard Nat'l Bank, Boston,	300	255 00	264 00
6	Merchants' N'l Bank, Boston,	600	870 00	700 00
33	Mt. Vernon N'l Bank, Boston,	3,300	3,432 00	3,432 00
5	N'l B'k of Commerce, Boston,	500	555 00	500 00
25	N'l B'k of Redemption, Boston,	2,500	2,875 00	2,900 00
25	N'l B'k of the Republic, Boston,	2,500	3,450 00	3,200 00
100	National City Bank, Boston,	10,000	7,500 00	7,800 00
11	National Eagle Bank, Boston,	1,100	770 00	770 00
20	Nat'l Exchange Bank, Boston,	2,000	2,440 00	2,200 00
23	Nat'l Revere Bank, Boston,	2,300	1,840 00	1,840 00
7	Nat'l Webster Bank, Boston,	700	686 00	686 00
10	New England N'l B'k, Boston,	1,000	1,490 00	1,300 00
11	North National Bank, Boston,	1,100	1,100 00	1,111 00
20	Second Nat'l Bank, Boston,	2,000	3,500 00	2,900 00
12	Shawmut Nat'l Bank, Boston,	1,200	1,296 00	1,284 00
5	Tremont Nat'l Bank, Boston,	500	420 00	335 00
17	First N'l Bank, New Bedford,	1,700	2,584 00	2,211 01

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Federal Reserve Bank of St. Louis

Taunton Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
200	Merchants' Nat'l Bank, New Bedford,	$20,000	$40,000 00	$27,200 00
102	National Bank of Commerce, New Bedford,	10,200	7,650 00	7,645 00
34	Bristol County National Bank, Taunton,	3,400	4,318 00	4,318 00
9	Machinists' N'l B'k, Taunton,	900	1,395 00	1,260 00
109	Taunton Nat'l Bank, Taunton,	10,900	16,350 00	14,250 00
		$95,000	$121,963 00	$105,165 01

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	$2,000	$2,230 00	$2,000 00
Boston & Lowell R.R. 4s,	20,000	20,175 00	20,000 00
Boston & Maine R.R. 4s,	50,000	51,062 50	50,000 00
Boston & Providence R.R. 4s,	15,000	15,562 50	15,000 00
Concord & Montreal R.R. 4s,	50,000	50,500 00	50,000 00
Fitchburg R.R. 5s,	25,000	26,393 75	25,000 00
Maine Central R.R. 4½s,	20,000	21,100 00	20,000 00
Old Colony R.R. 4s,	75,000	77,500 00	75,000 00
Worcester, Nashua & Roch. R.R. 4s,	30,000	30,450 00	30,600 00
	$287,000	$294,973 75	$287,600 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$32,632 95	2 per cent.	$530,064 73	5 per cent.	$303,237 31	6 per cent.
30,000 00	4 "	15,000 00	5¼ "	73,500 00	6½ "
68,000 00	4½ "	107,550 00	5½ "	62,500 00	7 "
98,000 00	4¾ "	15,000 00	5¾ "	15,000 00	8 "

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Taunton Savings Bank — Concluded.

Value, by books, of real estate held or owned by foreclosure or otherwise,		$9,351 96
Assessed value of the same,		14,250 00
Net income received from same during year ending Oct. 31, 1896,		139 51
Number of loans which are of an amount not exceeding $3,000 each,	379	
Aggregate amount of the same,		436,139 00
Total number of loans upon real estate,	411	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		93,445 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, 1896,	2 per cent., $34,685 85 2 per cent., 35,774 13	70,459 98
Number of accounts opened during the year ending Oct. 31, 1896,	664	
Number of accounts closed during the year ending Oct. 31, 1896,	502	
Total number of open accounts Oct. 31, 1896,	4,631	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		5,716 68
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		281,518 25
Number of same,	3,095	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		263,442 66
Number of same,	3,090	

Date of examination by commissioner: April 9.

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Federal Reserve Bank of St. Louis

TEMPLETON SAVINGS BANK — BALDWINVILLE.

Incorporated April 19, 1871. Present number of corporators, 43.

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,
AMOS D. WILEY, HERBERT LELAND.

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, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$47,600 00	Deposits,	$289,378 80
Bank stock as per schedule,	15,500 00	Guaranty fund,	15,000 00
Railroad bonds as per schedule,	18,000 00	Profit and loss account,	7,082 97
Real estate (for banking purposes),	8,000 00		
Real estate by foreclosure,	525 00		
Loans on real estate,	170,273 00		
Loans on personal security,	15,513 00		
Loans to counties, cities or towns (notes),	32,500 00		
Deposits in banks, on interest,	1,122 44		
Deposits in banks, not on interest,	1,051 40		
Expense account,	897 44		
Cash on hand,	479 49		
	$311,461 77		$311,461 77

Cash on Deposit in Banks, amount in each: —

Miller's River National Bank, Athol,	$1,051 40
Orange National Bank, Orange,	1,122 44

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Templeton Savings Bank, Baldwinville — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bay City, Mich., 5s,	$5,000	$5,725 00	$5,000 00
of Boston, Mass., 4s,	5,000	5,275 00	5,000 00
of Cleveland, Ohio, 5s,	5,000	5,000 00	5,000 00
of Dayton, Ohio, 5s,	1,000	1,040 00	1,000 00*
of Kansas City, Mo., 4½s,	5,000	5,350 00	5,000 00
of Oshkosh, Wis., 4½s,	6,000	6,180 00	6,000 00
of Peoria, Ill., 4½s,	2,000	2,060 00	2,000 00
of Peoria, Ill., 7s,	2,000	2,050 00	2,000 00
of Rockford, Ill., 4½s,	5,000	5,150 00	5,000 00
of Saginaw, Mich., 5s,	1,000	1,060 00	1,000 00
of Sioux City, Iowa, 4½s,	5,000	5,100 00	5,000 00
of Springfield, Ohio, 5s,	5,000	5,200 00	5,000 00
United States 4s,	600	702 00	600 00
	$47,600	$49,892 00	$47,600 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	Columbian N'l Bank, Boston,	1,000	950 00	1,000 00
10	Continental N'l Bank, Boston,	1,000	1,000 00	1,000 00
10	N'l B'k of Commerce, Boston,	1,000	1,110 00	1,000 00
10	National City Bank, Boston,	1,000	750 00	1,000 00
10	National Eagle Bank, Boston,	1,000	700 00	1,000 00
10	N'l Hide & Leather B'k, Boston,	1,000	1,050 00	1,000 00
10	National Revere Bank, Boston,	1,000	800 00	1,000 00
10	Nat'l Rockland Bank, Boston,	1,000	1,400 00	1,000 00
6	Nat'l Webster Bank, Boston,	600	588 00	600 00
5	Tremont Nat'l Bank, Boston,	500	420 00	500 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 Nat'l Bank, Orange,	3,000	4,800 00	3,000 00
10	First N'l Bank, Winchendon,	1,000	1,600 00	1,000 00
		$15,500	$18,418 00	$15,500 00

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Federal Reserve Bank of St. Louis

Templeton Savings Bank, Baldwinville — Concluded.

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	4,995 00	5,000 00
Old Colony R.R. 6s,	6,000	6,060 00	6,000 00
Vermont & Massachusetts R.R. 5s,	2,000	2,120 00	2,000 00
	$18,000	$18,275 00	$18,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$1,122 44	2½ per cent.	$15,300 00	5 per cent.	$169,486 00	6 per cent.
32,500 00	4 "	1,000 00	5½ "		

Amount invested in real estate for banking purposes,		$8,000 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, 1896,		435 22
Value, by books, of other real estate held or owned by foreclosure or otherwise,		525 00
Assessed value of the same,		800 00
Number of loans which are of an amount not exceeding $3,000 each,	148	
Aggregate amount of the same,		135,289 00
Total number of loans upon real estate,	144	
Amount of investments from which no income is received,		525 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		15,269 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, 1896,	2 per cent., $5,394 63 2 per cent., 5,633 59	11,028 22
Number of accounts opened during the year ending Oct. 31, 1896,	85	
Number of accounts closed during the year ending Oct. 31, 1896,	59	
Total number of open accounts Oct. 31, 1896,	918	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		897 44
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		30,933 58
Number of same,	438	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		28,388 96
Number of same,	386	

Date of examination by commissioner: February 17.

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UNION SAVINGS BANK — FALL RIVER.

Incorporated April 24, 1869. Present number of corporators, 46.

JEROME C. BORDEN, *President.* ABRAHAM G. HART, *Treasurer.*
MELVIN B. HORTON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JEROME C. BORDEN, CHAS. M. HORTON,
CYRUS C. ROUNSEVILLE, GEORGE W. DEAN,
A. HOMER SKINNER.

Open for business every business day, 9 A.M. to 2 P.M.; Saturdays, 6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$5,000 00	Deposits,	$1,133,015 03
Bank stock as per schedule,	43,855 00	Guaranty fund,	14,000 00
Railroad bonds as per schedule,	15,000 00	Interest account,	15,690 61
Real estate (for banking purposes),	36,400 00	Profit and loss account,	43,984 20
Real estate by foreclosure,	2,110 25	Unfinished loans,	911 50
Loans on real estate,	779,558 49		
Loans on personal security,	312,734 69		
Deposits in banks, on interest,	12,400 00		
Cash on hand,	542 91		
	$1,207,601 34		$1,207,601 34

Cash on Deposit in Bank: —

National Union Bank, Fall River, ... $12,400 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Fall River, Mass., 6s,	$5,000	$5,740 00	$5,000 00

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Federal Reserve Bank of St. Louis

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	$2,205 00	$2,100 00
11	Massasoit N'l B'k, Fall River, .	1,100	1,595 00	1,540 00
167	Metacomet N'l B'k, Fall River,	16,700	20,875 00	20,040 00
158	Nat'l Union Bank, Fall River,	15,800	16,590 00	15,800 00
35	Pocasset N'l Bank, Fall River,	3,500	4,900 00	4,375 00
		$39,200	$46,165 00	$43,855 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s, ...	$15,000	$16,200 00	$15,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$12,400 00	2 per cent.	$56,995 00	6 per cent.	$141,550 00	7 per cent.
61,460 00	5 "	19,400 00	6½ "	125 00	7½ "
812,763 18	5½ "				

Amount invested in real estate for banking purposes, ...	$36,400 00
Estimated value of the same, ...	36,400 00
Assessed value of the same, ...	22,700 00
Net income received from same during year ending Oct. 31, 1896, . .	619 33
Value, by books, of other real estate held or owned by foreclosure or otherwise, ...	2,110 25
Assessed value of the same, ...	2,600 00
Number of loans which are of an amount not exceeding $3,000 each, 368	
Aggregate amount of the same, ...	518,967 49
Total number of loans upon real estate, ... 395	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896, ...	63,532 71

Times for the dividends fixed by the by-laws: May 15 and November 15.

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Federal Reserve Bank of St. Louis

Union Savings Bank — Concluded.

Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1896,	2¼ per cent., $21,414 58 2¼ per cent., 23,294 91	$44,709 49
Number of accounts opened during the year ending Oct. 31, 1896,	645	
Number of accounts closed during the year ending Oct. 31, 1896,	407	
Total number of open accounts Oct. 31, 1896,	2,385	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		4,300 66
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		265,882 04
Number of same,	3,493	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		199,310 20
Number of same,	2,433	

Date of examination by commissioner: June 25.

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Federal Reserve Bank of St. Louis

UNION INSTITUTION FOR SAVINGS IN THE CITY OF BOSTON — BOSTON.

Incorporated Feb. 11, 1865. Present number of corporators, 39.

THOMAS B. FITZPATRICK, *President.* WILLIAM S. PELLETIER, *Treasurer.*
THOMAS J. KELLY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

PAUL H. KENDRICKEN, JOSEPH D. FALLON,
JOHN M. MAGUIRE, MICHAEL J. WARD,
WM. J. PORTER, THOMAS B. FITZPATRICK.

Open for business every business day, 9 A.M. to 2 P.M.; Saturdays, 5 to 8 P.M.; during July, August and September, close at 2 P.M. on Saturdays.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$531,000 00	Deposits,	$5,156,621 92
Bank stock as per schedule,	173,200 00	Guaranty fund,	181,700 00
Loans on bank stock,	39,000 00	Interest account,	137,255 87
Railroad bonds as per schedule,	225,000 00	Suspense account,	112 00
Real estate (for banking purposes),	225,000 00	Mortgage and interest suspense,	2,053 76
Real estate by foreclosure,	9,750 00		
Loans on real estate,	2,464,887 02		
Loans on personal security,	1,575,550 14		
Deposits in banks, on interest,	220,573 41		
Deposits in banks, not on interest,	1,374 78		
Cash on hand,	12,408 20		
	$5,477,743 55		$5,477,743 55

Cash on Deposit in Banks, amount in each: —

Boylston National Bank, Boston,	$60,956 32
Manufacturers' National Bank, Boston,	2,956 80
Market National Bank, Boston,	61,557 97
Mechanics' National Bank, Boston,	63,472 45
South End National Bank, Boston,	1,374 78
United States Trust Company, Boston,	31,629 87

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Union Institution for Savings in the City of Boston — Continued.

Loans on Bank Stock, amount on each: —

180 shares Mechanics' National Bank, Boston,	$18,000 00
100 shares Hancock National Bank, Boston,	6,000 00
230 shares Hancock National Bank, Boston,	15,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	$304,000	$314,810 00	$304,000 00
of Cambridge, Mass., 4s,	100,000	105,000 00	100,000 00
of New Bedford, Mass., 4s,	121,000	123,010 00	121,000 00
of Newton, Mass., 4s,	4,000	4,160 00	4,000 00
of Springfield, Mass., 7s,	2,000	2,380 00	2,000 00
	$531,000	$549,360 00	$531,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
54	Blackstone N'l Bank, Boston,	$5,400	$4,644 00	$5,400 00
77	Boston Nat'l Bank, Boston,	7,700	6,776 00	7,700 00
13	Boylston Nat'l Bank, Boston,	1,300	1,612 00	1,300 00
80	Columbian N'l Bank, Boston,	8,000	7,600 00	8,000 00
8	Continental N'l Bank, Boston,	800	800 00	800 00
38	Eliot National Bank, Boston,	3,800	4,560 00	3,800 00
10	Everett Nat'l Bank, Boston,	1,000	790 00	1,000 00
20	Faneuil Hall N'l B'k, Boston,	2,000	2,540 00	2,000 00
75	Fourth National Bank, Boston,	7,500	9,000 00	7,500 00
10	Globe National Bank, Boston,	1,000	830 00	1,000 00
70	Howard Nat'l Bank, Boston,	7,000	5,950 00	7,000 00
100	Lincoln Nat'l Bank, Boston,	10,000	7,000 00	10,000 00
92	Market Nat'l Bank, Boston,	9,200	6,900 00	9,200 00
60	Mechanics' N'l Bank, Boston,	6,000	7,320 00	6,000 00
92	Metropolitan N'l B'k, Boston,	9,200	8,280 00	9,200 00
25	Mt. Vernon N'l Bank, Boston,	2,500	2,600 00	2,500 00
59	N'l B'k of Commerce, Boston,	5,900	6,549 00	5,900 00
100	N'l B'k of No. America, Boston,	10,000	9,700 00	10,000 00
25	N'l B'k of Redemption, Boston,	2,500	2,875 00	2,500 00
92	Nat'l Exchange Bank, Boston,	9,200	11,224 00	9,200 00
66	N'l Hide & Leather B'k, Boston,	6,600	6,930 00	6,600 00
5	Nat'l Market Bank, Brighton,	500	470 00	500 00
9	Nat'l Revere Bank, Boston,	900	720 00	900 00
5	National Union Bank, Boston,	500	650 00	500 00
38	Nat'l Webster Bank, Boston,	3,800	3,724 00	3,800 00
51	North National Bank, Boston,	5,100	5,100 00	5,100 00
5	Old Boston N'l Bank, Boston,	500	525 00	500 00
27	Shawmut Nat'l Bank, Boston,	2,700	2,916 00	2,700 00

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Union Institution for Savings in the City of Boston — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
8	Shoe & Leather N'l B'k, Boston,	$800	$688 00	$800 00
100	South End Nat'l Bank, Boston,	10,000	6,000 00	10,000 00
84	State National Bank, Boston, .	8,400	8,904 00	8,400 00
67	Suffolk Nat'l Bank, Boston, .	6,700	7,169 00	6,700 00
97	Third Nat'l Bank, Boston, .	9,700	8,439 00	9,700 00
50	Tremont Nat'l Bank, Boston, .	5,000	4,200 00	5,000 00
20	Washington N'l Bank, Boston,	2,000	2,020 00	2,000 00
		$173,200	$166,005 00	$173,200 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s, ...	$35,000	$34,650 00	$35,000 00
Fitchburg R.R. 5s, ...	185,000	188,650 00	185,000 00
Old Colony R.R. 4s, ...	5,000	5,150 00	5,000 00
	$225,000	$228,450 00	$225,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$63,913 12	2 per cent.	$391,400 00	4½ per cent.	$131,800 00	5½ per cent.
95,102 32	2½ "	241,700 00	4¾ "	160,019 32	6 "
61,557 97	3 "	2,953,917 84	5 "	600 00	7 "
200,000 00	4¼ "				

Amount invested in real estate for banking purposes, ...		$225,000 00
Estimated value of the same, ...		260,000 00
Assessed value of the same, ...		260,000 00
Net income received from same during year ending Oct. 31, 1896, . .		2,401 84
Value, by books, of other real estate held or owned by foreclosure or otherwise, ...		9,750 00
Assessed value of the same, ...		10,200 00
Number of loans which are of an amount not exceeding $3,000 each,	349	
Aggregate amount of the same, ...		543,947 46
Total number of loans upon real estate, ...	532	
Amount of investments from which no income is received, ...		29,750 00

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Union Institution for Savings in the City of Boston — Concluded.

Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		$238,133 18
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, 1896,	2 per cent., $93,311 65 2 per cent., 96,083 79	189,395 44
Number of accounts opened during the year ending Oct. 31, 1896,	1,559	
Number of accounts closed during the year ending Oct. 31, 1896,	989	
Total number of open accounts Oct. 31, 1896,	12,900	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		14,188 23
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		1,060,650 60
Number of same,	11,792	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		1,054,226 32
Number of same,	10,713	
Date of examination by commissioner: April 28.		

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Federal Reserve Bank of St. Louis

UXBRIDGE SAVINGS BANK — UXBRIDGE.

Incorporated June 3, 1870. Present number of corporators, 43.

CHAS. E. SEAGRAVE, *President.* C. A. TAFT, *Treasurer.*
EDWARD PARKER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

D. W. TAFT,
CHAS. E. SEAGRAVE,
A. R. TAFT,
CHAS. W. SCOTT,
WM. E. HAYWARD,
GIDEON M. ALDRICH.

Open for business every business day except Saturdays, 8.30 A.M. to 12 M.; 1.30 to 4 P.M.; Saturdays, 8.30 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	$93,342 25	Deposits,	$424,162 20
Loans on bank stock,	400 00	Guaranty fund,	17,904 00
Railroad bonds as per schedule,	46,330 00	Interest account,	8,018 47
Loans on real estate,	258,644 32	Surplus account,	1,257 69
Loans on personal security,	21,229 34		
Deposits in banks, on interest,	7,999 57		
Deposits in banks, not on interest,	5,650 72		
Expense account,	430 20		
Furniture account,	63 40		
Premium account,	17,252 56		
	$451,342 36		$451,342 36

Cash on Deposit in Banks, amount in each: —

Blackstone National Bank, Uxbridge,	$5,650 72
Citizens' National Bank, Worcester,	7,999 57

Loan on Bank Stock: —

5 shares Blackstone National Bank, Uxbridge,	$400 00

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Federal Reserve Bank of St. Louis

Uxbridge Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
40	Central Nat'l Bank, Boston, .	$4,000	$4,680 00	$4,000 00
85	Eliot National Bank, Boston, .	8,500	10,200 00	8,500 00
92	Howard Nat'l Bank, Boston, .	9,200	8,050 00	9,200 00
20	N'l B'k of No. America, Boston,	2,000	1,940 00	2,000 00
80	N'l B'k of Redemption, Boston,	8,000	9,360 00	8,000 00
30	Nat'l Eagle Bank, Boston, .	3,000	2,100 00	3,000 00
85	N'l Hide & Leather B'k, Boston,	8,500	8,925 00	8,500 00
80	National Revere Bank, Boston,	8,000	6,400 00	8,000 00
46	Nat'l Webster Bank, Boston, .	4,600	4,554 00	4,600 00
60	North Nat'l Bank, Boston, .	6,000	6,060 00	6,000 00
40	Shoe & Leather N'l B'k, Boston,	4,000	3,440 00	3,942 25
48	State National Bank, Boston, .	4,800	5,088 00	4,800 00
40	Suffolk Nat'l Bank, Boston, .	4,000	4,280 00	4,000 00
29	Tremont Nat'l Bank, Boston, .	2,900	2,436 00	2,900 00
20	First National Bank, Clinton, .	2,000	2,500 00	2,000 00
59	Franklin N'l Bank, Franklin, .	5,900	6,490 00	5,900 00
5	Grafton Nat'l Bank, Grafton, .	500	500 00	500 00
17	Millbury N'l Bank, Millbury, .	1,700	1,530 00	1,700 00
58	Blackstone N'l B'k, Uxbridge,	5,800	5,394 00	5,800 00
		$93,400	$93,927 00	$93,342 25

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4½s, ...	$20,000	$20,000 00	$20,000 00
Maine Central R.R. 7s, . . .	2,000	2,660 00	2,780 00
Maine Shore Line R.R. 6s, . .	5,000	6,350 00	6,450 00
St. Johnsbury & Lake Champlain R.R. 5s, ...	10,000	11,500 00	11,687 50
Upper Coos R.R. 4½s, . . .	5,000	5,412 50	5,412 50
	$42,000	$45,922 50	$46,330 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$7,999 57	3 per cent.	$4,800 00	5½ per cent.	$548 21	7 per cent.
225,455 80	5 "	49,469 65	6 "		

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Federal Reserve Bank of St. Louis

Uxbridge Savings Bank — Concluded.

Number of loans which are of an amount not exceeding $3,000 each,	135	
Aggregate amount of the same,		$137,668 66
Total number of loans upon real estate,	141	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		20,510 56
Times for the dividends fixed by the by-laws: January 1 and July 1.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1896,	2 per cent., $8,161 28 2 per cent., 8,339 98	16,501 26
Number of accounts opened during the year ending Oct. 31, 1896,	123	
Number of accounts closed during the year ending Oct. 31, 1896,	125	
Total number of open accounts Oct. 31, 1896,	1,261	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		1,391 82
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		49,913 38
Number of same,	668	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		64,496 79
Number of same,	684	

Date of examination by commissioner: January 6.

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Federal Reserve Bank of St. Louis

WAKEFIELD SAVINGS BANK — WAKEFIELD.

Incorporated May 26, 1869. Present number of corporators, 77.

THOMAS J. SKINNER, *President.* RICHARD BRITTON, *Treasurer.*
RICHARD BRITTON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOHN W. WHITE, GEORGE H. SWEETSER,
RICHARD BRITTON, ROGER HOWARD.

Open for business Mondays, Wednesdays and Saturdays, 2 to 5 P.M.; 6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$75,000 00	Deposits,	$524,606 24
Bank stock as per schedule,	18,300 00	Guaranty fund,	10,083 91
Railroad bonds as per schedule,	82,000 00	Interest account,	11,823 57
Real estate by foreclosure,	24,355 90		
Loans on real estate,	259,495 00		
Loans on personal security,	32,435 00		
Loans to counties, cities or towns (notes),	28,000 00		
Deposits in banks, on interest,	15,494 32		
Expense account,	331 02		
Bank fixtures,	250 00		
Premium account,	8,870 80		
Cash on hand,	1,981 68		
	$546,513 72		$546,513 72

Cash on Deposit in Banks, amount in each: —

Winthrop National Bank, Boston,	$1,445 22
National Bank of South Reading, Wakefield,	14,049 10

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Wakefield Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Fall River, Mass., 5s,	$8,000	$9,040 00	$8,000 00
of Lynn, Mass., 4s,	6,000	6,150 00	6,000 00
of Peoria, Ill., 4½s,	1,000	1,040 00	1,000 00
of Waltham, Mass., 4s,	10,000	10,000 00	10,000 00
Town of Reading, Mass., 4s,	20,000	20,200 00	20,000 00
of Wakefield, Mass., 4s,	30,000	30,125 00	30,000 00
	$75,000	$76,555 00	$75,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
4	Blackstone Nat'l Bank, Boston,	$400	$344 00	$400 00
27	Boston National Bank, Boston,	2,700	2,376 00	2,700 00
50	National Bank of the Commonwealth, Boston,	5,000	6,750 00	5,000 00
17	New England N'l B'k, Boston,	1,700	2,533 00	1,700 00
10	North Nat'l Bank, Boston,	1,000	1,000 00	1,000 00
16	Second Nat'l Bank, Boston,	1,600	2,800 00	1,600 00
59	National Bank of So Reading, Wakefield,	5,900	6,785 00	5,900 00
		$18,300	$22,588 00	$18,300 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	$20,000	$20,250 00	$20,000 00
Boston & Maine R.R. 4½s,	20,000	22,800 00	20,000 00
Fitchburg R.R. 4½s,	20,000	20,550 00	20,000 00
Fitchburg R.R. 5s,	2,000	2,060 00	2,000 00
Maine Central, European & North American R.R. 4s,	5,000	5,000 00	5,000 00
Old Colony R.R. 4s,	5,000	5,150 00	5,000 00
Old Colony R.R. 4½s,	10,000	10,000 00	10,000 00
	$82,000	$85,810 00	$82,000 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.
$15,494 32	2½ per cent.	$118,475 00	5 per cent.	$138,555 00	6 per cent.
18,000 00	4 "	34,500 00	5½ "	400 00	7 "
10,000 00	4½ "				

Value, by books, of real estate held or owned by foreclosure or otherwise,		$24,355 90
Assessed value of the same,		21,000 00
Net income received from same during year ending Oct. 31, 1896,		23 16
Number of loans which are of an amount not exceeding $3,000 each,	150	
Aggregate amount of the same,		169,030 00
Total number of loans upon real estate,	155	
Gross amount of interest or profits received or earned, as per books, during the year ending Oct. 31, 1896,		24,182 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, 1896,	2 per cent., $8,774 49 2 per cent., 9,566 42	18,340 91
Number of accounts opened during the year ending Oct. 31, 1896,	502	
Number of accounts closed during the year ending Oct. 31, 1896,	307	
Total number of open accounts Oct. 31, 1896,	2,545	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		1,322 97
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		164,900 33
Number of same,	3,573	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		134,726 11
Number of same,	2,586	

Date of examination by commissioner: February 10.

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Federal Reserve Bank of St. Louis

WALES SAVINGS BANK — WALES.

Incorporated April 2, 1870. Present number of corporators, 80.

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, WILLIAM L. WEBBER,
ISAIAH HISCOCK.

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

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	$7,709 58	Deposits,	$24,607 75
Loans on real estate,	13,523 61	Guaranty fund,	1,275 00
Loans on personal security,	2,599 69	Interest account,	31 00
Deposits in banks, on interest,	1,811 29	Profit and loss account,	949 36
Deposits in banks, not on interest,	98		
Cash on hand,	1,217 96		
	$26,863 11		$26,863 11

Cash on Deposit in Banks, amount in each: —

Palmer National Bank, Palmer,	$0 98
City National Bank, Springfield,	139 47
Pynchon National Bank, Springfield,	473 34
Springfield National Bank, Springfield,	553 99
Springfield Safe Deposit and Trust Company, Springfield,	45 98
Hampden Loan and Trust Company, Springfield,	598 51

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Federal Reserve Bank of St. Louis

Wales Savings Bank — Concluded.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
2	Blackstone N'l Bank, Boston, .	$200 00	$200 00	$200 00
8	Continental N'l Bank, Boston,	800 00	920 00	800 00
8	Hamilton Nat'l Bank, Boston,	800 00	936 00	800 00
5	Market Nat'l Bank, Boston, .	500 00	475 00	500 00
5	National City Bank, Boston, .	500 00	450 00	500 00
5	National Eagle Bank, Boston,	500 00	475 00	500 00
8	National Revere Bank, Boston,	800 00	800 00	800 00
3	Nat'l Webster Bank, Boston, .	300 00	300 00	300 00
3⅓	Suffolk Nat'l Bank, Boston, .	333 33	333 33	333 33
3	Tremont Nat'l Bank, Boston, .	300 00	300 00	300 00
5	Monson Nat'l Bank, Monson, .	500 00	700 00	500 00
7	Southbridge National Bank, Southbridge, . . .	700 00	875 00	700 00
5	City Nat'l Bank, Springfield, .	500 00	751 25	751 25
5	Second N'l Bank, Springfield,	500 00	725 00	725 00
		$7,233 33	$8,240 58	$7,709 58

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$1,811 29	4 per cent.	$16,123 30	6 per cent.	–	–

Number of loans which are of an amount not exceeding $3,000 each,	52	
Aggregate amount of the same, ...		$16,123 30
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, 1896, ...		1,268 02
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, 1896, . .	2 per cent., $509 69 2½ per cent., 539 76	1,049 45
Number of accounts opened during the year ending Oct. 31, 1896, .	14	
Number of accounts closed during the year ending Oct. 31, 1896, .	5	
Total number of open accounts Oct. 31, 1896, ...	152	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes), ...		95 00
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896, ...		2,645 02
Number of same, ...	59	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896, ...		5,247 23
Number of same, ...	49	
Date of examination by commissioner: September 3.		

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Federal Reserve Bank of St. Louis

WALTHAM SAVINGS BANK — WALTHAM.

Incorporated March 18, 1853. Present number of corporators, 53.

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:

HENRY N. FISHER, ENOS T. LUCE,
EPHRAIM STEARNS, ERSKINE WARDEN,
RUFUS WARREN.

Open for business every business day except Saturdays, 8.30 A.M. to 2.30 P.M.; Saturdays, 8.30 A.M. to 1 P.M.; Wednesdays, for deposits only, 7 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$580,000 00	Deposits,	$2,761,606 25
Bank stock as per schedule,	25,500 00	Guaranty fund,	138,500 00
Loans on bank stock,	350 00	Interest account,	3,277 15
Railroad bonds as per schedule,	502,000 00	Profit and loss account,	9,846 04
Real estate by foreclosure,	116,800 00		
Loans on real estate,	1,478,785 00		
Loans on personal security,	103,100 00		
Loans on depositors' books,	350 00		
Deposits in banks, on interest,	103,000 00		
Expense account,	770 52		
Cash on hand,	2,573 92		
	$2,913,229 44		$2,913,229 44

Cash on Deposit in Banks, amount in each: —

Boston Safe Deposit and Trust Company, Boston,	$75,000 00
Waltham National Bank, Waltham,	28,000 00

Loan on Bank Stock: —

5 shares Waltham National Bank, Waltham,	$350 00

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Waltham Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Cleveland, Ohio, 4s,	$10,000	$10,200 00	$10,000 00
of Des Moines, Iowa, 4s,	13,000	13,000 00	13,000 00
of Dover, N. H., 4s,	25,000	26,000 00	25,000 00
of Everett, Mass., 4s,	25,000	26,500 00	25,000 00
of Laconia, N. H., 4s,	54,000	55,800 00	54,000 00
of Malden, Mass., 4s,	50,000	51,400 00	50,000 00
of Manchester, Mass., 4s,	10,000	10,400 00	10,000 00
of Nashua, N. H., 4s,	25,000	26,000 00	25,000 00
of Portsmouth, N. H., 4s,	50,000	52,500 00	50,000 00
of Rockford, Ill., 4½s,	7,000	7,000 00	7,000 00
of Stamford, Conn., 4s,	12,000	12,720 00	12,000 00
of Waltham, Mass, 4s,	38,000	39,810 00	38,000 00
Town of Great Barrington, Mass. (Fire District), 4s,	11,000	11,000 00	11,000 00
of Littleton, N. H., 4s,	20,000	21,000 00	20,000 00
of Wakefield, Mass, 4s,	18,000	18,540 00	18,000 00
County of Aroostook, Me., 4½s,	25,000	26,250 00	25,000 00*
County of Coos, N. H., 4s,	37,000	38,480 00	37,000 00
United States 5s,	150,000	166,500 00	150,000 00
	$580,000	$613,100 00	$580,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
340	Waltham N'l B'k, Waltham,	$25,500	$36,720 00	$25,500 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	$50,000	$52,500 00	$50,000 00
Boston & Maine R.R. 4s,	50,000	53,000 00	50,000 00
Concord & Montreal R.R. 4s,	50,000	52,000 00	50,000 00
Fitchburg R.R. 4s,	10,000	10,000 00	10,000 00
Fitchburg R.R. 4½s,	25,000	25,000 00	25,000 00
Fitchburg R.R. 5s,	10,000	10,600 00	10,000 00
Newport & Richford R.R. 5s,	2,000	2,180 00	2,000 00*
N. Y. & N. E. R.R. (terminal) 4s,	100,000	108,000 00	100,000 00

* A legal investment when made.

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Federal Reserve Bank of St. Louis

Waltham Savings Bank — Concluded.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony R.R. 4s,	$100,000	$105,000 00	$100,000 00
Vermont & Massachusetts R.R. 5s,	30,000	31,800 00	30,000 00
Vermont Valley R.R. 5s,	50,000	55,000 00	50,000 00
Worcester, Nashua & Roch. R.R. 4s,	25,000	26,500 00	25,000 00
	$502,000	$531,580 00	$502,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$103,000 00	2 per cent.	$25,000 00	4½ per cent.	$29,400 00	5½ per cent.
8,000 00	4¼ "	1,489,235 00	5 "	30,950 00	6 "

Value, by books, of real estate held or owned by foreclosure or otherwise,		$116,800 00
Assessed value of the same,		129,400 00
Net income received from same during year ending Oct. 31, 1896,		2,280 30
Number of loans which are of an amount not exceeding $3,000 each,	418	
Aggregate amount of the same,		622,100 00
Total number of loans upon real estate,	549	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		127,966 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, 1896,	2 per cent., $52,458 99 2 per cent., 52,780 60	105,239 59
Number of accounts opened during the year ending Oct. 31, 1896,	1,279	
Number of accounts closed during the year ending Oct. 31, 1896,	1,154	
Total number of open accounts Oct. 31, 1896,	10,069	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		8,994 51
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		509,541 46
Number of same,	10,199	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		596,479 68
Number of same,	9,676	
Date of examination by commissioner: May 25.		

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WARE SAVINGS BANK — WARE.

Incorporated March 5, 1850. Present number of corporators, 50.

LEWIS N. GILBERT, *President*. FREDERICK D. GILMORE, *Treasurer*.
GEORGE W. DUNHAM, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds:

CALVIN HITCHCOCK, WILLIAM S. HYDE,
WILLIAM C. EATON, FREDERICK D. GILMORE,
FRANK M. SIBLEY.

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

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$417,500 00	Deposits,	$3,634,447 83
Bank stock as per schedule,	510,784 88	Guaranty fund,	118,219 85
Loans on bank stock,	2,150 00	Interest account,	23,036 84
Railroad bonds as per schedule,	308,000 00	Profit and loss account,	17,353 53
Real estate (for banking purposes),	6,400 00		
Real estate by foreclosure,	34,960 97		
Loans on real estate,	2,045,443 84		
Loans on personal security,	237,084 51		
Loans to counties, cities or towns (notes),	66,900 00		
Loans on depositors' books,	2,120 00		
Deposits in banks, on interest,	53,467 29		
Deposits in banks, not on interest,	21,080 68		
Expense account,	2,974 61		
Premium account,	13,500 00		
Cash on hand,	70,691 27		
	$3,793,058 05		$3,793,058 05

Cash on Deposit in Banks, amount in each: —

National Exchange Bank, Boston,	$33,467 29
Ware National Bank, Ware,	41,080 68

Loans on Bank Stock, amount on each: —

5 shares Ware National Bank, Ware,	$350 00
14 shares Ware National Bank, Ware,	1,300 00
36 shares Globe National Bank, Boston,	500 00

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Federal Reserve Bank of St. Louis

Ware Savings Bank — Continued. ,

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 5s,	$1,000	$1,100 00	$1,000 00
of Boston, Mass., 6s,	1,000	1,130 00	1,000 00
of Brockton, Mass., 5s,	30,000	34,200 00	30,000 00
of Cleveland, Ohio, 5s,	12,000	12,480 00	12,000 00
of Cleveland, Ohio, 6s,	3,000	3,060 00	3,000 00
of Dayton, Ohio, 5s,	15,000	16,350 00	15,000 00*
of Dayton, Ohio, 6s,	71,000	73,840 00	71,000 00*
of Detroit, Mich., 6s,	1,000	1,170 00	1,000 00
of Detroit, Mich., 7s,	21,000	25,160 00	21,000 00
of East Saginaw, Mich., 5s,	15,000	15,150 00	15,000 00
of Fall River, Mass., 6s,	10,000	10,700 00	10,000 00
of Fort Wayne, Ind., 6s,	18,000	19,080 00	18,000 00
of Grand Rapids, Mich., 5s,	30,000	33,000 00	30,000 00
of Lynn, Mass., 4s,	55,000	57,200 00	55,000 00
of Milwaukee, Wis., 5s,	6,000	6,360 00	6,000 00
of New Bedford, Mass, 6s,	3,000	3,240 00	3,000 00
of Pawtucket, R. I., 5s,	20,000	20,400 00	20,000 00*
of Providence, R. I, 6s,	1,000	1,080 00	1,000 00
of Rockford, Ill., 4½s,	12,000	12,480 00	12,000 00
of Saginaw, Mich., 5s,	6,000	6,000 00	6,000 00
of Springfield, Ohio, 6s,	11,000	11,770 00	11,000 00
District of Columbia 6s,	500	560 00	500 00
District of Columbia 7s,	75,000	85,500 00	75,000 00
	$417,500	$451,010 00	$417,500 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
68	Atlantic Nat'l Bank, Boston,	6,800	7,412 00	9,618 50
100	Atlas National Bank, Boston,	10,000	12,540 00	11,500 00
33	Blackstone N'l Bank, Boston,	3,300	2,838 00	3,933 50
215	Boston National Bank, Boston,	21,500	21,500 00	24,109 50
141	Continental N'l Bank, Boston,	14,100	14,100 00	14,977 00
60	Eliot National Bank, Boston,	6,000	7,320 00	6,960 00
175	First National Bank, Boston,	17,500	40,950 00	38,425 00
50	Globe National Bank, Boston,	5,000	4,200 00	4,812 00
117	Merchants' N'l Bank, Boston,	11,700	16,965 00	15,588 00
81	N'l B'k of Commerce, Boston,	8,100	9,072 00	9,259 50
73	N'l B'k of the Commonwealth, Boston,	7,300	10,074 00	10,303 38
136	N'l B'k of No. America, Boston,	13,600	13,192 00	14,280 00

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Ware Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
110	N'l B'k of Redemption, Boston,	$11,000	$12,760 00	$12,602 50
156	N'l B'k of the Republic, Boston,	15,600	21,528 00	20,674 00
42	Nat'l Exchange Bank, Boston,	4,200	5,208 00	4,757 50
167	National Revere Bank, Boston,	16,700	13,360 00	20,262 50
34	National Union Bank, Boston, .	3,400	4,420 00	4,688 00
133	National Webster Bank, Boston,	13,300	13,300 00	13,575 00
100	North Nat'l Bank, Boston, .	10,000	10,000 00	11,900 00
15	People's Nat'l Bank, Boston, .	1,500	2,250 00	2,400 00
182	Second Nat'l Bank, Boston, .	18,200	31,850 00	28,053 50
118	Shawmut Nat'l Bank, Boston,	11,800	12,744 00	15,340 00
250	State National Bank, Boston, .	25,000	26,500 00	30,383 50
86	Suffolk National Bank, Boston,	8,600	9,202 00	11,267 00
45	Tremont Nat'l Bank Boston, .	4,500	3,780 00	4,886 00
30	Washington N'l Bank, Boston,	3,000	3,060 00	3,900 00
150	First N'l Bank, Easthampton, .	15,000	22,500 00	19,500 00
123	City National 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 Bank, Springfield,	4,200	4,200 00	4,972 00
100	Chapin N'l B'k, Springfield, .	10,000	15,000 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 National Bank, Worcester,	5,000	7,500 00	5,500 00
		$396,300	$495,205 00	$510,784 88

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4½s, . .	$3,000	$3,120 00	$3,000 00
Boston & Lowell R R. 5s, . .	5,000	5,100 00	5,000 00
Boston & Maine R.R. 4½s, . .	100,000	114,000 00	100,000 00
Maine Central R.R. 7s, . . .	50,000	67,000 00	50,000 00
New Haven & Northampton R.R. 5s,	50,000	55,500 00	50,000 00
St. Johnsbury & Lake Champlain R.R. 5s, ...	80,000	94,400 00	80,000 00
Troy & Boston R.R. 7s, . . .	20,000	28,400 00	20,000 00
	$308,000	$367,520 00	$308,000 00

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Federal Reserve Bank of St. Louis

Ware Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$33,467 29	2½ per cent.	$1,455,275 00	5 per cent.	$817,418 42	5½ per cent.
38,000 00	3½ "	3,725 00	5¼ "	12,379 93	6 "
46,900 00	4 "				

Amount invested in real estate for banking purposes,		$6,400 00
Estimated value of the same,		6,400 00
Assessed value of the same,		5,500 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,		34,960 97
Assessed value of the same,		27,700 00
Net income received from same during year ending Oct. 31, 1896,		741 55
Number of loans which are of an amount not exceeding $3,000 each,	691	
Aggregate amount of the same,		739,976 69
Total number of loans upon real estate,	828	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		187,741 71
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, 1896,	2½ per cent., $74,697 16 2½ per cent., 76,027 64	150,724 80
Number of accounts opened during the year ending Oct. 31, 1896,	974	
Number of accounts closed during the year ending Oct. 31, 1896,	783	
Total number of open accounts Oct. 31, 1896,	7,700	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		8,184 56
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		389,147 20
Number of same,	4,703	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		500,477 40
Number of same,	4,631	

Date of examination by commissioner: May 8.

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Federal Reserve Bank of St. Louis

WAREHAM SAVINGS BANK—WAREHAM.

Incorporated April 13, 1847. Present number of corporators, 29.

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 except Saturdays, 9 A.M. to 2 P.M.; Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$47,000 00	Deposits,	$706,640 47
Bank stock as per schedule,	158,191 18	Guaranty fund,	28,800 00
Railroad bonds as per schedule,	100,475 00	Interest account,	16,121 11
Real estate by foreclosure,	91,536 21	Profit and loss account,	3,116 90
Loans on real estate,	144,810 44	Rent account,	1,501 38
Loans on personal security,	149,200 70	Suspense account,	771 08
Loans to counties, cities or towns (notes),	61,292 16		
Deposits in banks, not on interest,	1,706 40		
Expense account,	397 10		
Taxes paid,	2,341 75		
	$756,950 94		$756,950 94

Cash on Deposit in Bank:—

National Bank of Wareham, Wareham, ... $1,706 40

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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 Canton, Ohio, 5s,	$6,000	$6,540 00	$6,000 00
of Cleveland, Ohio, 6s,	10,000	10,650 00	10,000 00
Town of Everett, Mass., 4s,	5,000	5,125 00	5,000 00
of Malden, Mass, 4s,	10,000	10,000 00	10,000 00
of Portsmouth, N. H., 4s,	2,000	2,000 00	2,000 00
of Quincy, Mass., 6s,	4,000	4,160 00	4,000 00
County of Middlesex, Mass, 4s,	10,000	10,000 00	10,000 00
	$47,000	$48,475 00	$47,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
3	Andover N'l Bank, Andover,	$300	$330 00	$322 50
41	Atlantic Nat'l Bank, Boston,	4,100	4,469 00	4,679 26
100	Atlas National Bank, Boston,	10,000	11,400 00	11,838 01
66	Blackstone Nat'l Bank, Boston,	6,600	5,676 00	10,174 80
131	Boylston Nat'l Bank, Boston,	13,100	16,244 00	11,737 70
20	First National Bank, Boston,	2,000	4,600 00	2,090 00
100	Merchants' N'l Bank, Boston,	10,000	14,500 00	10,949 84
50	N'l B'k of Commerce, Boston,	5,000	5,550 00	7,053 50
75	N'l B'k of No. America, Boston,	7,500	7,365 00	6,993 68
30	N'l B'k of the Republic, Boston,	3,000	4,140 00	3,135 00
50	National City Bank, Boston,	5,000	3,750 00	5,225 00
100	National Eagle Bank, Boston,	10,000	7,000 00	11,068 14
7	Nat'l Exchange Bank, Boston,	700	854 00	731 50
45	National Revere Bank, Boston,	4,500	3,600 00	5,196 78
66	Nat'l Webster Bank, Boston,	6,600	6,468 00	7,615 59
74	Second National Bank, Boston,	7,400	12,950 00	7,572 32
100	Shawmut Nat'l Bank, Boston,	10,000	10,800 00	10,450 00
66	Shoe & Leather N'l B'k, Boston,	6,600	5,676 00	6,897 00
66	Suffolk National Bank, Boston,	6,600	7,062 00	8,744 80
50	Falmouth N'l Bank, Falmouth,	5,000	5,000 00	5,428 28
25	Merchants' Nat'l Bank, New Bedford,	2,500	5,125 00	2,612 50
179	National Bank of Wareham, Wareham,	17,900	23,270 00	17,674 98
		$144,400	$165,829 00	$158,191 18

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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
Boston & Maine R.R. 4s,	10,000	10,250 00	10,000 00
Boston & Providence R.R. 4s,	5,000	5,175 00	5,000 00
Concord & Montreal R.R. 4s,	10,000	10,100 00	10,000 00
Connecticut River R.R. 4s,	5,000	5,150 00	5,000 00
Fitchburg R.R. 4½s,	10,000	10,550 00	10,000 00
Fitchburg R.R. 5s,	10,000	10,175 00	10,000 00
Maine Central R.R. 7s,	11,000	14,740 00	11,000 00
Maine Central, European & No. American R.R. 4s,	10,000	10,100 00	9,500 00
Old Colony R.R. 4s,	15,000	15,750 00	15,000 00
Worcester, Nashua & Roch. R.R. 4s,	10,000	10,100 00	10,000 00
	$101,000	$107,140 00	$100,475 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$33,820 70	4 per cent.	$80,450 00	5 per cent.	$1,900 00	7 per cent.
70,000 00	4½ "	26,500 00	5½ "	280 00	7 3/10 "
35,607 16	4½ "	25,000 00	5¾ "	1,510 44	8 "
4,000 00	4¾ "	76,235 00	6 "		

Value, by books, of real estate held or owned by foreclosure or otherwise,		$91,536 21
Assessed value of the same,		83,700 00
Net income received from same during year ending Oct. 31, 1896,		2,045 72
Number of loans which are of an amount not exceeding $3,000 each,	126	
Aggregate amount of the same,		130,216 13
Total number of loans upon real estate,	92	
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, 1896,		33,246 68
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, 1896,	2 per cent., $13,127 69 2 per cent., 13,607 59	26,735 28
Number of accounts opened during the year ending Oct. 31, 1896,	262	
Number of accounts closed during the year ending Oct. 31, 1896,	204	
Total number of open accounts Oct. 31, 1896,	2,094	

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Wareham Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		$1,659 88
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		98,082 80
Number of same,	1,118	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		102,273 14
Number of same,	935	

Date of examination by commissioner: July 10.

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Federal Reserve Bank of St. Louis

WARREN SAVINGS BANK — WARREN.

Incorporated Feb. 24, 1882. Present number of corporators, 35.

WILLIAM A. JENKS, *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, FREDERICK W. KIMBALL,
MARCUS BURROUGHS, EDGAR J. BUCK,
EDWARD FAIRBANKS.

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 12 M.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	$39,739 50	Deposits,	$370,741 83
Loans on bank stock,	5,000 00	Guaranty fund,	7,340 97
Railroad bonds as per schedule,	3,500 00	Interest account,	101 28
Loans on railroad stock,	492 84	Profit and loss account,	3,748 69
Loans on real estate,	250,756 48		
Loans on personal security,	32,159 81		
Loans to counties, cities or towns (notes),	16,400 00		
Loans on depositors' books,	16 50		
Deposits in banks, on interest,	30,606 68		
Expense account,	80 79		
Premiums,	500 00		
Office fixtures,	668 52		
Cash on hand,	2,011 65		
	$381,932 77		$381,932 77

Cash on Deposit in Banks, amount in each: —

City National Bank, Springfield,	$5,838 35
Springfield Safe Deposit and Trust Company, Springfield,	9,755 48
Pynchon National Bank, Springfield,	15,000 00
First National Bank, Worcester,	12 85

Loan on Bank Stock: —

30 shares Springfield Safe Deposit and Trust Company, Springfield, 20 shares Greylock National Bank, Adams,	$5,000 00

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Warren Savings Bank — Continued.

Loans on Railroad Stock, amount on each: —

1 share Boston & Albany R.R.,	$150 00
2 shares Boston & Albany R.R,	300 00
4 shares Boston & Albany R.R,	42 84

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
3	N'l B'k of Commerce, Boston,	$300	$333 00	$343 50
5	Nat'l Webster Bank, Boston,	500	490 00	598 00
15	North National Bank, Boston,	1,500	1,500 00	2,085 00
6	Tremont Nat'l Bank, Boston,	600	504 00	672 00
6	Conway Nat'l Bank, Conway,	600	750 00	750 00
10	City Nat'l Bank, Holyoke,	1,000	1,050 00	1,125 00
10	Hadley Falls N'l B'k, Holyoke,	1,000	1,550 00	1,600 00
10	Home Nat'l Bank, Holyoke,	1,000	1,180 00	1,030 00
15	Pittsfield N'l Bank, Pittsfield,	1,500	2,250 00	3,125 00
16	Agawam N'l Bank, Springfield,	1,600	1,600 00	1,920 00
30	City Nat'l Bank, Springfield,	3,000	4,350 00	4,100 00
39	First Nat'l Bank, Springfield,	3,900	4,290 00	5,607 00
14	Second N'l Bank, 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	6,800 00	8,000 00
24	Quinsigamond National Bank, Worcester,	2,400	3,360 00	2,991 00
		$26,900	$35,517 00	$39,739 50

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 5s,	$1,000	$1,020 00	$1,000 00
Maine Central R.R. 6s,	500	537 50	500 00
Salem & Lowell R.R. 6s,	2,000	2,060 00	2,000 00
	$3,500	$3,617 50	$3,500 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$12 85	2 per cent.	$213,417 21	5 per cent.	$36,025 92	6 per cent.
31,993 83	4 "	53,982 50	5½ "		

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Warren Savings Bank — Concluded.

Number of loans which are of an amount not exceeding $3,000 each,	166	
Aggregate amount of the same,		$201,950 63
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, 1896,		18,147 63
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, 1896,	2 per cent., $6,687 79 2 per cent., 6,837 62	13,525 41
Number of accounts opened during the year ending Oct. 31, 1896,	285	
Number of accounts closed during the year ending Oct. 31, 1896,	214	
Total number of open accounts Oct. 31, 1896,	1,592	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		1,153 25
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		101,754 62
Number of same,	1,847	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		97,824 95
Number of same,	1,309	

Date of examination by commissioner: September 2.

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Federal Reserve Bank of St. Louis

WARREN FIVE CENTS SAVINGS BANK—PEABODY.

Incorporated April 28, 1854. Present number of corporators, 46.

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,
FRANK W. STANLEY, LEVERETT POOR,
WARREN SHAW.

Open for business every business day except Saturdays, 8.30 A M. to 12 M.; 2 to 3 P.M.; Saturdays, 8.30 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$528,866 25	Deposits,	$2,458,228 06
Loans on public funds,	6,000 00	Guaranty fund,	123,000 00
Bank stock as per schedule,	262,772 62	Profit and loss account,	66,607 02
Loans on bank stock,	25,500 00		
Railroad bonds as per schedule,	368,750 00		
Real estate by foreclosure,	11,591 41		
Loans on real estate,	810,912 00		
Loans on personal security,	542,100 00		
Loans to counties, cities or towns (notes),	8,700 00		
Deposits in banks, on interest,	68,524 72		
Taxes and insurance paid,	709 86		
Banking rooms and fixtures,	9,000 00		
Cash on hand,	4,408 22		
	$2,647,835 08		$2,647,835 08

Cash on Deposit in Banks, amount in each:—

Warren National Bank, Peabody,	$53,524 72
Merchants' National Bank, Salem,	15,000 00

Loans on Public Funds, amount on each:—

$2,000 United States 4s,	$4,000 00
$2,000 City of Springfield, Mass., 6s,	
$2,000 United States 4s,	2,000 00

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Warren Five Cents Savings Bank, Peabody — Continued.

Loans on Bank Stock, amount on each: —		
175 shares Fourth National Bank, Boston,		$16,500 00
18 shares Warren National Bank, Peabody,		
2 shares South Danvers National Bank, Peabody,		
15 shares Continental National Bank, Boston,		
8 shares Blackstone National Bank, Boston,		
8 shares Tremont National Bank, Boston,		
3 shares Webster National Bank, Boston,		
8 shares Manufacturers' National Bank, Boston,		
8 shares National Hide and Leather Bank, Boston,		9,000 00
10 shares First National Bank, Lynn,		
5 shares First National Bank, Salem,		
4 shares Mercantile National Bank, Salem,		
5 shares Salem National Bank, Salem,		
6 shares Naumkeag National Bank, Salem,		
7 shares Exchange National Bank, Salem,		
31 shares Asiatic National Bank, Salem,		

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Canton, Ohio, 5s,	$24,500	$26,242 50	$24,500 00
of Cleveland, Ohio, 6s,	2,000	2,035 00	2,000 00
of Dayton, Ohio, 5s,	32,000	34,995 00	32,000 00*
of Dayton, Ohio, 6s,	10,000	10,250 00	10,000 00*
of Detroit, Mich., 7s,	1,000	1,100 00	1,000 00
of Fall River, Mass., 6s,	9,000	9,540 00	8,853 75
of Fort Wayne, Ind., 4½s,	15,000	15,900 00	15,000 00
of Grand Rapids, Mich., 4½s,	26,000	27,640 00	26,000 00
of Holyoke, Mass, 6s,	15,000	16,050 00	15,000 00
of Kansas City, Mo., 4½s,	50,000	53,500 00	50,000 00
of Lawrence, Mass., 6s,	20,000	21,500 00	20,000 00
of Lewiston, Me., 6s,	10,000	11,000 00	10,000 00
of Milwaukee, Wis., 5s,	48,000	52,602 50	48,000 00
of Newton, Mass., 6s,	3,000	3,510 00	3,000 00
of Peoria, Ill., 4½s,	19,500	20,250 00	19,500 00
of Portland, Me., 6s,	10,000	12,000 00	9,512 50
of Providence, R. I., 5s,	30,000	33,450 00	30,000 00
of Providence, R. I., 6s,	5,000	5,400 00	5,000 00
of Rockford, Ill., 5s,	15,500	16,430 00	15,500 00
of Saginaw, Mich., 4½s,	24,000	25,290 00	24,000 00
of Saginaw, Mich., 5s,	24,000	25,680 00	24,000 00
of Scranton, Pa, 4½s,	30,000	31,860 00	30,000 00
of Springfield, Ohio, 5s,	10,000	11,050 00	10,000 00
of Waterbury, Conn., 4s,	15,000	15,375 00	15,000 00
of Youngstown, Ohio, 5s,	30,000	32,600 00	30,000 00
Town of Beverly, Mass., 4s,	8,000	8,200 00	8,000 00
of Dalton, Mass., 4s,	15,000	15,300 00	15,000 00

* Legal investments when made.

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Federal Reserve Bank of St. Louis

Warren Five Cents Savings Bank, Peabody — Continued.

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Danvers, Mass., 5s, . .	$10,000	$10,100 00	$10,000 00
of Stoughton, Mass., 4s, .	8,000	8,200 00	8,000 00
United States 4s, ...	10,000	11,700 00	10,000 00
	$529,500	$568,750 00	$528,866 25

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value	Amount Invested.
107	Atlantic Nat'l Bank, Boston, .	$10,700	$11,663 00	$10,700 00
165	Atlas National Bank, Boston, .	16,500	18,810 00	16,500 00
67	Blackstone Nat'l Bank, Boston,	6,700	5,762 00	6,700 00
65	Boston National Bank, Boston,	6,500	5,720 00	6,500 00
61	Columbian Nat'l Bank, Boston,	6,100	5,795 00	6,100 00
37	Continental N'l Bank, Boston,	3,700	3,700 00	3,700 00
100	Eliot National Bank, Boston, .	10,000	12,000 00	10,000 00
50	Everett Nat'l Bank, Boston, .	5,000	3,950 00	5,000 00
100	Faneuil Hall N'l Bank, Boston,	10,000	12,700 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	2,075 00	2,500 00
25	Hamilton Nat'l Bank, Boston, .	2,500	2,575 00	2,500 00
71	Howard Nat'l Bank, Boston, .	7,100	6,035 00	7,089 00
126	Lincoln Nat'l Bank, Boston, .	12,600	8,820 00	12,600 00
100	Manufacturers' N'l B'k, Boston,	10,000	10,000 00	9,909 37
107	Market Nat'l Bank, Boston, .	10,700	8,025 00	10,700 00
120	Massachusetts N'l B'k, Boston,	12,000	9,600 00	12,000 00
50	Merchants' N'l Bank, Boston, .	5,000	7,250 00	5,000 00
22	Mt. Vernon N'l Bank, Boston,	2,200	2,288 00	2,200 00
50	Nat'l Bank of the Commonwealth, Boston, . . .	5,000	6,750 00	4,996 25
72	N'l B'k of No. America, Boston,	7,200	6,984 00	7,200 00
48	N'l B'k of Redemption, Boston,	4,800	5,520 00	4,800 00
50	N'l B'k of the Republic, Boston,	5,000	6,900 00	5,000 00
60	National City Bank, Boston, .	6,000	4,500 00	6,000 00
80	Nat'l Exchange Bank, Boston,	8,000	9,760 00	8,000 00
100	N'l Hide & Leather B'k, Boston,	10,000	10,500 00	9,950 00
98	Nat'l Revere Bank, Boston, .	9,800	7,840 00	9,800 00
94	Nat'l Webster Bank, Boston, .	9,400	9,212 00	9,400 00
35	New England N'l B'k, Boston,	3,500	5,215 00	3,500 00
6	North National Bank, Boston,	600	600 00	600 00
84	Shawmut Nat'l Bank, Boston, .	8,400	9,072 00	8,400 00
90	Shoe & Leather N'l B'k, Boston,	9,000	7,740 00	8,983 00
27	Suffolk Nat'l Bank, Boston, .	2,700	2,889 00	2,700 00

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Warren Five Cents Savings Bank, Peabody — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Tremont Nat'l Bank, Boston, .	$5,000	$4,200 00	$5,000 00
5	Washington N'l Bank, Boston,	500	505 00	500 00
27	Winthrop Nat'l Bank, Boston,	2,700	3,510 00	2,700 00
48	N'l Grand Bank, Marblehead,	4,800	5,376 00	4,595 00
28	South Danvers Nat'l Bank, Peabody, ...	2,800	3,276 00	2,800 00
87	Warren Nat'l Bank, Peabody,	8,700	10,440 00	8,700 00
100	Asiatic National Bank, Salem,	3,000	2,800 00	3,000 00
11	Merchants' Nat'l Bank, Salem,	550	693 00	550 00
9	Nat'l Exchange Bank, Salem,	900	810 00	900 00
		$263,150	$266,110 00	$262,772 62

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R 4½s, . .	$25,000	$25,875 00	$25,000 00
Boston & Maine R R. 4s, . .	10,000	10,250 00	10,000 00
Boston & Maine R.R. 4½s, . .	30,000	34,200 00	30,000 00
Boston, Revere Beach & Lynn R R. 6s,	5,000	5,000 00	5,000 00
Cheshire R.R. 6s, ...	25,000	25,750 00	25,000 00
Concord & Montreal R.R. 4s, . .	40,000	40,400 00	40,000 00
Conn. & Passumpsic Rivers R.R. 4s,	20,000	20,600 00	20,000 00
Eastern R.R. 6s, ...	5,000	6,000 00	4,750 00
Fitchburg R.R. 5s, ...	47,000	50,410 00	47,000 00
Maine Central R.R. 4½s, . . .	23,000	24,380 00	23,000 00
Maine Central R.R. 6s, . . .	2,000	2,150 00	2,000 00
Maine Central R R. 7s, . . .	15,000	20,100 00	15,000 00
N. Y. & N. E. R.R. (terminal) 4s, .	35,000	35,000 00	35,000 00
Portland & Ogdensburg R.R. 6s, .	20,000	21,400 00	20,000 00
Portsmouth, Great Falls & Conway R.R. 4½s, ...	25,000	27,500 00	25,000 00
Upper Coos R.R. 4½s, . . .	10,000	10,500 00	10,000 00
Vermont & Massachusetts R.R. 5s,	12,000	12,720 00	12,000 00
Worcester, Nashua & Roch. R.R. 4s,	20,000	20,600 00	20,000 00
	$369,000	$392,835 00	$368,750 00

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Warren Five Cents Savings Bank, Peabody — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$100 00	0 per cent.	$85,000 00	4¾ per cent.	$309,360 00	5½ per cent.
33,524 72	2½ "	686,737 00	5 "	151,965 00	6 "
30,000 00	4¼ "	20,000 00	5¼ "	33,050 00	6½ "
112,000 00	4½ "				

Value, by books, of real estate held or owned by foreclosure or otherwise,		$11,591 41
Assessed value of the same,		9,700 00
Net income received from same during year ending Oct. 31, 1896,		187 04
Number of loans which are of an amount not exceeding $3,000 each,	239	
Aggregate amount of the same,		263,272 00
Total number of loans upon real estate,	312	
Amount of investments from which no income is received,		12,600 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		115,502 91
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, 1896,	2 per cent., $46,130 09 2 per cent., 47,459 49	93,589 58
Number of accounts opened during the year ending Oct. 31, 1896,	562	
Number of accounts closed during the year ending Oct. 31, 1896,	517	
Total number of open accounts Oct. 31, 1896,	5,616	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		6,407 03
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		295,798 12
Number of same,	3,281	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		324,698 41
Number of same,	3,599	
Date of examination by commissioner: February 11.		

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WARREN INSTITUTION FOR SAVINGS (CHARLESTOWN DISTRICT) — BOSTON.

Incorporated Feb. 21, 1829. Present number of corporators, 99.

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.; Wednesdays and Saturdays, 3 30 to 4.30 P.M.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$1,580,260 00	Deposits,	$8,524,285 17
Bank stock as per schedule,	196,000 00	Guaranty fund,	425,000 00
Loans on bank stock,	20,000 00	Profit and loss account,	137,048 81
Railroad bonds as per schedule,	500,000 00		
Railroad notes,	300,000 00		
Real estate (for banking purposes),	50,000 00		
Real estate by foreclosure,	3,706 84		
Loans on real estate,	4,364,000 00		
Loans on personal security,	1,560,500 00		
Loans to counties, cities or towns (notes),	28,500 00		
Deposits in banks, on interest,	460,936 49		
Expense account,	11,322 81		
Taxes paid,	100 52		
Cash on hand,	11,007 32		
	$9,086,333 98		$9,086,333 98

Cash on Deposit in Banks, amount in each: —

Bunker Hill National Bank, Boston,	$317,672 65
Second National Bank, Boston,	143,263 84

Loan on Bank Stock: —

232 shares Cambridge National Bank, Cambridge,	$20,000 00

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Warren Institution for Savings, etc., Boston — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Biddeford, Me , 4s,	$5,000	$5,025 00	$5,000 00
of Boston, Mass , 4s,	200,000	210,000 00	200,000 00
of Brockton, Mass., 4s,	50,000	51,750 00	50,000 00
of Chelsea, Mass., 4s,	34,000	35,020 00	34,000 00
of Dayton, Ohio, 4s,	50,000	50,000 00	50,000 00*
of Everett, Mass , 4s,	30,000	30,900 00	30,000 00
of Hartford, Conn., 4s,	50,000	52,500 00	50,000 00
of Haverhill, Mass., 4s,	50,000	52,000 00	50,000 00
of Lynn, Mass., 4s,	86,000	89,010 00	86,000 00
of Malden, Mass., 4s,	30,000	30,150 00	30,000 00
of New Bedford, Mass., 4s,	14,000	14,140 00	14,000 00
of New York, N. Y., 6s,	100,000	110,500 00	100,000 00
of Northampton, Mass., 4s,	50,000	50,250 00	50,000 00
of Somerville, Mass., 4s,	21,000	21,420 00	21,000 00
of Youngstown, Ohio, 6s,	6,260	6,573 00	6,260 00
Town of Braintree, Mass., 4s,	50,000	51,750 00	50,000 00
of Canton, Mass., 4s,	44,000	44,880 00	44,000 00
of Cranston, R. I., 4s,	50,000	51,500 00	50,000 00
of Reading, Mass., 4s,	80,000	81,200 00	80,000 00
of Southbridge, Mass., 4s,	25,000	25,000 00	25,000 00
of Wellesley, Mass., 4s,	5,000	5,075 00	5,000 00
of Weymouth, Mass., 4s,	100,000	102,500 00	100,000 00
United States 4s,	450,000	506,000 00	450,000 00
	$1,580,260	$1,677,143 00	$1,580,260 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	$10,260 00	$9,000 00
200	Bunker Hill N'l Bank, Boston,	20,000	39,000 00	20,000 00
158	Eliot National Bank, Boston,	15,800	18,960 00	15,800 00
60	Everett Nat'l Bank, Boston,	6,000	4,740 00	6,000 00
100	Howard Nat'l Bank, Boston,	10,000	8,500 00	10,000 00
55	Massachusetts N'l B'k, Boston,	5,500	4,400 00	5,500 00
20	National City Bank, Boston,	2,000	1,500 00	2,000 00
75	National Eagle Bank, Boston,	7,500	5,250 00	7,500 00
150	N'l Hide & Leather B'k, Boston,	15,000	15,750 00	15,000 00
200	National Union Bank, Boston,	20,000	26,000 00	20,000 00
67	N'l Webster Bank, Boston,	6,700	6,566 00	6,700 00
116	New England N'l B'k, Boston,	11,600	17,284 00	11,600 00
43	Second Nat'l Bank, Boston,	4,300	7,525 00	4,300 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.
50	Shoe & Leather N'l B'k, Boston,	$5,000	$4,300 00	$5,000 00
118	State National Bank, Boston, .	11,800	12,508 00	11,800 00
332	Third National Bank, Boston,	33,200	28,884 00	33,200 00
54	Tremont Nat'l Bank, Boston, .	5,400	4,536 00	5,400 00
30	Winthrop Nat'l Bank, Salem, .	3,000	3,900 00	3,000 00
42	Naumkeag Nat'l Bank, Salem,	4,200	5,250 00	4,200 00
		$196,000	$225,113 00	$196,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . .	$100,000	$100,625 00	$100,000 00
Boston & Maine R.R. 4s, . .	100,000	102,000 00	100,000 00
Boston & Providence R.R. 4s, . .	50,000	51,750 00	50,000 00
Concord & Montreal R.R. 4s, . .	50,000	50,500 00	50,000 00
Conn. & Passumpsic Rivers R.R. 4s,	50,000	51,500 00	50,000 00
Fitchburg R.R. 4s, ...	100,000	99,000 00	100,000 00
Worcester, Nashua & Roch. R.R. 4s,	50,000	51,000 00	50,000 00
	$500,000	$506,375 00	$500,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$460,936 49	2½ per cent.	$1,001,650 00	4½ per cent.	$728,250 00	6 per cent.
170,000 00	3⅜ "	155,000 00	4⅝ "	4,300 00	6½ "
75,000 00	3⅝ "	2,429,450 00	5 "	70,250 00	7 "
809,500 00	4 "	100,000 00	5½ "	500 00	7½ "
448,000 00	4¼ "	281,100 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, 1896, . .		1,853 52
Value, by books, of other real estate held or owned by foreclosure or otherwise, ...		3,706 84
Assessed value of the same, ...		4,400 00
Number of loans which are of an amount not exceeding $3,000 each, .	585	
Aggregate amount of the same, ...		908,500 00
Total number of loans upon real estate, ...	821	

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Federal Reserve Bank of St. Louis

Warren Institution for Savings, etc., Boston — Concluded.

Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		$379,791 60
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, 1896,	2 per cent., $158,765 63 2 per cent.,* 160,000 00	318,765 63
Number of accounts opened during the year ending Oct. 31, 1896,	1,575	
Number of accounts closed during the year ending Oct. 31, 1896,	1,166	
Total number of open accounts Oct. 31, 1896,	19,148	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		14,949 73
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		1,083,290 00
Number of same,	12,243	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		1,065,044 85
Number of same,	11,326	
Date of examination by commissioner: May 18.		

* Estimated.

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WASHINGTON SAVINGS INSTITUTION — LOWELL.

Incorporated May 23, 1892. Present number of corporators, 26.

JOHN J. DONOVAN, *President.* GEORGE M. HARRIGAN, *Treasurer.*
GEORGE M. HARRIGAN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOHN J. DONOVAN,
WM. J. COUGHLIN,
PATRICK GILBRIDE,
JOHN J. HOGAN,
CHAS. H. ANDREWS,
DENIS MURPHY,
THOMAS C. LEE,
PETER F. CONATON.

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

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Loans on real estate,	$223,475 00	Deposits,	$355,190 34
Loans on personal security,	115,200 00	Guaranty fund,	2,750 00
Deposits in banks, on interest,	12,643 84	Interest account,	4,946 42
Expense account,	872 92		
Cash on hand,	10,695 00		
	$362,886 76		$362,886 76

Cash on Deposit in Bank: —

Lowell Trust Company, Lowell, ... $12,643 84

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$12,643 84	2 per cent.	$147,800 00	6 per cent.	$18,050 00	6½ per cent.
172,825 00	5 "				

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Federal Reserve Bank of St. Louis

Washington Savings Institution — Concluded.

Number of loans which are of an amount not exceeding $3,000 each,	133	
Aggregate amount of the same,		$170,325 00
Total number of loans upon real estate,	140	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		16,407 62
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, 1896,	2 per cent., $5,286 73 2 per cent., 5,838 94	11,125 67
Number of accounts opened during the year ending Oct. 31, 1896,	484	
Number of accounts closed during the year ending Oct. 31, 1896,	380	
Total number of open accounts Oct. 31, 1896,	1,203	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		2,543 29
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		196,002 01
Number of same,	2,321	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		155,186 52
Number of same,	1,848	

Date of examination by commissioner: July 7.

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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,
CHESTER SPRAGUE.

Open for business daily, 9 A.M. to 12 M.; Thursdays, 7 to 8.45 P.M.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$79,850 00	Deposits,	$679,497 43
Bank stock as per schedule,	38,695 12	Guaranty fund,	17,580 00
Railroad bonds as per schedule,	89,200 00	Interest account,	20,303 07
Real estate (for banking purposes),	28,731 18		
Loans on real estate,	366,798 42		
Loans on personal security,	45,600 00		
Loans to counties, cities or towns (notes),	41,000 00		
Deposits in banks, on interest,	26,168 12		
Expense account,	123 06		
Cash on hand,	1,214 60		
	$717,380 50		$717,380 50

Cash on Deposit in Banks, amount in each:—

Boston Safe Deposit and Trust Company, Boston,	$15,552 85
Union Market National Bank, Watertown,	10,615 27

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Federal Reserve Bank of St. Louis

Watertown Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	$2,000	$2,320 00	$2,000 00
of Boston, Mass., 6s,	1,000	1,130 00	1,000 00
of Cambridge, Mass, 6s,	6,000	6,960 00	6,000 00
of Fall River, Mass., 4½s,	5,000	5,250 00	5,000 00
of Lawrence, Mass., 4s,	5,000	5,100 00	5,000 00
of Medford, Mass., 4s,	5,000	5,200 00	5,000 00
of Minneapolis, Minn., 4½s,	10,000	10,350 00	11,000 00
of Newton, Mass., 5s,	2,000	2,200 00	2,000 00
of Newton, Mass., 6s,	1,000	1,150 00	1,000 00
of Quincy, Mass., 4s,	5,000	5,150 00	5,000 00
of Waltham, Mass., 4s,	5,000	5,200 00	5,000 00
Town of Arlington, Mass., 4s,	5,000	5,125 00	5,000 00
of Belmont, Mass., 4s.	15,000	15,600 00	16,000 00
of Great Barrington, Mass., 4s,	5,000	5,200 00	5,000 00
United States 4s,	5,000	5,875 00	5,850 00
	$77,000	$81,810 00	$79,850 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Boston Nat'l Bank, Boston,	$2,500	$2,200 00	$2,800 00
20	Central Nat'l Bank, Boston,	2,000	2,300 00	2,000 00
50	Continental N'l Bank, Boston,	5,000	5,000 00	5,600 00
25	Globe National Bank, Boston,	2,500	2,075 00	2,684 37
12	Hancock Nat'l Bank, Boston,	1,200	780 00	1,227 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	4,160 00	5,982 50
20	Metropolitan N'l B'k, Boston,	2,000	1,800 00	2,040 00
5	National Bank of the Commonwealth, Boston,	500	675 00	676 25
20	N'l B'k of No. America, Boston,	2,000	1,940 00	2,155 00
20	National Eagle Bank, Boston,	2,000	1,400 00	2,255 00
10	Nat'l Exchange Bank, Boston,	1,000	1,220 00	1,275 00
40	Third National Bank, Boston,	4,000	3,480 00	4,000 00
20	Winthrop Nat'l Bank, Boston,	2,000	2,600 00	2,300 00
12	Union Market National Bank, Watertown,	1,200	1,500 00	1,700 00
		$35,100	$33,130 00	$38,695 12

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Watertown Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R 5s,	$2,000	$2,240 00	$2,000 00
Boston & Maine R.R. 4s,	3,000	3,075 00	3,000 00
Concord & Montreal R.R. 4s,	5,000	5,050 00	5,000 00
Fitchburg R.R. 4s,	10,000	9,900 00	10,000 00
Fitchburg R.R. 4½s,	5,000	4,975 00	5,000 00
Fitchburg R.R. 5s,	3,000	3,225 00	3,000 00
Fitchburg R.R. 6s,	1,000	1,010 00	1,000 00
Maine Central R.R. 4s,	3,000	3,000 00	3,000 00
Maine Central R.R. 4½s,	10,000	10,600 00	10,000 00
Maine Central R.R. 7s,	10,000	13,400 00	12,000 00
N. Y. & N. E. R.R. (terminal) 4s,	15,000	15,000 00	16,200 00
Old Colony R.R. 6s,	3,000	3,030 00	3,000 00
Upper Coos R.R. 4½s,	6,000	6,300 00	6,000 00
Vermont & Massachusetts R.R. 5s,	5,000	5,200 00	5,000 00
Worcester, Nashua & Roch. R R. 4s,	5,000	5,100 00	5,000 00
	$86,000	$91,105 00	$89,200 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$15,552 85	2 per cent.	$4,500 00	4¾ per cent.	$62,780 00	6 per cent.
10,615 27	2½ "	287,488 42	5 "	400 00	6½ "
31,000 00	4 "	55,755 00	5½ "	1,475 00	7 "
10,000 00	4½ "				

Amount invested in real estate for banking purposes,		$28,731 18
Estimated value of the same,		29,000 00
Assessed value of the same,		19,900 00
Net income received from same during year ending Oct. 31, 1896,		658 00
Number of loans which are of an amount not exceeding $3,000 each,	102	
Aggregate amount of the same,		146,460 00
Total number of loans upon real estate,	129	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		32,316 52
Times for the dividends fixed by the by-laws: first Tuesday in April and October.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1896,	2 per cent., $12,027 65 2 per cent., 12,415 75	24,443 40
Number of accounts opened during the year ending Oct. 31, 1896,	449	
Number of accounts closed during the year ending Oct. 31, 1896,	256	
Total number of open accounts Oct. 31, 1896,	2,343	

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Watertown Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		$1,875 54
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		195,852 58
Number of same,	2,854	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		161,128 92
Number of same,	2,039	

Date of examination by commissioner: January 10.

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WEBSTER FIVE CENTS SAVINGS BANK — WEBSTER.

Incorporated March 16, 1868. Present number of corporators, 44.

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, LYMAN R. EDDY,
WALDO JOHNSON, ERASTUS ALTON,
E. P. MORTON.

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.; 6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$80,000 00	Deposits,	$1,208,084 75
Bank stock as per schedule,	86,100 00	Guaranty fund,	39,000 00
Loans on bank stock,	500 00	Interest account,	25,030 76
Railroad bonds as per schedule,	205,000 00	Profit and loss account,	17,996 98
Loans on real estate,	756,970 00		
Loans on personal security,	123,887 17		
Loans to counties, cities or towns (notes),	13,000 00		
Deposits in banks, on interest,	23,063 20		
Expense account,	818 71		
Cash on hand,	773 41		
	$1,290,112 49		$1,290,112 49

Cash on Deposit in Banks, amount in each: —

First National Bank, Webster,	$16,930 26
First National Bank, Worcester,	6,132 94

Loan on Bank Stock: —

10 shares First National Bank, Webster,	$500 00

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Webster Five Cents Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Dayton, Ohio, 5s, . .	$10,000	$11,400 00	$10,000 00*
of Haverhill, Mass., 4s, . .	10,000	10,500 00	10,000 00
of Milwaukee, Wis., 5s, . .	20,000	24,000 00	20,000 00
of Pawtucket, R. I., 5s, . .	5,000	5,100 00	5,000 00*
Town of Webster, Mass., 4s, . .	30,000	30,900 00	30,000 00
District of Columbia 7s, . . .	5,000	5,700 00	5,000 00
	$80,000	$87,600 00	$80,000 00

* Legal investments 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	$4,560 00	$4,000 00
35	Blackstone N'l Bank, Boston, .	3,500	3,010 00	3,500 00
20	Boylston Nat'l Bank, Boston, .	2,000	2,480 00	2,000 00
10	Eliot National Bank, Boston, .	1,000	1,200 00	1,000 00
66	Lincoln Nat'l Bank, Boston, .	6,600	4,620 00	6,600 00
10	Merchants' N'l Bank, Boston, .	1,000	1,450 00	1,000 00
2	National City Bank, Boston, .	200	150 00	200 00
10	Nat'l Eagle Bank, Boston, .	1,000	700 00	1,000 00
4	N'l Hide & Leather B'k, Boston,	400	420 00	400 00
40	Nat'l Revere Bank, Boston, .	4,000	3,200 00	4,000 00
43	N'l Webster Bank, Boston, .	4,300	4,214 00	4,300 00
25	Old Boston N'l Bank, Boston,	2,500	2,625 00	2,500 00
75	Shoe & Leather N'l B'k, Boston,	7,500	6,450 00	7,500 00
20	South End Nat'l Bank, Boston,	2,000	1,200 00	2,000 00
10	State National Bank, Boston, .	1,000	1,060 00	1,000 00
15	First National Bank, Barre, .	1,500	1,575 00	1,500 00
10	Grafton Nat'l Bank, Grafton, .	1,000	1,000 00	1,000 00
13	Millbury N'l B'k, Millbury, .	1,300	1,170 00	1,300 00
10	First N'l Bank, Newburyport,	1,000	1,260 00	1,000 00
20	First N'l B'k, Norwich, Conn.,	2,000	1,900 00	2,000 00
5	Southbridge N'l Bank, Southbridge, ...	500	575 00	500 00
152	First Nat'l Bank, Webster, .	15,200	16,720 00	15,200 00
23	City Nat'l Bank, Worcester, .	2,300	3,335 00	2,300 00
12	First Nat'l Bank, Worcester, .	1,200	2,040 00	1,200 00
50	Mechanics' N'l B'k, Worcester,	5,000	4,250 00	5,000 00
61	Quinsigamond National Bank, Worcester, ...	6,100	8,540 00	6,100 00
80	Worcester N'l B'k, Worcester,	8,000	11,600 00	8,000 00
		$86,100	$91,304 00	$86,100 00

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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	$13,440 00	$12,000 00
Boston & Lowell R.R. 4s,	5,000	5,025 00	5,000 00
Boston & Maine R.R. 4s,	20,000	20,500 00	20,000 00
Boston & Maine R.R. 4½s,	10,000	11,400 00	10,000 00
Boston, Revere Beach & Lynn R.R. 6s,	10,000	10,000 00	10,000 00
Boston, Winthrop & Shore R.R. 5s,	10,000	10,500 00	10,000 00
Concord & Montreal R.R. 4s,	15,000	15,150 00	15,000 00
Fitchburg R.R. 4s,	10,000	9,900 00	10,000 00
Fitchburg R.R. 5s,	10,000	10,450 00	10,000 00
Lowell & Lawrence R.R. 6s,	5,000	5,100 00	5,000 00
Maine Central R.R. 4½s,	10,000	10,600 00	10,000 00
Newport & Richford R.R. 5s,	5,000	5,250 00	5,000 00*
Portsmouth, Great Falls & Conway R.R. 4½s,	13,000	14,300 00	13,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	25,000	29,500 00	25,000 00
Upper Coos R.R. 4s,	5,000	4,750 00	5,000 00
Upper Coos R.R. 4½s,	10,000	10,500 00	10,000 00
Vermont & Massachusetts R.R. 5s,	10,000	10,600 00	10,000 00
Worcester, Nashua & Roch. R.R. 4s,	20,000	20,600 00	20,000 00
	$205,000	$217,565 00	$205,000 00

* A legal investment when made.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$23,063 20	3 per cent.	$358,121 00	5 per cent.	$437,801 94	5½ per cent.
9,000 00	4 "	34,000 00	5¼ "	51,434 23	6 "
4,000 00	4½ "				

Number of loans which are of an amount not exceeding $3,000 each,	530	
Aggregate amount of the same,		$483,656 20
Total number of loans upon real estate,	523	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		64,759 04
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, 1896,	2 per cent., $22,783 47 2 per cent., 23,384 88	46,168 35
Number of accounts opened during the year ending Oct. 31, 1896,	326	
Number of accounts closed during the year ending Oct. 31, 1896,	277	
Total number of open accounts Oct. 31, 1896,	3,991	

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Webster Five Cents Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		$2,585 23
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		167,038 72
Number of same,	2,349	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		208,251 50
Number of same,	2,648	

Date of examination by commissioner: June 19.

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WELLFLEET SAVINGS BANK — WELLFLEET.

Incorporated March 3, 1863. Present number of corporators, 55.

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, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$98,310 00	Deposits,	$474,110 03
Bank stock as per schedule,	134,289 08	Guaranty fund,	23,308 00
Loans on bank stock,	5,000 00	Profit and loss account,	5,972 58
Railroad bonds as per schedule,	135,553 78		
Real estate (for banking purposes),	3,055 46		
Real estate by foreclosure,	350 00		
Loans on real estate,	70,795 40		
Loans on personal security,	45,257 50		
Loans to counties, cities or towns (notes),	6,200 00		
Loans on depositors' books,	300 00		
Deposits in banks, on interest,	3,741 93		
Cash on hand,	537 46		
	$503,390 61		$503,390 61

Cash on Deposit in Banks, amount in each: —

Blackstone National Bank, Boston,	$3,650 38
Hancock National Bank, Boston,	91 55

Loan on Bank Stock: —

75 shares Hancock 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	$10,300 00	$10,412 50
of Brockton, Mass., 4s,	12,000	12,000 00	12,185 00
of Chicago, Ill., 4s,	10,000	10,300 00	10,000 00
of Concord, N. H., 4s,	4,000	4,000 00	4,000 00
of Dayton, Ohio, 4s,	10,000	10,000 00	10,000 00*
of Fort Wayne, Ind., 6s,	8,000	8,160 00	9,200 00
of Malden, Mass., 4s,	5,000	5,050 00	5,462 50
of Springfield, Ohio, 5s,	10,000	10,200 00	10,912 50
of Wakefield, Mass., 4s,	6,000	6,060 00	6,000 00
of Waltham, Mass., 4s,	4,000	4,120 00	4,000 00
Town of Millis, Mass., 4s,	5,000	5,150 00	5,287 50
County of Aroostook, Me., 4½s,	5,000	5,300 00	5,000 00*
United States 4s,	5,000	5,850 00	5,850 00
	$94,000	$96,490 00	$98,310 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
70	Atlas National Bank, Boston,	$7,000	$8,050 00	$7,340 00
66	Blackstone N'l Bank, Boston,	6,600	5,874 00	6,600 00
75	Central Nat'l Bank, Boston,	7,500	8,775 00	7,500 00
80	Continental N'l Bank, Boston,	8,000	8,000 00	8,000 00
50	Eliot National Bank, Boston,	5,000	6,250 00	5,000 00
20	Faneuil Hall N'l Bank, Boston,	2,000	2,590 00	2,000 00
100	Freeman's N'l Bank, Boston,	10,000	8,700 00	10,000 00
42	Globe Nat'l Bank, Boston,	4,200	3,528 00	4,200 00
40	Hamilton N'l Bank, Boston,	4,000	4,160 00	4,000 00
69	Hancock Nat'l Bank, Boston,	6,900	6,210 00	6,900 00
71	Manufacturers' N'l B'k, Boston,	7,100	7,100 00	7,100 00
10	Merchants' Nat'l Bank, Boston,	1,000	1,400 00	1,521 25
30	N'l B'k of Commerce, Boston,	3,000	3,292 00	3,000 00
50	N'l B'k of the Republic, Boston,	5,000	7,000 00	5,000 00
40	National Eagle Bank, Boston,	4,000	2,800 00	4,000 00
27	N'l Hide & Leather B'k, Boston,	2,700	2,808 00	2,700 00
23	Nat'l Webster Bank, Boston,	2,300	2,271 00	2,300 00
25	Old Boston N'l Bank, Boston,	2,500	2,750 00	2,500 00
50	Shawmut Nat'l Bank, Boston,	5,000	5,387 00	5,000 00
8	Shoe & Leather N'l B'k, Boston,	800	704 00	800 00
20	South End N'l Bank, Boston,	2,000	1,200 00	2,000 00
50	State National Bank, Boston,	5,000	5,200 00	5,000 00

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Wellfleet Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
54	Suffolk Nat'l Bank, Boston, .	$5,400	$5,778 00	$5,407 83
108	Third National Bank, Boston, .	10,800	9,544 00	10,000 00
95	Tremont Nat'l Bank, Boston, .	9,500	8,336 00	9,400 00
54	Union Market National Bank, Watertown, ...	5,400	7,155 00	7,020 00
		$132,700	$134,862 00	$134,289 08

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s, . . .	$21,000	$21,210 00	$21,000 00
Boston & Maine R.R. 4½s, . .	4,000	4,560 00	4,390 50
Concord & Montreal R.R. 4s, . .	15,000	15,150 00	15,000 00
Fitchburg R.R. 4s, ...	17,000	17,000 00	16,675 00
Fitchburg R.R. 5s, ...	16,000	16,320 00	16,780 00
Newport & Richford R.R. 5s, . .	5,000	5,200 00	5,000 00*
Old Colony R.R. 4s, ...	17,000	17,850 00	18,510 50
Old Colony R.R. 6s, ...	5,000	5,150 00	5,000 00
Portland & Ogdensburg R.R. 6s, .	3,000	3,150 00	3,000 00
Upper Coos R.R. 4s, ...	10,000	10,000 00	10,000 00
Upper Coos R.R. 4½s, ...	5,000	5,000 00	5,000 00
Vermont & Massachusetts R R. 5s,	5,000	5,250 00	5,000 00
Worcester, Nashua & Roch. R R. 4s,	10,000	10,200 00	10,197 78
	$133,000	$136,040 00	$135,553 78

* A legal investment when made.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$3,741 93	2 per cent.	$74,950 00	5 per cent.	$25,302 90	6 per cent.
11,400 00	4¾ "	14,900 00	5½ "	1,000 00	7 "

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Wellfleet Savings Bank — Concluded.

Amount invested in real estate for banking purposes,		$3,055 46
Estimated value of the same,		4,000 00
Assessed value of the same,		4,000 00
Net income received from same during year ending Oct. 31, 1896,		25 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,		350 00
Assessed value of the same,		800 00
Number of loans which are of an amount not exceeding $3,000 each,	53	
Aggregate amount of the same,		46,652 90
Total number of loans upon real estate,	42	
Amount of investments from which no income is received,		4,172 96
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		20,519 37
Times for the dividends fixed by the by-laws: second Wednesday of January and July.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1896, { 2 per cent., $8,785 03 / 2 per cent., 8,987 42 }		17,772 45
Number of accounts opened during the year ending Oct. 31, 1896,	92	
Number of accounts closed during the year ending Oct. 31, 1896,	79	
Total number of open accounts Oct. 31, 1896,	1,166	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		2,050 31
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		46,194 36
Number of same,	345	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		42,905 65
Number of same,	479	

Date of examination by commissioner: May 14.

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WESTBOROUGH SAVINGS BANK — WESTBOROUGH.

Incorporated Feb. 9, 1869. Present number of corporators, 57.

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,
JOHN L. BRIGHAM,
CHAS. S. HENRY,
A. L. BOYNTON,
LEWIS RICE,
F. E. COREY.

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.; 7 to 8.30 P.M.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$104,500 00	Deposits,	$812,972 89
Bank stock as per schedule,	39,600 00	Guaranty fund,	41,500 00
Railroad bonds as per schedule,	12,000 00	Interest account,	12,215 35
Real estate by foreclosure,	50,817 89	Profit and loss account,	15,716 26
Loans on real estate,	604,430 33		
Loans on personal security,	35,922 25		
Loans to counties, cities or towns (notes),	15,000 00		
Deposits in banks, on interest,	16,982 68		
Expense account,	563 97		
Suspense,	45 88		
Cash on hand,	2,541 50		
	$882,404 50		$882,404 50

Cash on Deposit in Banks, amount in each: —

Pynchon National Bank, Springfield,	$5,000 00
First National Bank, Westborough,	6,341 49
City National Bank, Worcester,	2,833 05
First National Bank, Worcester,	2,808 14

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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	$2,700 00	$2,500 00
Town of Westborough, Mass., 4s, .	92,000	94,310 00	92,000 00
of Westborough, Mass., 5s, .	10,000	11,100 00	10,000 00
	$104,500	$108,110 00	$104,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
30	Everett Nat'l Bank, Boston, .	$3,000	$2,370 00	$3,000 00
16	Globe National Bank, Boston,	1,600	1,328 00	1,600 00
42	Merchants' N'l Bank, Boston, .	4,200	6,090 00	4,200 00
8	N'l B'k of Commerce, Boston,	800	888 00	800 00
20	N'l B'k of Redemption, Boston,	2,000	2,300 00	2,000 00
10	N'l B'k of the Republic, Boston,	1,000	1,380 00	1,000 00
19	N'l Hide & Leather B'k, Boston,	1,900	1,995 00	1,900 00
6	New England N'l B'k, Boston,	600	894 00	600 00
18	Tremont Nat'l Bank, Boston, .	1,800	1,512 00	1,800 00
5	Grafton Nat'l Bank, Grafton, .	500	500 00	500 00
6	Hopkinton N'l B'k, Hopkinton,	600	600 00	600 00
50	First N'l Bank, Marlborough, .	5,000	5,750 00	5,000 00
20	Millbury N'l Bank, Millbury, .	2,000	1,800 00	2,000 00
20	Northborough National Bank, Northborough, . . .	2,000	2,000 00	2,000 00
89	First N'l Bank, Westborough,	8,900	8,010 00	8,900 00
22	City Nat'l Bank, Worcester, .	2,200	3,190 00	2,200 00
15	Quinsigamond National Bank, Worcester, ...	1,500	2,100 00	1,500 00
		$39,600	$42,707 00	$39,600 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s, ...	$10,000	$9,900 00	$10,000 00
Fitchburg R.R. 6s, ...	1,000	1,010 00	1,000 00
Maine Central R.R. 5s, . . .	1,000	1,115 00	1,000 00
	$12,000	$12,025 00	$12,000 00

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Westborough Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$9,174 54	2 per cent.	$2,000 00	4½ per cent.	$28,050 00	5½ per cent.
2,808 14	2½ "	10,000 00	4⅝ "	523,353 58	6 "
8,000 00	4 "	88,949 00	5 "		

Value, by books, of real estate held or owned by foreclosure or otherwise,		$50,817 89
Assessed value of the same,		60,075 00
Net income received from same during year ending Oct. 31, 1896,		1,429 19
Number of loans which are of an amount not exceeding $3,000 each,	346	
Aggregate amount of the same,		452,252 58
Total number of loans upon real estate,	367	
Amount of investments from which no income is received,		9,417 61
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		47,571 96
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, 1896,	2 per cent., $15,365 21 2 per cent., 15,578 25	30,943 46
Number of accounts opened during the year ending Oct. 31, 1896,	500	
Number of accounts closed during the year ending Oct. 31, 1896,	444	
Total number of open accounts Oct. 31, 1896,	3,022	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		2,346 22
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		147,352 28
Number of same,	2,863	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		159,414 68
Number of same,	2,247	
Date of examination by commissioner: April 17.		

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Federal Reserve Bank of St. Louis

WESTFIELD SAVINGS BANK — WESTFIELD.

Incorporated April 16, 1853. Present number of corporators, 77.

REUBEN LOOMIS, *President.* V. W. CROWSON, *Treasurer.*

V. W. CROWSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ROBERT H. KNEIL, REUBEN LOOMIS,

L. F. THAYER.

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

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$78,000 00	Deposits,	$1,249,987 89
Bank stock as per schedule,	95,700 00	Guaranty fund,	54,220 29
Loans on bank stock,	2,300 00	Interest account,	26,557 82
Loans on railroad stock,	1,100 00	Profit and loss account,	1,975 21
Loans on real estate,	863,392 98	Dividends collected on collaterals, etc.,	489 25
Loans on personal security,	266,512 78	Insurance collected above bank claim, subject to call by owners,	1,220 48
Loans to counties, cities or towns (notes),	10,000 00		
Loans on depositors' books,	815 00		
Deposits in banks, on interest,	8,000 00		
Deposits in banks, not on interest,	5,169 47		
Expense account,	604 70		
Cash on hand,	2,856 01		
	$1,334,450 94		$1,334,450 94

Cash on Deposit in Bank: —

First National Bank, Westfield,	$13,169 47

Loans on Bank Stock, amount on each: —

8 shares First National Bank, Westfield,	$800 00
10 shares First National Bank, Westfield,	500 00
10 shares First National Bank, Westfield,	1,000 00

Loans on Railroad Stock, amount on each:

3 shares Boston & Albany R.R.,	$400 00
5 shares Boston & Albany R.R.,	700 00

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Westfield Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Providence, R. I., 5s, . .	$5,000	$5,550 00	$5,000 00
of Springfield, Mass, 7s, . .	1,000	1,175 00	1,000 00
Town of Westfield, Mass., 4s, . .	15,000	15,037 50	15,000 00
United States 4s, ...	57,000	61,275 00	57,000 00
	$78,000	$83,037 50	$78,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	First National Bank, Adams, .	$1,000	$1,300 00	$1,000 00
43	Atlas National Bank, Boston, .	4,300	4,902 00	4,300 00
25	N'l B'k of No. America, Boston,	2,500	2,425 00	2,500 00
96	N'l B'k of Redemption, Boston,	9,600	11,040 00	9,600 00
20	National Eagle Bank, Boston,	2,000	1,400 00	2,000 00
5	N'l Hide & Leather B'k, Boston,	500	525 00	500 00
23	Suffolk Nat'l Bank, Boston, .	2,300	2,461 00	2,300 00
250	City National Bank, Holyoke,	25,000	25,000 00	25,000 00
30	Hampshire County Nat'l Bank, Northampton, . . .	3,000	3,600 00	3,000 00
40	Berkshire Loan and Trust Co., Pittsfield, ...	4,000	5,100 00	4,000 00
52	Agawam N'l B'k, Springfield,	5,200	3,900 00	5,200 00
50	City Nat'l Bank, Springfield, .	5,000	6,750 00	5,000 00
5	First Nat'l Bank, Springfield, .	500	525 00	500 00
206	First Nat'l Bank, Westfield, .	20,600	27,810 00	20,600 00
52	Hampden N'l Bank, Westfield,	5,200	7,800 00	5,200 00
50	First Nat'l Bank, Worcester, .	5,000	8,500 00	5,000 00
		$95,700	$113,038 00	$95,700 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$8,000 00	4 per cent.	$14,000 00	5½ per cent.	$10,700 00	6 per cent.
1,119,420 76	5 "				

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Federal Reserve Bank of St. Louis

Westfield Savings Bank — Concluded.

Number of loans which are of an amount not exceeding $3,000 each,	520	
Aggregate amount of the same,		$564,896 22
Total number of loans upon real estate,	522	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		62,855 84
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, 1896,	2 per cent., $24,382 45 2 per cent., 24,821 18	49,203 63
Number of accounts opened during the year ending Oct. 31, 1896,	516	
Number of accounts closed during the year ending Oct. 31, 1896,	400	
Total number of open accounts Oct. 31, 1896,	4,096	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		2,895 66
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		215,078 68
Number of same,	2,991	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		222,622 12
Number of same,	2,810	
Date of examination by commissioner: May 14.		

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WEST NEWTON SAVINGS BANK—WEST NEWTON.

Incorporated March 9, 1887. Present number of corporators, 20.

AUSTIN R. MITCHELL, *President.* JAMES H. NICKERSON, *Treasurer.*
ALFRED L. BARBOUR, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

AUSTIN R. MITCHELL, CHAS. A. POTTER,
J. H. NICKERSON,* FRED E. CROCKETT,
P. C. BRIDGHAM.

Open for business every business day except Saturdays, 8.30 to 11 A.M.; 1.30 to 4 P.M.; Saturdays, 8.30 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$19,000 00	Deposits,	$460,100 02
Bank stock as per schedule,	10,114 50	Guaranty fund,	5,200 00
Loans on bank stock,	4,375 00	Interest account,	2,259 66
Railroad bonds as per schedule,	58,000 00		
Loans on real estate,	306,006 07		
Loans on personal security,	54,105 00		
Loans to counties, cities or towns (notes),	2,500 00		
Loans on depositors' books,	900 00		
Deposits in banks, on interest,	10,944 16		
Expense account,	701 95		
Premium account,	560 00		
Cash on hand,	353 00		
	$467,559 68		$467,559 68

Cash on Deposit in Bank:—

First National Bank, West Newton,	$10,944 16

Loans on Bank Stock, amount on each:—

6 shares Blue Hill National Bank, Milton,	$575 00
15 shares First National Bank, West Newton,	1,200 00
10 shares First National Bank, West Newton,	800 00
5 shares First National Bank, West Newton,	400 00
4 shares Newton National Bank, Newton,	200 00
20 shares Market National Bank, Boston,	1,200 00

* Since resigned.

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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	$4,200 00	$4,000 00
of Everett, Mass, 4s,	3,000	3,105 00	3,000 00
of Sioux City, Iowa, 6s,	5,000	5,000 00	5,000 00
Town of Lebanon, N. H., 4s,	4,000	4,000 00	4,000 00
of Littleton, N. H., 4s,	3,000	3,030 00	3,000 00
	$19,000	$19,335 00	$19,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Freeman's N'l Bank, Boston,	$1,000	$850 00	$1,000 00
10	National City Bank, Boston,	1,000	750 00	1,000 00
10	Natick National Bank, Natick,	1,000	1,150 00	1,000 00
35	First N'l Bank, West Newton,	3,500	3,500 00	3,500 00
27	Boston Nat'l Bank, Boston,	2,700	2,376 00	2,676 00
10	Blackstone N'l Bank, Boston,	1,000	860 00	938 50
		$10,200	$9,486 00	$10,114 50

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s,	$5,000	$5,175 00	$5,000 00
Boston & Maine R.R. 4s,	3,000	3,060 00	3,000 00
Boston & Providence R.R. 4s,	1,000	1,035 00	1,000 00
Boston, Revere Beach & Lynn R.R. 6s,	3,000	3,000 00	3,000 00
Concord & Montreal R.R. 4s,	5,000	5,050 00	5,000 00
Dexter & Piscataquis R.R. 4s,	5,000	5,000 00	5,000 00
Fitchburg R.R. 5s,	12,000	12,240 00	12,000 00
Maine Central R.R. 4½s,	9,000	9,630 00	9,000 00
Old Colony R.R. 4s,	5,000	5,025 00	5,000 00
Upper Coos R.R. 4s,	10,000	9,500 00	10,000 00
	$58,000	$58,715 00	$58,000 00

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West Newton Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$10,944 16	2 per cent.	$178,869 91	5 per cent.	$52,265 48	6 per cent.
2,500 00	4 "	115,650 68	5½ "	1,200 00	6½ "
17,400 00	4½ "				

Number of loans which are of an amount not exceeding $3,000 each,	181	
Aggregate amount of the same,		$235,304 77
Total number of loans upon real estate,	158	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		19,992 00
Times for the dividends fixed by the by-laws: January 1 and July 1.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1896,	2 per cent., $7,134 22 2 per cent., 7,700 08	14,834 30
Number of accounts opened during the year ending Oct. 31, 1896,	521	
Number of accounts closed during the year ending Oct. 31, 1896,	260	
Total number of open accounts Oct. 31, 1896,	2,170	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		1,924 30
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		175,641 30
Number of same,	2,737	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		119,126 54
Number of same,	1,964	
Date of examination by commissioner: February 4.		

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Federal Reserve Bank of St. Louis

WEYMOUTH SAVINGS BANK — WEYMOUTH.

Incorporated Feb. 16, 1833. Present number of corporators, 63.

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, ANDREW J. BATES,
GEO. H. BICKNELL, JOHN W. HART,
CHARLES P. HUNT.

Open for business every business day, 1 to 5 P.M.; Mondays, 7 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$83,000 00	Deposits,	$864,071 06
Bank stock as per schedule,	37,226 00	Guaranty fund,	36,528 00
Loans on bank stock,	8,500 00	Profit and loss account,	34,569 48
Railroad bonds as per schedule,	62,000 00		
Real estate (for banking purposes),	8,000 00		
Real estate by foreclosure,	9,903 00		
Loans on real estate,	556,361 00		
Loans on personal security,	139,775 00		
Deposits in banks, on interest,	26,296 04		
Furniture and fixtures,	700 00		
Cash on hand,	3,407 50		
	$935,168 54		$935,168 54

Cash on Deposit in Bank: —

Union National Bank, Weymouth,	$26,296 04

Loans on Bank Stock, amount on each: —

50 shares Neponset National Bank, Canton,	$5,000 00*
5 shares Mount Wollaston National Bank, Quincy, 10 shares National Exchange Bank, Boston, 20 shares First National Bank, South Weymouth,	3,500 00*

* These loans, in excess of the legal limit, have since been corrected.

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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	10,700 00	10,000 00
of Grand Rapids, Mich., 5s,	8,000	8,120 00	8,000 00
of Sioux City, Iowa, 6s,	5,000	5,250 00	5,000 00
Town of Weymouth, Mass., 4s,	40,000	41,300 00	40,000 00
County of Aroostook, Me., 4½s,	10,000	10,000 00	10,000 00*
	$83,000	$85,370 00	$83,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
15	Blackstone N'l Bank, Boston,	$1,500	$1,297 50	$1,500 00
27	Boston Nat'l Bank, Boston,	2,700	2,430 00	2,700 00
10	Columbian N'l Bank, Boston,	1,000	960 00	1,000 00
12	Freeman's N'l Bank, Boston,	1,200	1,044 00	1,200 00
10	Market Nat'l Bank, Boston,	1,000	770 00	850 00
12	Merchants' N'l Bank, Boston,	1,200	1,740 00	1,200 00
50	Metropolitan N'l B'k, Boston,	5,000	4,500 00	5,000 00
30	N'l B'k of the Republic, Boston,	3,000	4,155 00	3,000 00
65	N'l Hide & Leather B'k, Boston,	6,500	6,890 00	6,500 00
4	Nat'l Revere Bank, Boston,	400	320 00	376 00
14	North National Bank, Boston,	1,400	1,400 00	1,400 00
40	Washington N'l Bank, Boston,	4,000	4,080 00	4,000 00
10	First N'l Bank, Newburyport,	1,000	1,250 00	1,000 00
75	Union N'l Bank, Weymouth,	7,500	8,250 00	7,500 00
		$37,400	$39,086 50	$37,226 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s,	$10,000	$10,450 00	$10,000 00
Boston & Maine R.R. 4½s,	1,000	1,165 00	1,000 00
Boston, Revere Beach & Lynn R.R. 6s,	10,000	10,100 00	10,000 00
Boston, Winthrop & Shore R.R. 5s,	2,000	2,160 00	2,000 00
Fitchburg R R. 4½s,	12,000	12,180 00	12,000 00

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Federal Reserve Bank of St. Louis

Weymouth Savings Bank — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s,	$5,000	$5,165 00	$5,000 00
Newport & Richford R.R. 5s,	3,000	3,225 00	3,000 00*
Old Colony R.R. 6s,	4,000	4,010 00	4,000 00
Penobscot Shore Line R.R. 4s,	10,000	10,200 00	10,000 00
Vermont & Massachusetts R.R. 5s,	5,000	5,325 00	5,000 00
	$62,000	$63,980 00	$62,000 00

* A legal investment when made.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$26,296 04	2 per cent.	$10,000 00	5¼ per cent.	$30,150 00	6½ per cent.
33,500 00	4½ "	235,055 00	5½ "	2,800 00	7 "
159,595 00	5 "	232,886 00	6 "	650 00	8 "

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, 1896,		43 31
Value, by books, of other real estate held or owned by foreclosure or otherwise,		9,903 00
Assessed value of the same,		10,275 00
Net income received from same during the year ending Oct. 31, 1896,		20 36
Number of loans which are of an amount not exceeding $3,000 each,	365	
Aggregate amount of the same,		403,586 00
Total number of loans upon real estate,	385	
Amount of investments from which no income is received,		3,800 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		43,715 99
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, 1896,	2½ per cent., $18,929 69 2¼ per cent., 18,248 75	37,178 44
Number of accounts opened during the year ending Oct. 31, 1896,	321	
Number of accounts closed during the year ending Oct. 31, 1896,	196	
Total number of open accounts Oct. 31, 1896,	2,343	

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Weymouth Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		$2,224 02
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		143,321 99
Number of same,	1,490	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		98,096 67
Number of same,	1,404	

Date of examination by commissioner: January 24.

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Federal Reserve Bank of St. Louis

WHITINSVILLE SAVINGS BANK — WHITINSVILLE.

Incorporated March 19, 1872. Present number of corporators, 41.

JAMES F. WHITIN, *President.* GEO. H. SPRAGUE, *Treasurer.*
ARTHUR F. WHITIN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

EDWARD WHITIN, CYRUS A. TAFT,
GEO. A. ARMSBY, H. H. DUDLEY,
A. J. THAYER, B. L. M. SMITH,
C. F. BAKER.

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, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$62,000 00	Deposits,	$667,864 43
Bank stock as per schedule,	98,957 00	Guaranty fund,	18,675 34
Loans on bank stock,	35,000 00	Interest account,	14,363 18
Railroad bonds as per schedule,	161,219 00	Undivided earnings,	200 19
Loans on real estate,	108,191 00		
Loans on personal security,	192,433 00		
Loans to counties, cities or towns (notes),	28,800 00		
Deposits in banks, on interest,	2,194 11		
Deposits in banks, not on interest,	11,646 84		
Expense account,	662 19		
	$701,103 14		$701,103 14

Cash on Deposit in Banks, amount in each: —

National Bank of the Commonwealth, Boston,	$2,194 11
Whitinsville National Bank, Whitinsville,	11,646 84

Loans on Bank Stock, amount on each: —

100 shares Broadway National Bank, Boston,	$10,000 00
250 shares Whitinsville National Bank, Whitinsville,	25,000 00

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Whitinsville Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested
City of Chicago, Ill., 4s,	$10,000	$10,300 00	$10,000 00
of Dayton, Ohio, 4s,	3,000	3,000 00	3,000 00*
of Fall River, Mass., 6s,	5,000	5,700 00	5,000 00
of Grand Rapids, Mich., 4s,	7,000	7,000 00	7,000 00
of Grand Rapids, Mich., 5s,	2,000	2,120 00	2,000 00
of Lynn, Mass., 3½s,	10,000	10,000 00	10,000 00
of Marlborough, Mass., 4s,	5,000	5,200 00	5,000 00
of New London, Conn., 4s,	10,000	10,300 00	10,000 00
of Norwich, Conn., 5s,	1,000	1,100 00	1,000 00
of Peoria, Ill., 4½s,	4,000	4,120 00	4,000 00
County of Aroostook, Me., 4½s,	5,000	5,250 00	5,000 00*
	$62,000	$64,090 00	$62,000 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	$4,251 00	$5,640 00
30	Atlas National Bank, Boston,	3,000	3,420 00	3,790 00
13	Blackstone N'l Bank, Boston,	1,300	1,118 00	1,722 00
38	Boston Nat'l Bank, Boston,	3,800	3,344 00	4,570 00
20	Boylston Nat'l Bank, Boston,	2,000	2,480 00	2,990 00
16	Columbian N'l Bank, Boston,	1,600	1,520 00	2,220 00
10	Eliot National Bank, Boston,	1,000	1,200 00	1,160 00
30	Everett Nat'l Bank, Boston,	3,000	2,370 00	3,730 00
25	Faneuil Hall N'l B'k, Boston,	2,500	3,175 00	3,470 00
25	Freeman's Nat'l Bank, Boston,	2,500	2,125 00	3,360 00
30	Massachusetts N'l B'k, Boston,	3,000	2,400 00	3,760 00
42	Merchants' N'l Bank, Boston,	4,200	6,090 00	6,050 00
20	Mt Vernon Nat'l Bank, Boston,	2,000	2,080 00	2,800 00
11	N'l B'k of Commerce, Boston,	1,100	1,221 00	1,330 00
90	National Bank of the Commonwealth, Boston,	9,000	12,150 00	11,040 00
30	N'l B'k of No. America, Boston,	3,000	2,910 00	3,280 00
50	N'l B'k of Redemption, Boston,	5,000	5,750 00	7,280 00
28	N'l B'k of the Republic, Boston,	2,800	3,864 00	3,570 00
35	Nat'l Exchange Bank, Boston,	3,500	4,270 00	4,690 00
19	National Revere Bank, Boston,	1,900	1,520 00	2,360 00
10	National Union Bank, Boston,	1,000	1,300 00	1,370 00
13	Nat'l Webster Bank, Boston,	1,300	1,274 00	1,475 00
10	New England N'l B'k, Boston,	1,000	1,490 00	1,480 00
36	North National Bank, Boston,	3,600	3,600 00	4,770 00

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Federal Reserve Bank of St. Louis

Whitinsville Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
7	Suffolk National Bank, Boston,	$700	$749 00	$930 00
30	Millbury N'l Bank, Millbury,	3,000	2,700 00	3,540 00
16	Northborough National Bank, Northborough,	1,600	1,600 00	2,080 00
40	City Nat'l Bank, Worcester,	4,000	5,800 00	4,500 00
		$76,300	$85,771 00	$98,957 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	$7,000	$7,190 00	$6,922 00
Boston & Lowell R.R. 5s,	2,000	2,080 00	2,000 00
Boston & Maine R.R. 4s,	10,000	10,300 00	10,000 00
Boston & Maine R.R. 4½s,	15,000	17,100 00	15,000 00
Boston & Providence R.R. 4s,	4,000	4,140 00	3,990 00
Concord & Montreal R.R. 4s,	15,000	15,150 00	15,000 00
Fitchburg R.R. 4s,	9,000	9,000 00	8,830 00
Fitchburg R.R. 4½s,	11,000	11,000 00	10,997 00
Fitchburg R.R. 5s,	10,000	10,555 00	10,000 00
Lowell & Lawrence R.R. 6s,	1,000	1,010 00	1,000 00
Maine Central R.R. 4½s,	11,000	11,660 00	11,000 00
Maine Central R.R. 6s,	4,500	4,837 50	4,500 00
Maine Central R.R. 7s,	2,000	2,680 00	2,000 00
Old Colony R.R. 4s,	14,000	14,560 00	13,980 00
Old Colony R.R. 4½s,	1,000	1,040 00	1,000 00
Old Colony R.R. 6s,	2,000	2,020 00	2,000 00
Portsmouth, Great Falls & Conway R.R. 4½s,	5,000	5,500 00	5,000 00
Providence & Worcester R.R. 6s,	20,000	20,200 00	20,000 00
Salem & Lowell R.R. 6s,	3,000	3,090 00	3,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	5,000	5,900 00	5,000 00
Upper Coos R.R. 4½s,	8,000	8,400 00	8,000 00
Vermont & Massachusetts R.R. 5s,	2,000	2,120 00	2,000 00
	$161,500	$169,532 50	$161,219 00

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Whitinsville Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$2,194 11	2 per cent.	$45,000 00	4½ per cent.	$38,400 00	5½ per cent.
13,800 00	4 "	56,500 00	4¾ "	42,835 00	6 "
12,000 00	4¼ "	155,889 00	5 "		

Number of loans which are of an amount not exceeding $3,000 each,	42	
Aggregate amount of the same,		$48,624 00
Total number of loans upon real estate,	45	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		30,248 46
Times for the dividends fixed by the by-laws: May 1 and November 1.		
Rate and amount of each semi-annual dividend during year ending Oct. 31, 1896,	2 per cent., $11,281 90 2 per cent., 12,025 25	23,307 15
Number of accounts opened during the year ending Oct. 31, 1896,	400	
Number of accounts closed during the year ending Oct. 31, 1896,	228	
Total number of open accounts Oct. 31, 1896,	1,882	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		1,297 58
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		146,445 79
Number of same,	2,109	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		102,436 00
Number of same,	1,093	
Date of examination by commissioners: January 7.		

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Federal Reserve Bank of St. Louis

WHITMAN SAVINGS BANK — WHITMAN.

Incorporated Feb. 16, 1888. Present number of corporators, 75.

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 every business day except Saturdays, 9 A.M. to 12 M.; 1.30 to 4 P.M; Saturdays, 9 A.M. to 12 M.; Thursdays, 6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	$7,000 00	Deposits,	$412,840 73
Loans on bank stock,	8,700 00	Guaranty fund,	5,469 81
Railroad bonds as per schedule,	35,000 00	Interest account,	3,168 09
Railroad notes,	10,000 00	Profit and loss account,	5,131 72
Real estate by foreclosure,	2,862 00		
Loans on real estate,	250,623 29		
Loans on personal security,	47,411 00		
Loans to counties, cities or towns (notes),	55,000 00		
Loans on depositors' books,	75 00		
Deposits in banks, on interest,	7,401 10		
Expense account,	159 75		
Cash on hand,	2,378 21		
	$426,610 35		$426,610 35

Cash on Deposit in Banks, amount in each: —

National Bank of the Republic, Boston,	$919 36
Whitman National Bank, Whitman,	6,481 74

Loans on Bank Stock, amount on each: —

50 shares Puritan Trust Company, Boston,	$4,000 00
20 shares Martha's Vineyard National Bank, Edgartown,	1,600 00
25 shares Welden National Bank, St. Albans, Vt.,	2,300 00
10 shares Somerville National Bank, Somerville,	800 00

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Whitman Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
5	Abington N'l Bank, Abington,	$500	$575 00	$500 00
10	Mercantile Loan and Trust Company, Boston, . .	1,000	950 00	500 00
20	Nat'l Exchange Bank, Boston,	2,000	2,440 00	2,000 00
10	First National Bank, Chelsea,	1,000	1,000 00	1,000 00
10	First Nat'l Bank, Rockland, .	1,000	1,050 00	1,000 00
20	Whitman N'l Bank, Whitman,	2,000	2,000 00	2,000 00
		$7,500	$8,015 00	$7,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s, . . .	$10,000	$10,350 00	$10,000 00
Fitchburg R.R. 4s, ...	5,000	5,050 00	5,000 00
Old Colony R.R. 4s, . . .	5,000	5,175 00	5,000 00
Penobscot Shore Line R.R. 4s, .	5,000	5,100 00	5,000 00
Upper Coos R R. 4s, . . .	10,000	10,000 00	10,000 00
	$35,000	$35,675 00	$35,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$919 36	2 per cent.	$55,300 00	5 per cent.	$215,009 29	6 per cent.
6,481 74	2½ "	56,500 00	5½ "	5,000 00	6½ "
40,000 00	4 "				

Value, by books, of real estate held or owned by foreclosure or otherwise, $2,862 00
Assessed value of the same, ... 3,000 00
Number of loans which are of an amount not exceeding $3,000 each, . 167
Aggregate amount of the same, ... 194,135 29
Total number of loans upon real estate, ... 162
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896, ... 20,608 08
Times for the dividends fixed by the by-laws: second Monday in April and October.

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Federal Reserve Bank of St. Louis

Whitman Savings Bank — Concluded.

Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1896,	2 per cent.,	$7,336 20	$14,973 12
	2 per cent.,	7,636 92	
Number of accounts opened during the year ending Oct. 31, 1896,		325	
Number of accounts closed during the year ending Oct. 31, 1896,		215	
Total number of open accounts Oct. 31, 1896,		1,826	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),			1,470 89
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,			108,575 55
Number of same,		1,989	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,			91,434 35
Number of same,		1,433	

Date of examination by commissioner: March 24.

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WILDEY SAVINGS BANK — BOSTON.

Incorporated March 18, 1892. Present number of corporators, 39.

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, GEO. H. HOWARD,
CHARLES Q. TIRRELL.

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

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$49,155 00	Deposits,	$472,050 90
Railroad bonds as per schedule,	26,000 00	Guaranty fund,	1,982 04
Loans on real estate,	311,300 00	Interest account,	11,759 30
Loans on personal security,	75,550 00	Profit and loss account,	146 47
Loans to counties, cities or towns (notes),	5,900 00	Unsettled mortgage loans,	1,964 51
Deposits in banks, on interest,	11,646 56		
Expense account,	2,736 05		
Furniture and fixtures,	1,630 12		
Premiums,	632 38		
Tax account,	269 90		
Suspense account,	55 00		
Cash on hand,	3,028 21		
	$487,903 22		$487,903 22

Cash on Deposit in Banks, amount in each: —

Third National Bank, Boston,	$9,431 52
Puritan Trust Company, Boston,	1,212 18
Brockton National Bank, Brockton,	1,002 86

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Federal Reserve Bank of St. Louis

Wildey Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Brockton, Mass., 4s,	$12,900	$13,027 00	$12,900 00
of Sioux City, Iowa, 4½s,	6,000	6,270 00	6,000 00
of Sioux City, Iowa, 6s,	8,000	8,765 00	8,000 00
of Youngstown, Ohio, 5s,	1,255	1,289 51	1,255 00
Town of Buckland, Mass., 4s,	13,000	13,130 00	13,000 00
of Foxborough, Mass., 4s,	8,000	8,050 00	8,000 00
	$49,155	$50,531 51	$49,155 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s,	$5,000	$5,225 00	$5,000 00
Boston, Revere Beach & Lynn R.R. 6s,	1,000	1,010 00	1,000 00
Concord & Montreal R.R. 4s,	5,000	5,175 00	5,000 00
Fitchburg R.R 4s,	2,000	2,020 00	2,000 00
Fitchburg R.R. 5s,	1,000	1,020 00	1,000 00
Maine Central R.R. 4s,	6,000	6,125 00	6,000 00
Maine Central R.R. 4½s,	1,000	1,075 00	1,000 00
Old Colony R.R. 6s,	1,000	1,012 00	1,000 00
Upper Coos R.R. 4s,	4,000	4,040 00	4,000 00
	$26,000	$26,702 00	$26,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$11,646 56	2 per cent.	$78,700 00	5 per cent.	$5,200 00	7 per cent.
5,400 00	4 "	11,500 00	5½ "	7,200 00	8 "
500 00	4½ "	284,250 00	6 "		

Number of loans which are of an amount not exceeding $3,000 each, 122
Aggregate amount of the same, ... $190,550 00
Total number of loans upon real estate, ... 133
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896, ... 23,125 81
Times for the dividends fixed by the by-laws: May 15 and November 15.

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Wildey Savings Bank — Concluded.

Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1896,	2 per cent.,	$4,958 69	$11,493 20
	2 per cent.,	6,534 51	
Number of accounts opened during the year ending Oct. 31, 1896,		860	
Number of accounts closed during the year ending Oct. 31, 1896,		374	
Total number of open accounts Oct. 31, 1896,		1,484	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),			6,762 46
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,			303,712 72
Number of same,		3,121	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,			141,521 49
Number of same,		1,911	

Date of examination by commissioners: March 27.

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Federal Reserve Bank of St. Louis

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, CLARENCE M. SMITH,
JOHN BASCOM.

Open for business every business day, 10 A.M. to 12 M.; 1 to 3 P.M.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Loans on real estate,	$43,500 00	Deposits,	$64,436 99
Loans on personal security,	9,900 00	Guaranty fund,	411 31
Loans to counties, cities or towns (notes),	6,000 00	Interest account,	223 85
Deposits in banks, on interest,	5,392 84		
Cash on hand,	279 31		
	$65,072 15		$65,072 15

Cash on Deposit in Bank: —

Williamstown National Bank, Williamstown, ... $5,392 84

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$5,392 84	2 per cent.	$6,000 00	5 per cent.	$53,400 00	6 per cent.

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Williamstown Savings Bank — Concluded.

Number of loans which are of an amount not exceeding $3,000 each,	43	
Aggregate amount of the same,		$45,700 00
Total number of loans upon real estate,	33	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		3,224 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, 1896,	2 per cent., $1,057 74 2 per cent., 1,144 10	2,201 84
Number of accounts opened during the year ending Oct. 31, 1896,	67	
Number of accounts closed during the year ending Oct. 31, 1896,	43	
Total number of open accounts Oct. 31, 1896,	319	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		1,045 89
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		30,241 50
Number of same,	436	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		21,098 39
Number of same,	235	

Date of examination by commissioner: June 25.

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Federal Reserve Bank of St. Louis

WINCHENDON SAVINGS BANK — WINCHENDON.

Incorporated Sept. 11, 1854. Present number of corporators, 67.

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, GEO. M. WHITNEY,
WILDER P. CLARK, WM. M. WHITNEY,
C. L. BEALS.

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, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$28,000 00	Deposits,	$1,272,642 28
Loans on public funds,	30,000 00	Guaranty fund,	62,136 10
Bank stock as per schedule,	62,100 00	Interest account,	80,348 72
Loans on bank stock,	2,765 00		
Railroad bonds as per schedule,	51,000 00		
Loans on real estate,	736,642 34		
Loans on personal security,	446,995 99		
Deposits in banks, on interest,	31,538 44		
Deposits in banks, not on interest,	16,429 84		
Cash on hand,	9,655 49		
	$1,415,127 10		$1,415,127 10

Cash on Deposit in Banks, amount in each: —

National Bank of Redemption, Boston,	$31,538 44
First National Bank, Winchendon,	16,429 84

Loans on Public Funds, amount on each: —

$5,000 City of Grand Rapids, Mich., 4½s,	
$2,000 City of Grand Rapids, Mich., 5s,	
$2,000 City of Cleveland, Ohio, 4s,	$10,000 00*
$2,000 City of Kansas City, Mo., 4½s,	
$6,000 City of Waterbury, Conn., 4s,	
$5,000 City of Manchester, N. H., 4s,	10,000 00
$10,000 City of Dover, N. H., 4s,	
$1,000 City of Manchester, N. H., 4s,	10,000 00

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

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Winchendon Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

10 shares First National Bank, Winchendon,	$700 00
2 shares First National Bank, Winchendon,	165 00
1 share First National Bank, Winchendon,	100 00
18 shares First National Bank, Winchendon,	1,800 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bay City, Mich., 4s,	$10,000	$10,000 00	$10,000 00
of Indianapolis, Ind., 4s,	5,000	5,050 00	5,000 00
Town of Jaffrey, N. H., 4s,	3,000	3,000 00	3,000 00
United States 4s,	10,000	11,700 00	10,000 00
	$28,000	$29,750 00	$28,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested
11	First National Bank, Adams,	$1,100	$1,430 00	$1,100 00
67	Eliot National Bank, Boston,	6,700	8,040 00	6,700 00
48	Faneuil Hall N'l B'k, Boston,	4,800	6,096 00	4,800 00
16	First National Bank, Boston,	1,600	3,680 00	1,600 00
100	Merchants' Nat'l Bank, Boston,	10,000	14,500 00	10,000 00
50	National Bank of the Commonwealth, Boston,	5,000	6,750 00	5,000 00
100	N'l B'k of Redemption, Boston,	10,000	11,500 00	10,000 00
10	Fitchburg N'l Bank, Fitchburg,	1,000	1,400 00	1,000 00
84	Rollstone N'l Bank, Fitchburg,	8,400	11,760 00	8,400 00
42	Leominster N'l B'k, Leominster,	4,200	4,620 00	3,200 00
195	First Nat'l Bank, Winchendon,	19,500	30,225 00	10,300 00
		$72,300	$100,001 00	$62,100 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested
Boston & Maine R.R. 4½s,	$10,000	$11,400 00	$10,000 00
Cheshire R.R. 6s,	11,000	11,300 00	11,000 00
Fitchburg R.R. 4½s,	10,000	9,950 00	10,000 00
Fitchburg R.R. 5s,	5,000	5,200 00	5,000 00
Fitchburg R.R. 6s,	15,000	15,150 00	15,000 00
	$51,000	$53,000 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.
$31,538 44	2 per cent.	$62,500 00	5¼ per cent.	$344,863 13	6 per cent.
45,735 38	4½ "	51,300 00	5⅜ "	42,500 00	6½ "
22,000 00	4¾ "	145,650 00	5½ "	700 00	6¾ "
428,228 15	5 "	24,260 00	5¾ "	48,666 67	7 "

Number of loans which are of an amount not exceeding $3,000 each,	299	
Aggregate amount of the same,		$368,852 93
Total number of loans upon real estate,	365	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		68,754 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, 1896,	2 per cent., $22,848 62 2 per cent., 23,846 05	46,694 67
Number of accounts opened during the year ending Oct. 31, 1896,	481	
Number of accounts closed during the year ending Oct. 31, 1896,	241	
Total number of open accounts Oct. 31, 1896,	3,083	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		2,522 76
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		178,897 37
Number of same,	1,859	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		144,939 90
Number of same,	1,415	
Date of examination by commissioner: June 25.		

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WINCHESTER SAVINGS BANK — WINCHESTER.

Incorporated March 3, 1871. Present number of corporators, 34.

JAMES F. DWINELL, *President.* DAVID N. SKILLINGS, *Treasurer.*
EDWARD A. SMITH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JAMES F. DWINELL, SAMUEL B. WHITE,
STEPHEN THOMPSON, CHARLES W. SHATTUCK.

Open for business Wednesdays, 4 to 7 P.M.; Saturdays, 4 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$84,015 42	Deposits,	$624,082 93
Bank stock as per schedule,	36,679 25	Guaranty fund,	17,542 82
Railroad bonds as per schedule,	63,743 75	Interest account,	4,496 71
Real estate (for banking purposes),	16,423 55	Premium account,	2,423 25
Loans on real estate,	338,350 00	Due on mortgages,	358 35
Loans on personal security,	104,485 00		
Deposits in banks, on interest,	1,641 39		
Expense account,	5 40		
Cash on hand,	3,560 30		
	$648,904 06		$648,904 06

Cash on Deposit in Bank: —

Eliot National Bank, Boston, ... $1,641 39

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Federal Reserve Bank of St. Louis

Winchester Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Cambridge, Mass., 6s,	$1,000	$1,147 50	$1,290 00
of Cleveland, Ohio, 4s,	1,000	1,010 00	1,007 50
of Dayton, Ohio, 5s,	10,000	10,000 00	10,350 00*
of Lawrence, Mass., 6s,	1,000	1,072 50	1,260 00
of Rockford, Ill., 4½s,	5,000	5,237 50	5,300 00
of Waltham, Mass., 4s,	6,000	6,090 00	6,157 50
Town of Franklin, N. H., 4s,	5,000	5,000 00	5,000 00
of No. Easton, Mass., 4s,	2,000	2,022 50	2,018 67
of Putney, Vt., 4½s,	2,000	2,020 00	2,026 25
of Randolph, Mass., 4s,	1,000	1,017 50	1,027 50
of Rockland, Mass., 4s,	1,000	1,006 25	1,020 00
of Winchester, Mass., 4s,	39,000	39,972 50	39,908 00
County of Merrimack, N. H., 4s,	2,000	2,015 00	2,000 00
District of Columbia 5s,	5,000	5,175 00	5,650 00
	$81,000	$82,786 25	$84,015 42

* A legal investment 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	$1,090 00	$1,501 25
22	Atlas National Bank, Boston,	2,200	2,519 00	2,583 00
30	Eliot National Bank, Boston,	3,000	3,637 50	3,240 00
25	Faneuil Hall N'l B'k, Boston,	2,500	3,237 50	3,285 00
30	Globe National Bank, Boston,	3,000	2,520 00	3,330 00
4	Hamilton Nat'l Bank, Boston,	400	420 00	496 00
5	Howard Nat'l Bank, Boston,	500	438 13	618 75
15	Market National Bank, Boston,	1,500	1,151 25	1,245 00
50	Metropolitan N'l Bank, Boston,	5,000	4,500 00	5,100 00
17	N'l B'k of Commerce, Boston,	1,700	1,912 50	2,076 25
5	N'l B'k of No. America, Boston,	500	485 00	570 00
10	N'l B'k of Redemption, Boston,	1,000	1,167 50	1,282 50
10	N'l B'k of the Republic, Boston,	1,000	1,375 00	1,290 00
13	National Eagle Bank, Boston,	1,300	910 00	1,472 25
15	Nat'l Exchange Bank, Boston,	1,500	1,860 00	1,923 75
20	National Union Bank, Boston,	2,000	2,600 00	2,876 25
11	State National Bank, Boston,	1,100	1,199 00	1,361 25
14	First National Bank, Woburn,	1,400	1,960 00	2,428 00
		$30,600	$32,982 38	$36,679 25

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Winchester Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	$16,000	$16,321 25	$16,118 75
Boston & Maine R.R. 4s,	5,000	5,062 50	5,000 00
Concord & Montreal R.R. 4s,	15,000	15,300 00	15,237 50
Fitchburg R.R. 4s,	5,000	5,000 00	5,137 50
Fitchburg R.R. 4½s,	3,000	3,011 25	3,000 00
Fitchburg R.R. 5s,	15,000	15,667 50	16,030 00
Old Colony R.R. 6s,	3,000	3,045 00	3,220 00
	$62,000	$63,407 50	$63,743 75

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$1,641 39	2 per cent.	$10,000 00	5¼ per cent.	$45,585 00	6 per cent.
30,000 00	4½ "	44,300 00	5½ "	300 00	10 "
306,400 00	5 "	6,250 00	5¾ "		

Amount invested in real estate for banking purposes,		$16,423 55
Estimated value of the same,		16,423 55
Assessed value of the same,		13,200 00
Number of loans which are of an amount not exceeding $3,000 each,	98	
Aggregate amount of the same,		158,010 00
Total number of loans upon real estate,	132	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		28,307 04
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, 1896,	2 per cent., $11,033 12 2 per cent, 11,507 91	22,541 03
Number of accounts opened during the year ending Oct. 31, 1896,	383	
Number of accounts closed during the year ending Oct. 31, 1896,	247	
Total number of open accounts Oct. 31, 1896,	2,175	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		1,584 66
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		155,384 96
Number of same,	2,874	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		137,600 50
Number of same,	2,026	
Date of examination by commissioner: April 18.		

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Federal Reserve Bank of St. Louis

WOBURN FIVE CENTS SAVINGS BANK — WOBURN.

Incorporated April 11, 1854. Present number of corporators, 25.

BENJAMIN HINCKLEY, *President.* EDWARD E. THOMPSON, *Treasurer.*
EDWARD E. THOMPSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

PARKER L. CONVERSE, JOHN R. CARTER,
JOHN W. JOHNSON, BENJAMIN HINCKLEY,
SQUIRE B. GODDARD, JOHN WINN,
CHARLIE A. JONES, L. WALDO THOMPSON,
WILLIAM BEGGS.

Open for business every business day, 9 A.M. to 12 M.; 2 to 4 P.M.; Saturdays, 6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$183,010 00	Deposits,	$1,424,702 31
Loans on public funds,	35,000 00	Guaranty fund,	39,672 42
Bank stock as per schedule,	195,685 00	Profit and loss account,	31,528 24
Loans on bank stock,	550 00		
Railroad bonds as per schedule,	118,000 00		
Real estate (for banking purposes),	62,000 00		
Real estate by foreclosure,	2,971 08		
Loans on real estate,	687,013 00		
Loans on personal security,	122,400 00		
Loans to counties, cities or towns (notes),	43,184 78		
Loans on depositors' books,	1,290 00		
Deposits in banks, on interest,	41,777 46		
Cash on hand,	3,021 65		
	$1,495,902 97		$1,495,902 97

Cash on Deposit in Banks, amount in each: —

Shawmut National Bank, Boston,	$10,296 58
First National Bank, Woburn,	31,480 88

Loans on Public Funds, amount on each: —

$11,000 City of Dover, N. H., 4s,	$10,000 00
$25,000 City of Newton, Mass., 4s,	25,000 00

Loan on Bank Stock: —

10 shares First National Bank, Reading,	$550 00

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Woburn Five Cents Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Grand Rapids, Mich., 5s,	$10,000	$10,600 00	$10,000 00
of New York, N. Y., 6s,	20,000	21,700 00	20,000 00
of Woburn, Mass., 4s,	63,500	63,790 40	63,500 00
Town of Burlington, Mass., 5s,	1,060	1,075 60	1,060 00
of Winchester, Mass., 4s,	29,000	29,799 80	29,950 00
of Winchester, Mass., 4½s,	1,500	1,500 00	1,500 00
United States 5s,	50,000	55,625 00	57,000 00
	$175,060	$184,090 80	$183,010 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Atlantic Nat'l Bank, Boston,	$2,500	$2,725 00	$2,500 00
130	Atlas National Bank, Boston,	13,000	14,820 00	14,830 00
74	Blackstone N'l Bank, Boston,	7,400	6,832 50	7,400 00
30	Boston National Bank, Boston,	3,000	2,685 00	3,000 00
67	Continental Nat'l Bank, Boston,	6,700	6,734 00	6,700 00
45	Eliot National Bank, Boston,	4,500	5,478 00	4,815 00
55	Faneuil Hall N'l Bank, Boston,	5,500	7,122 50	6,450 00
50	Freeman's Nat'l Bank, Boston,	5,000	4,350 00	5,000 00
35	Howard Nat'l Bank, Boston,	3,500	3,062 50	3,500 00
77	N'l B'k of Commerce, Boston,	7,700	8,633 00	8,400 00
46	N'l B'k of the Republic, Boston,	4,600	6,371 00	5,980 00
135	N'l Hide & Leather B'k, Boston,	13,500	14,310 00	14,300 00
145	National Revere Bank, Boston,	14,500	11,600 00	14,500 00
46	Nat'l Webster Bank, Boston,	4,600	4,542 50	4,600 00
115	New England N'l B'k, Boston,	11,500	17,250 00	16,215 00
21	Old Boston Nat'l Bank, Boston,	2,100	2,236 50	2,100 00
20	Second National Bank, Boston,	2,000	3,510 00	3,000 00
165	Shawmut Nat'l Bank, Boston,	16,500	17,861 25	18,000 00
170	Shoe & Leather N'l B'k, Boston,	17,000	14,620 00	17,000 00
30	State National Bank, Boston,	3,000	3,180 00	3,000 00
34	Suffolk Nat'l Bank, Boston,	3,400	3,638 00	3,400 00
60	Third Nat'l Bank, Boston,	6,000	5,325 00	6,000 00
52	Tremont Nat'l Bank, Boston,	5,200	4,381 00	5,200 00
144	First National Bank, Woburn,	14,400	20,160 00	19,795 00
		$177,100	$191,427 75	$195,685 00

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Woburn Five Cents Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s,	$15,000	$15,525 00	$15,000 00
Boston & Lowell R.R. 5s,	1,000	1,020 00	1,000 00
Concord & Montreal R.R. 4s,	40,000	40,400 00	40,000 00
Fitchburg R R. 5s,	51,000	53,595 00	51,000 00
Maine Central R.R. 7s,	10,000	10,500 00	10,000 00
Old Colony R.R. 4½s,	1,000	1,040 00	1,000 00
	$118,000	$122,080 00	$118,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$41,777 46	2 per cent.	$443,690 00	5 per cent.	$15,000 00	6½ per cent.
90,000 00	4¼ "	18,100 00	5½ "	5,250 00	7 "
122,984 78	4½ "	194,013 00	6 "	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, 1896,		987 45
Value, by books, of other real estate held or owned by foreclosure or otherwise,		2,971 08
Assessed value of the same,		3,650 00
Number of loans which are of an amount not exceeding $3,000 each,	285	
Aggregate amount of the same,		296,728 00
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, 1896,		68,307 54
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, 1896,	2 per cent., $26,704 33 1¾ per cent., 23,626 86	50,331 19
Number of accounts opened during the year ending Oct. 31, 1896,	751	
Number of accounts closed during the year ending Oct. 31, 1896,	666	
Total number of open accounts Oct. 31, 1896,	5,709	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		4,683 64
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		307,016 72
Number of same,	6,346	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		341,574 18
Number of same,	5,891	

Date of examination by commissioner: April 9.

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WORCESTER COUNTY INSTITUTION FOR SAVINGS — WORCESTER.

Incorporated Feb. 8, 1828. Present number of corporators, 137.

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,
A. GEORGE BULLOCK, EDWARD D. THAYER, Jr.,
GEORGE E. FRANCIS.

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, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$3,423,500 00	Deposits,	$13,852,886 21
Bank stock as per schedule,	799,100 00	Guaranty fund,	693,000 00
Loans on bank stock,	13,300 00	Interest account,	259,073 85
Railroad bonds as per schedule,	3,430,500 00	Reserved profits,	57,019 69
Loans on railroad stock,	6,000 00		
Real estate by foreclosure,	13,600 00		
Loans on real estate,	5,887,778 26		
Loans on personal security,	837,300 00		
Loans to counties, cities or towns (notes),	331,430 00		
Loans on depositors' books,	500 00		
Deposits in banks, on interest,	112,969 77		
Expense account,	1,461 82		
Suspense account,	347 78		
Cash on hand,	4,192 12		
	$14,861,979 75		$14,861,979 75

Cash on Deposit in Banks, amount in each: —

National Bank of the Commonwealth, Boston,	$2,246 81
Wachusett National Bank, Fitchburg,	10,000 00
Millbury National Bank, Millbury,	10,000 00
Citizens' National Bank, Worcester,	10,000 00
City National Bank, Worcester,	10,000 00
First National Bank, Worcester,	10,000 00
Mechanics' National Bank, Worcester,	10,000 00
Quinsigamond National Bank, Worcester,	8,000 00
Worcester National Bank, Worcester,	42,722 96

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Worcester County Institution for Savings, Worcester — Continued.

Loans on Bank Stock, amount on each: —	
20 shares First National Bank, Worcester,	$2,000 00
105 shares First National Bank, Worcester,	10,500 00
10 shares Mechanics' National Bank, Worcester,	800 00*
Loan on Railroad Stock: —	
46 shares Boston & Albany R.R.,	$6,000 00

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

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	$291,000	$319,200 00	$291,000 00
of Boston, Mass., 5s,	225,000	253,000 00	225,000 00
of Boston, Mass., 6s,	28,000	31,900 00	28,000 00
of Brockton, Mass., 4s,	83,500	87,500 00	83,500 00
of Columbus, Ohio, 4s,	90,000	92,700 00	90,000 00*
of Fall River, Mass., 4s,	85,000	87,300 00	85,000 00
of Fitchburg, Mass, 4s,	58,000	62,000 00	58,000 00
of Holyoke, Mass., 4s,	55,000	56,100 00	55,000 00
of Lynn, Mass., 4s,	200,000	212,000 00	200,000 00
of Manchester, N. H., 4s,	8,000	8,300 00	8,000 00
of Manchester, N. H, 6s,	19,000	20,000 00	19,000 00
of Milwaukee, Wis., 5s,	75,000	84,000 00	75,000 00
of New Bedford, Mass., 4s,	127,000	132,000 00	127,000 00
of New Bedford, Mass., 6s,	5,000	5,450 00	5,000 00
of New London, Conn., 7s,	25,000	30,000 00	25,000 00
of Newton, Mass., 6s,	40,000	47,000 00	40,000 00
of Norwich, Conn., 5s,	14,000	15,500 00	14,000 00
of Providence, R. I., 4s,	49,000	52,900 00	49,000 00
of Providence, R. I., 4½s,	52,000	53,200 00	52,000 00
of Providence, R. I., 5s,	5,000	5,500 00	5,000 00
of Salem, Mass., 4s,	40,000	42,700 00	40,000 00
of Salem, Mass., 5s,	22,000	24,000 00	22,000 00
of Somerville, Mass., 4s,	28,000	28,630 00	28,000 00
of Worcester, Mass., 4s,	990,000	1,116,700 00	990,000 00
of Worcester, Mass., 5s,	26,000	28,650 00	26,000 00
Town of Abington, Mass., 4s,	80,000	83,200 00	80,000 00
of Beverly, Mass., 4s,	100,000	105,000 00	100,000 00
of Cranston, R. I., 4s,	25,000	26,000 00	25,000 00
of Lincoln, R. I., 4s,	30,000	30,900 00	30,000 00
of Pawtucket, R. I., 5s,	3,000	3,050 00	3,000 00*
of Spencer, Mass., 4s,	25,000	25,500 00	25,000 00
of Westborough, Mass., 5s,	20,000	22,400 00	20,000 00
County of Rockingham, N. H., 4s,	50,000	51,500 00	50,000 00
United States 4s,	150,000	180,000 00	150,000 00
United States 5s,	300,000	336,000 00	300,000 00
	$3,423,500	$3,759,780 00	$3,423,500 00

* Legal investments when made.

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Worcester County Institution for Savings, Worcester — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
54	Atlantic Nat'l Bank, Boston, .	$5,400	$5,886 00	$5,400 00
375	Atlas National Bank, Boston, .	37,500	42,875 00	37,500 00
92	Blackstone N'l Bank, Boston, .	9,200	7,912 00	9,200 00
14	Boylston Nat'l Bank, Boston, .	1,400	1,736 00	1,400 00
63	Columbian N'l Bank, Boston, .	6,300	6,048 00	6,300 00
120	Continental N'l Bank, Boston,	12,000	12,060 00	12,000 00
121	Eliot Nat'l Bank, Boston, .	12,100	14,641 00	12,100 00
20	Faneuil Hall N'l B'k, Boston, .	2,000	2,580 00	2,000 00
250	First National Bank, Boston, .	25,000	58,330 00	25,000 00
172	Freeman's Nat'l Bank, Boston,	17,200	14,964 00	17,200 00
31	Globe National Bank, Boston, .	3,100	2,604 00	3,100 00
180	Hamilton Nat'l Bank, Boston,	18,000	19,080 00	18,000 00
150	Howard Nat'l Bank, Boston, .	15,000	13,200 00	15,000 00
74	Market National Bank, Boston,	7,400	5,624 00	7,400 00
110	Massachusetts N'l B'k, Boston,	11,000	9,020 00	11,000 00
125	Merchants' N'l Bank, Boston, .	12,500	18,125 00	12,500 00
217	N'l B'k of Commerce, Boston,	21,700	24,450 00	21,700 00
94	N'l B'k of No. America, Boston,	9,400	9,024 00	9,400 00
100	N'l B'k of Redemption, Boston,	10,000	11,675 00	10,000 00
210	N'l B'k of the Republic, Boston,	21,000	29,085 00	21,000 00
208	National City Bank, Boston, .	20,800	18,096 00	20,800 00
110	National Eagle Bank, Boston, .	11,000	7,700 00	11,000 00
83	Nat'l Exchange Bank, Boston,	8,300	10,292 00	8,300 00
308	N'l Hide & Leather B'k, Boston,	30,800	32,648 00	30,800 00
375	Nat'l Revere Bank, Boston, .	37,500	30,000 00	37,500 00
71	National Union Bank, Boston,	7,100	9,430 00	7,100 00
200	Nat'l Webster Bank, Boston, .	20,000	19,730 00	20,000 00
199	New England N'l B'k, Boston,	19,900	29,651 00	19,900 00
80	North Nat'l Bank, Boston, .	8,000	8,030 00	8,000 00
45	Old Boston N'l B'k, Boston, .	4,500	4,792 00	4,500 00
352	Second Nat'l Bank, Boston, .	35,200	62,600 00	35,200 00
173	Shawmut Nat'l Bank, Boston, .	17,300	18,684 00	17,300 00
134	Shoe & Leather N'l B'k, Boston,	13,400	11,524 00	13,400 00
113	State National Bank, Boston, .	11,300	11,978 00	11,300 00
56	Suffolk Nat'l Bank, Boston, .	5,600	5,992 00	5,600 00
100	Third National Bank, Boston,	10,000	9,000 00	10,000 00
78	Tremont Nat'l Bank, Boston, .	7,800	6,571 00	7,800 00
200	Washington N'l Bank, Boston,	20,000	20,350 00	20,000 00
51	Fitchburg N'l Bk, Fitchburg, .	5,100	7,395 00	5,100 00
60	Franklin County Nat'l Bank, 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	3,600 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	40,500 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	12,750 00	15,000 00
240	Quinsigamond National Bank, Worcester, ...	24,000	33,600 00	24,000 00
800	Worcester N'l B'k, Worcester,	80,000	116,000 00	80,000 00
		$799,100	$978,562 00	$799,100 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . .	$200,000	$210,000 00	$200,000 00
Boston & Albany R.R. 5s, . .	270,000	288,900 00	270,000 00
Boston & Lowell R.R. 4s, . .	150,000	154,000 00	150,000 00
Boston & Lowell R.R. 4½s, . .	30,000	31,275 00	30,000 00
Boston & Lowell R R. 5s, . .	26,000	26,750 00	26,000 00
Boston & Maine R.R. 4s, . .	300,000	309,150 00	300,000 00
Boston & Maine R.R. 4½s, . . .	165,000	190,225 00	165,000 00
Concord & Montreal R R. 4s, . .	150,000	155,000 00	150,000 00
Concord & Montreal R.R. 6s, . .	10,000	12,500 00	10,000 00
Conn. & Passumpsic Rivers R R. 4s,	100,000	104,000 00	100,000 00
Eastern R.R. 6s, ...	210,500	248,400 00	210,500 00
Fitchburg R R. 4s, ...	125,000	123,200 00	122,000 00
Fitchburg R.R. 4½s, ...	62,000	64,500 00	62,000 00
Fitchburg R.R. 5s, ...	226,000	237,000 00	226,000 00
Fitchburg R.R. 6s, ...	30,000	30,600 00	30,000 00
Lowell & Lawrence R.R. 6s, . .	3,000	3,100 00	3,000 00
Maine Central R.R. 4s, . . .	100,000	102,000 00	90,000 00
Maine Central R.R. 6s, . . .	54,000	58,000 00	54,000 00
Maine Central R.R. 7s, . . .	12,000	16,140 00	12,000 00
New Haven & Derby R.R. 6s, . .	30,000	31,600 00	30,000 00
Old Colony R.R. 4s, ...	350,000	364,000 00	350,000 00
Old Colony R.R. 6s, ...	73,000	74,000 00	73,000 00
Portsmouth, Great Falls & Conway R.R. 4½s, ...	119,000	131,000 00	119,000 00
Providence & Worcester R.R. 6s, .	183,000	185,900 00	183,000 00
Salem & Lowell R.R. 6s, . . .	25,000	26,000 00	25,000 00
Rumford Falls & Rangeley Lakes R.R. 5s, ...	16,000	17,600 00	16,000 00
St. Johnsbury & Lake Champlain R R. 5s, ...	119,000	140,000 00	119,000 00
Upper Coos R.R. 4½s, ...	50,000	54,500 00	50,000 00
Vermont & Massachusetts R.R. 5s, .	100,000	106,000 00	100,000 00
Worcester, Nashua & Roch. R.R. 4s,	155,000	160,000 00	155,000 00
	$3,443,500	$3,655,340 00	$3,430,500 00

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Worcester County Institution for Savings, Worcester — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$44,969 77	2 per cent.	$33,000 00	4⅛ per cent.	$4,175,050 26	5 per cent.
48,000 00	3 "	125,000 00	4¼ "	53,925 00	5½ "
10,000 00	3½ "	1,802,100 00	4½ "	25,000 00	5¾ "
285,600 00	4 "	375,300 00	4¾ "	211,333 00	6 "

Value, by books, of real estate held or owned by foreclosure or otherwise,		$13,600 00
Assessed value of the same,		20,350 00
Net income received from same during year ending Oct. 31, 1896,		296 00
Number of loans which are of an amount not exceeding $3,000 each,	1,396	
Aggregate amount of the same,		1,914,648 26
Total number of loans upon real estate,	1,696	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		677,185 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, 1896,	2 per cent., $258,814 27 2 per cent., 264,377 59	523,191 86
Number of accounts opened during the year ending Oct. 31, 1896,	3,601	
Number of accounts closed during the year ending Oct. 31, 1896,	2,547	
Total number of open accounts Oct. 31, 1896,	29,119	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		24,596 81
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		1,697,723 84
Number of same,	22,897	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		1,779,661 00
Number of same,	21,812	
Date of examination by commissioners: October 15.		

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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, HENRY M. WITTER.

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, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$363,000 00	Deposits,	$6,078,641 31
Loans on public funds,	50,000 00	Guaranty fund,	210,000 00
Bank stock as per schedule,	246,800 00	Interest account,	132,767 18
Loans on bank stock,	1,200 00		
Railroad bonds as per schedule,	1,022,000 00		
Loans on railroad stock,	4,600 00		
Real estate (for banking purposes),	150,000 00		
Loans on real estate,	3,181,841 00		
Loans on personal security,	1,219,541 00		
Loans to counties, cities or towns (notes),	15,000 00		
Deposits in banks, on interest,	145,495 19		
Expense account,	7,864 30		
Cash on hand,	14,067 00		
	$6,421,408 49		$6,421,408 49

Cash on Deposit in Banks, amount in each: —

Globe National Bank, Boston,	$30,000 00
City National Bank, Worcester,	41,205 34
Mechanics' National Bank, Worcester,	32,076 73
Quinsigamond National Bank, Worcester,	42,213 12

Loan on Public Funds: —

$48,000 State of Massachusetts 3½s,	$50,000 00*

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

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Worcester Five Cents Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

5 shares Worcester National Bank, Worcester, ...	$200 00
8 shares Central National Bank, Worcester, ...	
12 shares Shelburne Falls National Bank, Shelburne Falls, . . .	1,000 00

Loans on Railroad Stock, amount on each: —

10 shares New York, New Haven & Hartford R.R., ...	$3,600 00
20 shares Boston & Maine R.R., ...	
10 shares Boston & Albany R.R., ...	1,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, . .	$5,000	$5,012 50	$5,000 00
of Chicago, Ill., 4s, . . .	50,000	50,500 00	50,000 00
of Fitchburg, Mass., 4s, . .	25,000	25,250 00	25,000 00
of Holyoke, Mass., 4s, . .	50,000	50,750 00	50,000 00
of Marlborough, Mass., 4s, .	18,000	18,540 00	18,000 00
of New London, Conn., 7s, .	15,000	16,350 00	15,000 00
of Newton, Mass., 6s, . .	15,000	17,550 00	15,000 00
of Saginaw, Mich., 5s, . .	20,000	20,400 00	20,000 00
of Scranton, Pa., 6s, . .	6,000	6,000 00	6,000 00
of Springfield, Mass., 7s, .	12,000	14,280 00	12,000 00
of Worcester, Mass., 4s, . .	25,000	25,500 00	25,000 00
Town of Beverly, Mass., 4s, . .	7,000	7,140 00	7,000 00
of Brookline, Mass., 7s, .	5,000	5,150 00	5,000 00
County of Middlesex, Mass., 4s, .	30,000	30,400 00	30,000 00
United States 4s, ...	80,000	87,010 00	80,000 00
	$363,000	$379,832 50	$363,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Atlas National Bank, Boston, .	$5,000	$5,700 00	$5,000 00
58	Blackstone N'l Bank, Boston, .	5,800	4,788 00	5,800 00
122	Eliot National Bank, Boston, .	12,200	14,640 00	12,200 00
67	First National Bank, Boston, .	6,700	15,410 00	6,700 00
61	Fourth National Bank, Boston,	6,100	7,320 00	6,100 00
100	Globe National Bank, Boston, .	10,000	8,300 00	10,000 00
50	Hamilton Nat'l Bank, Boston,	5,000	5,150 00	5,000 00
100	Howard Nat'l Bank, Boston, .	10,000	8,500 00	10,000 00
20	Manufacturers' N'l B'k, Boston,	2,000	2,000 00	2,000 00
12	Market Nat'l Bank, Boston, .	1,200	900 00	1,200 00
50	Merchants' N'l Bank, Boston, .	5,000	7,250 00	5,000 00

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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.
44	N'l B'k of Commerce, Boston,	$4,400	$4,884 00	$4,400 00
160	National Bank of the Commonwealth, Boston, . .	16,000	21,600 00	16,000 00
185	N'l B'k of No. America, Boston,	18,500	17,945 00	18,500 00
25	National City Bank, Boston, .	2,500	1,875 00	2,500 00
100	National Eagle Bank, Boston,	10,000	7,000 00	10,000 00
164	N'l Hide & Leather B'k, Boston,	16,400	17,220 00	16,400 00
73	Nat'l Webster Bank, Boston, .	7,300	7,154 00	7,300 00
8	North National Bank, Boston,	800	800 00	800 00
50	Shawmut Nat'l Bank, Boston,	5,000	5,400 00	5,000 00
63	Shoe & Leather N'l B'k, Boston,	6,300	5,418 00	6,300 00
50	State National Bank, Boston, .	5,000	5,300 00	5,000 00
16	Third National Bank, Boston, .	1,600	1,392 00	1,600 00
25	Wachusett N'l B'k, Fitchburg,	2,500	5,000 00	2,500 00
15	Leicester N'l Bank, Leicester,	1,500	2,250 00	1,500 00
25	Leominster N'l B'k, Leominster,	2,500	2,750 00	2,500 00
107	Millbury National Bank, Millbury, Conn., . . .	10,700	9,630 00	10,700 00
55	Northborough National Bank, Northborough, . . .	5,500	5,500 00	5,500 00
12	Oxford Nat'l Bank, Oxford, .	1,200	1,200 00	1,200 00
50	Spencer Nat'l Bank, Spencer, .	5,000	6,250 00	5,000 00
10	Westminster National Bank, Gardner, ...	1,000	1,000 00	1,000 00
70	Central N'l Bank, Worcester, .	7,000	9,450 00	7,000 00
7	Citizens' N'l B'k, Worcester, .	700	910 00	700 00
200	City Nat'l Bank, Worcester, .	20,000	29,000 00	20,000 00
64	Mechanics' N'l B'k, Worcester,	6,400	5,440 00	6,400 00
180	Quinsigamond National Bank, Worcester, ...	18,000	25,200 00	18,000 00
20	Worcester N'l B'k, Worcester,	2,000	2,900 00	2,000 00
		$246,800	$282,426 00	$246,800 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R 4s, . .	$125,000	$129,375 00	$125,000 00
Boston & Lowell R.R. 4s, . .	50,000	50,250 00	50,000 00
Boston & Maine R.R. 4s, . .	80,000	81,875 00	80,000 00
Boston & Maine R.R. 4½s, . .	40,000	45,800 00	40,000 00
Boston & Providence R.R 4s, . .	50,000	51,750 00	50,000 00
Concord & Claremont R R. 4½s, .	24,000	24,720 00	24,000 00

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Worcester Five Cents Savings Bank — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Concord & Montreal R.R. 4s,	$70,000	$70,700 00	$70,000 00
Fitchburg R.R. 4s,	57,000	56,430 00	57,000 00
Fitchburg R.R. 5s,	18,000	18,360 00	18,000 00
Lowell & Lawrence R.R. 6s,	5,000	5,050 00	5,000 00
Maine Central R R. 4s,	25,000	25,000 00	25,000 00
Maine Central and European & North American R.R. 4s,	30,000	30,300 00	30,000 00
Manchester & Lawrence R R. 4s,	25,000	25,250 00	25,000 00
Norwich & Worcester R.R. 6s,	6,000	6,060 00	6,000 00
Old Colony R.R. 4s,	50,000	52,000 00	50,000 00
Penobscot Shore Line R.R. 4s,	100,000	98,500 00	100,000 00
Portland & Ogdensburg R.R. 6s,	6,000	6,450 00	6,000 00
Providence & Worcester R.R. 6s,	36,000	36,360 00	36,000 00
Sullivan County R.R. 4s,	25,000	25,000 00	25,000 00
Upper Coos R.R. 4s,	40,000	42,000 00	40,000 00
Worcester, Nashua & Roch. R.R. 4s,	160,000	162,310 00	160,000 00
	$1,022,000	$1,043,540 00	$1,022,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$145,495 19	3 per cent.	$172,600 00	4⅜ per cent.	$111,100 00	5½ per cent.
15,000 00	4⅛ "	20,000 00	4⅝ "	57,945 00	6 "
25,000 00	4¼ "	3,648,155 00	5 "	47,000 00	6½ "
143,582 00	4½ "	197,800 00	5¼ "	34,000 00	7 "

Amount invested in real estate for banking purposes,		$150,000 00
Estimated value of the same,		150,000 00
Assessed value of the same,		130,000 00
Net income received from same during year ending Oct. 31, 1896,		8,097 68
Number of loans which are of an amount not exceeding $3,000 each,	827	
Aggregate amount of the same,		1,301,576 00
Total number of loans upon real estate,	1,087	
Gross amount of interest or profits received or earned, as per books, during year ending Oct 31, 1896,		281,584 02
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, 1896,	2 per cent., $108,132 83 2 per cent., 112,680 61	220,813 44
Number of accounts opened during the year ending Oct. 31, 1896,	3,150	
Number of accounts closed during the year ending Oct. 31, 1896,	1,703	
Total number of open accounts Oct. 31, 1896,	23,074	

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Worcester Five Cents Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		$16,028 92
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		1,074,901 73
Number of same,	22,003	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		890,412 85
Number of same,	14,853	

Date of examination by commissioners: October 2.

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WORCESTER MECHANICS' SAVINGS BANK — WORCESTER.

Incorporated May 15, 1851. Present number of corporators, 89.

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, JOHN H. COES,
JOHN D. LOVELL, T. W. HAMMOND,
THOMAS B. EATON.

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, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$206,000 00	Deposits,	$5,537,343 72
Bank stock as per schedule,	593,163 19	Guaranty fund,	194,000 00
Railroad bonds as per schedule,	580,000 00	Profit and loss account,	158,355 55
Loans on real estate,	3,168,876 74	Real estate loan account,	12,236 80
Loans on personal security,	1,205,103 69		
Deposits in banks, on interest,	138,549 88		
Cash on hand,	10,242 57		
	$5,901,936 07		$5,901,936 07

Cash on Deposit in Banks, amount in each: —

Mechanics' National Bank, Worcester,	$98,947 37
Quinsigamond National Bank, Worcester,	39,602 51

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Worcester Mechanics' Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Dayton, Ohio, 6s,	$20,000	$20,800 00	$20,000 00*
of Fitchburg, Mass., 4s,	50,000	52,500 00	50,000 00
of Holyoke, Mass., 4s,	25,000	25,250 00	25,000 00
of New London, Conn., 7s,	20,000	24,000 00	20,000 00
of Norwich, Conn., 5s,	5,000	5,500 00	5,000 00
of Providence, R. I., 4½s,	50,000	50,750 00	50,000 00
of Springfield, Mass., 7s,	4,000	4,860 00	4,000 00
Town of Brookline, Mass, 7s,	7,000	7,280 00	7,000 00
of Spencer, Mass., 4s,	25,000	25,500 00	25,000 00
	$206,000	$216,440 00	$206,000 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	$3,488 00	$4,537 75
186	Atlas National Bank, Boston,	18,600	21,200 00	22,937 00
31	Blackstone Nat'l Bank, Boston,	3,100	2,673 75	3,672 00
128	Boston National Bank, Boston,	12,800	11,372 00	13,244 12
150	Boylston Nat'l Bank, Boston,	15,000	18,712 50	18,925 62
13	Central Nat'l Bank, Boston,	1,300	1,521 00	1,758 25
76	Columbian N'l Bank, Boston,	7,600	7,296 00	9,572 50
5	Continental N'l Bank, Boston,	500	502 50	608 75
210	Eliot National Bank, Boston,	21,000	25,620 00	25,262 00
63	Faneuil Hall N'l Bank, Boston,	6,300	8,158 50	8,868 75
62	Globe National Bank, Boston,	6,200	5,208 00	6,161 50
123	Hamilton Nat'l Bank, Boston,	12,300	13,038 00	15,279 12
118	Howard Nat'l Bank, Boston,	11,800	10,443 00	13,348 00
100	Market National Bank, Boston,	10,000	7,675 00	9,300 00
42	Massachusetts N'l B'k, Boston,	4,200	3,454 50	4,455 27
146	Merchants' N'l Bank, Boston,	14,600	21,170 00	20,289 75
7	Mt. Vernon N'l Bank, Boston,	700	723 62	966 75
200	N'l B'k of Commerce, Boston,	20,000	22,500 00	23,700 00
197	N'l B'k of Redemption, Boston,	19,700	22,999 75	25,270 50
109	N'l B'k of the Republic, Boston,	10,900	15,096 50	14,277 25
118	National City Bank, Boston,	11,800	9,204 00	12,626 00
207	N'l Hide & Leather B'k, Boston,	20,700	21,942 00	23,379 87
200	Nat'l Revere Bank, Boston,	20,000	16,000 00	20,965 00
94	National Union Bank, Boston,	9,400	12,243 50	13,305 00
62	New England N'l B'k, Boston,	6,200	9,300 00	8,260 25
255	North National Bank, Boston,	25,500	25,595 62	31,250 75
106	Old Boston N'l Bank, Boston,	10,600	11,289 00	12,713 75
50	Second National Bank, Boston,	5,000	8,506 25	7,700 00
174	Shawmut Nat'l Bank, Boston,	17,400	18,855 50	20,794 25

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Worcester Mechanics' Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
122	State National Bank, Boston, .	$12,200	$12,932 00	$15,088 75
158	Suffolk National Bank, Boston,	15 800	16,906 00	20,012 50
69	Tremont Nat'l Bank, Boston, .	6.900	5,813 25	8,454 00
68	Washington N'l B'k, Boston, .	6,800	6,919 70	8,414 00
10	First National Bank, Clinton, .	1,000	1,120 00	1,120 00
51	Franklin N'l Bank, Franklin, .	5,100	5,610 00	5,715 00
20	Westminster N'l B'k, Gardner,	2,000	2,000 00	2,000 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 B'k, Southbridge, ...	3,500	3,780 00	3,780 00
20	City Nat'l Bank, Springfield, .	2,000	2,800 00	2,800 00
84	Central N'l Bank, Worcester, .	8,400	11,340 00	9,167 50
142	Citizens' N'l Bank, Worcester,	14.200	18,460 00	18,375 00
180	City Nat'l Bank, Worcester, .	18,000	26,100 00	18,000 00
12	First Nat'l Bank. Worcester, .	1,200	2,040 00	1,656 00
434	Mechanics' N'l B'k, Worcester,	43,400	36,890 00	50,787 69
123	Quinsigamond National Bank, Worcester, ...	12,300	17,220 00	14,570 00
95	Worcester N'l B'k, Worcester,	9,500	13,865 00	10,222 00
		$496,500	$547,544 44	$593,163 19

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . .	$50,000	$52,000 00	$50,000 00
Boston & Maine R.R. 4s, . . .	20,000	20,100 00	20,000 00
Boston & Maine R R. 4½s, . .	75,000	84,750 00	75,000 00
Concord & Claremont R.R. 4½s, .	50,000	52,500 00	50,000 00
Fitchburg R.R. 4s, ...	66,000	66,000 00	66,000 00
Fitchburg R.R. 5s, ...	19,000	19,580 00	19,000 00
Maine Central R.R. 4s, . . .	50,000	50,000 00	50,000 00
Old Colony R.R. 4s, ...	50,000	51,500 00	50,000 00
St. Johnsbury & Lake Champlain R R. 5s, ...	75,000	88,500 00	75,000 00
Upper Coos R R. 4½s, . . .	25,000	26,500 00	25,000 00
Worcester, Nashua & Roch. R.R. 4s,	100,000	102,000 00	100,000 00
	$580,000	$613,430 00	$580,000 00

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Worcester Mechanics' Savings Bank — Concluded.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$48,947 37	2½ per cent.	$159,900 00	4¾ per cent.	$167,750 00	6 per cent.
89,602 51	3 "	3,474,876 74	5 "	20,000 00	6½ "
45,000 00	4¼ "	25,000 00	5¼ "	1,470 00	7 "
438,000 00	4½ "	41,983 69	5½ "		

Number of loans which are of an amount not exceeding $3,000 each, 1,054
Aggregate amount of the same, ... $1,527,300 46
Total number of loans upon real estate, ... 1,269
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896, ... 261,719 74
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, 1896, . . { 2 per cent., $103,418 74 / 2 per cent., 105,817 18 } 209,235 92
Number of accounts opened during the year ending Oct. 31, 1896, 1,137
Number of accounts closed during the year ending Oct. 31, 1896, . 851
Total number of open accounts Oct. 31, 1896, ... 8,889
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes), ... 14,120 64
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896, ... 742,160 20
Number of same, ... 5,150
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896, ... 744,540 63
Number of same, ... 6,676
Date of examination by commissioners: November 12.

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WORCESTER NORTH SAVINGS INSTITUTION— FITCHBURG.

Incorporated May 26, 1868. Present number of corporators, 63.

AMASA NORCROSS, *President.* HENRY A. WILLIS, *Treasurer.*
BENJAMIN F. WALLIS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JAMES F. D. GARFIELD, ELLIOT N. CHOATE,
AMASA NORCROSS, LOUIS D. BARTLETT.

Open for business every business day except Saturdays, 8.45 A.M. to 3 P.M.; Saturdays, close at 2 P.M.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$988,800 00	Deposits,	$3,853,136 56
Bank stock as per schedule,	95,600 00	Guaranty fund,	135,000 00
Loans on bank stock,	21,200 00	Interest account,	89,618 85
Railroad bonds as per schedule,	165,000 00	Profit and loss account,	53,888 33
Real estate by foreclosure,	10,896 57	Rents, etc.,	401 49
Loans on real estate,	2,128,360 00		
Loans on personal security,	465,913 48		
Loans to counties, cities or towns (notes),	67,000 00		
Loans on depositors' books,	200 00		
Deposits in banks, on interest,	182,368 04		
Judgment allowed,	3,914 62		
Cash on hand,	2,792 52		
	$4,132,045 23		$4,132,045 23

Cash on Deposit in Banks, amount in each: —

National Bank of the Commonwealth, Boston,	$88,780 29
Rollstone National Bank, Fitchburg,	78,587 75
Leominster National Bank, Leominster,	15,000 00

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Worcester North Savings Institution, Fitchburg — Continued.

Loans on Bank Stock, amount on each: —

5 shares Rollstone National Bank, Fitchburg,	$500 00
40 shares Wachusett National Bank, Fitchburg,	4,000 00
50 shares Wachusett National Bank, Fitchburg,	5,000 00
50 shares Wachusett National Bank, Fitchburg,	5,000 00
20 shares Wachusett National Bank, Fitchburg,	2,000 00
10 shares Wachusett National Bank, Fitchburg,	4,000 00
100 shares First National Bank, Ayer,	
10 shares Third National Bank, Boston,	700 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Akron, Ohio, 5s,	$40,000	$41,210 00	$40,000 00
of Boston, Mass., 4s,	100,000	102,420 00	100,000 00
of Canton, Ohio, 5s,	43,000	44,832 50	43,000 00
of Chelsea, Mass., 4s,	25,000	25,687 50	25,000 00
of Cleveland, Ohio, 4s,	20,000	20,150 00	40,000 00
of Cleveland, Ohio, 5s,	18,000	19,260 00	
of Dayton, Ohio, 4s,	25,000	25,250 00	25,000 00*
of Fall River, Mass., 4s,	30,000	30,900 00	30,000 00
of Fall River, Mass., 5s,	20,000	22,850 00	20,000 00
of Fitchburg, Mass, 4s,	100,000	103,500 00	100,000 00
of Grand Rapids, Mich., 4½s,	25,000	26,152 50	25,000 00
of Indianapolis, Ind., 4s,	30,000	30,300 00	30,000 00
of Lewiston, Me., 5s,	10,000	11,900 00	10,000 00
of Lynn, Mass., 5s,	10,000	10,950 00	10,000 00
of Meriden, Conn., 4s,	25,000	25,500 00	25,000 00
of Milwaukee, Wis., 5s,	13,000	13,175 00	13,000 00
of Montpelier, Vt., 4s,	22,000	22,440 00	22,000 00
of New Bedford, Mass, 6s,	20,000	22,450 00	21,300 00
of Norwich, Conn., 7s,	20,000	24,600 00	22,000 00
of Portland, Me., 6s,	15,000	17,175 00	15,000 00
of Providence, R. I., 5s,	50,000	56,000 00	54,000 00
of Saginaw, Mich., 5s,	30,000	30,870 00	30,000 00
of Somerville, Mass, 4s,	30,000	30,825 00	30,000 00
of Springfield, Ohio, 5s,	30,000	33,187 50	30,000 00
of Terre Haute, Ind., 4½s,	26,000	27,050 00	26,000 00
of Woburn, Mass., 4s,	30,000	30,425 00	30,000 00
Town of Abington, Mass., 4s,	4,000	4,020 00	4,000 00
of Danvers, Mass., 5s,	10,000	11,100 00	10,000 00
of Lincoln, R. I., 4s,	24,000	24,000 00	24,000 00
of Melrose, Mass., 4s,	25,000	26,250 00	25,000 00
of Needham, Mass., 4s,	16,000	16,328 12	16,000 00
of Wayland, Mass, 5s,	10,000	10,200 00	10,000 00
County of Middlesex, Mass., 4s,	30,000	30,675 00	30,000 00
United States 5s,	50,000	56,125 00	53,500 00
	$976,000	$1,027,758 12	$988,800 00

* A legal investment when made.

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Worcester North Savings Institution, Fitchburg — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Atlas National Bank, Boston, .	$10,000	$11,450 00	$10,000 00
33	Blackstone N'l Bank, Boston, .	3,300	2,846 25	3,300 00
100	Boston Nat'l Bank, Boston, .	10,000	8,937 50	10,000 00
50	Continental N'l Bank, Boston,	5,000	5,025 00	5,000 00
50	Merchants' N'l Bank, Boston, .	5,000	7,250 00	5,000 00
100	N'l B'k of Commerce, Boston,	10,000	11,250 00	10,000 00
100	National City Bank, Boston, .	10,000	7,800 00	10,000 00
50	National Eagle Bank, Boston,	5,000	3,500 00	5,000 00
33	Nat'l Webster Bank, Boston, .	3,300	3,258 75	3,300 00
25	Tremont Nat'l Bank, Boston, .	2,500	2,106 25	2,500 00
25	Fitchburg Nat'l Bank, Boston,	2,500	3,625 00	3,500 00
200	Rollstone Nat'l Bank, Boston, .	20,000	29,000 00	28,000 00
		$86,600	$96,048 75	$95,600 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . .	$30,000	$30,750 00	$30,000 00
Fitchburg R.R. 4s, ...	25,000	25,125 00	65,000 00
Fitchburg R.R. 5s, ...	40,000	43,175 00	
Maine Central R.R. 4s, . . .	7,000	7,035 00	30,000 00
Maine Central R.R. 4½s, . . .	23,000	24,265 00	
Vermont & Massachusetts R.R. 5s, .	40,000	42,200 00	40,000 00
	$165,000	$172,550 00	$165,000 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$167,368 04	2 per cent.	$39,075 00	4¾ per cent.	$687,738 57	5½ per cent.
48,800 00	4 "	1,357,137 49	5 "	119,432 30	6 "
35,000 00	4¼ "	25,000 00	5¼ "	2,000 00	6½ "
383,490 12	4½ "				

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Federal Reserve Bank of St. Louis

Worcester North Savings Institution, Fitchburg — Concluded.

Value, by books, of real estate held or owned by foreclosure or otherwise,		$10,896 57
Assessed value of the same,		12,000 00
Number of loans which are of an amount not exceeding $3,000 each,	704	
Aggregate amount of the same,		899,058 36
Total number of loans upon real estate,	825	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		187,422 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, 1896,	2 per cent., $70,496 94 2 per cent., 73,384 56	143,881 50
Number of accounts opened during the year ending Oct. 31, 1896,	1,553	
Number of accounts closed during the year ending Oct. 31, 1896,	1,185	
Total number of open accounts Oct. 31, 1896,	9,567	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		8,202 30
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		656,317 12
Number of same,	8,181	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		602,943 29
Number of same,	6,775	
Date of examination by commissioner: September 17.		

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WORONOCO SAVINGS BANK — WESTFIELD.

Incorporated May 5, 1871. Present number of corporators, 46.

O. B. PARKS, *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. B. PARKS, O. A. GRANGER.

Open for business every business day except Saturdays, 9 A.M. to 3 P.M.; Saturdays, 9 A.M. to 12 M.; also from 9 A.M. to 3 P.M. and from 7 to 8.30 P.M. on the tenth day of January, April, July and October.

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	$116,000 00	Deposits,	$1,206,708 95
Bank stock as per schedule,	25,400 00	Guaranty fund,	45,196 77
Loans on bank stock,	8,925 00	Interest account,	1,481 11
Railroad bonds as per schedule,	58,750 00	Profit and loss account,	19,000 00
Loans on railroad stock,	500 00		
Loans on real estate,	749,980 97		
Loans on personal security,	267,325 00		
Loans to counties, cities or towns (notes),	12,200 00		
Loans on depositors' books,	50 00		
Deposits in banks, on interest,	15,508 40		
Deposits in banks, not on interest,	15,750 07		
Expense account,	726 68		
Cash on hand,	1,270 71		
	$1,272,386 83		$1,272,386 83

Cash on Deposit in Banks, amount in each: —

City National Bank, Holyoke,	$5,000 00
Pynchon National Bank, Springfield,	10,000 00
Springfield Safe Deposit and Trust Company, Springfield,	508 40
Hampden National Bank, Westfield,	15,750 07

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Woronoco Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

3 shares Hampden National Bank, Westfield,	$300 00
2 shares Hampden National Bank, Westfield, } 1 share First National Bank, Westfield,	300 00
30 shares Hampden National Bank, Westfield,	3,000 00
3 shares Hampden National Bank, Westfield,	300 00
10 shares Hampden National Bank, Westfield,	1,000 00
33 shares Hampden National Bank, Westfield,	3,300 00
5 shares Hampden National Bank, Westfield,	500 00
25 shares Hampden National Bank, Westfield,	225 00

Loans on Railroad Stock, amount on each: —

2 shares Boston & Albany R.R.,	$175 00
1 share Boston & Albany R.R.,	125 00
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,	$10,000	$10,000 00	$10,000 00
of East Saginaw, Mich., 4s,	10,000	10,000 00	10,000 00
of Grand Rapids, Mich., 5s,	20,000	21,300 00	20,000 00
of Kansas City, Mo., 4½s,	15,000	16,050 00	15,000 00
of Peoria, Ill, 4s,	10,000	10,000 00	10,000 00
Town of Westfield, Mass., 4s,	20,000	20,125 00	20,000 00
United States 4s,	31,000	33,635 00	31,000 00
	$116,000	$121,110 00	$116,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Hampshire County Nat'l Bank, Northampton,	$5,000	$6,000 00	$5,000 00
12	Agawam N'l B'k, Springfield,	1,200	1,200 00	1,200 00
13	Chicopee N'l B'k, Springfield,	1,300	1,950 00	1,300 00
40	First Nat'l Bank, Springfield,	4,000	4,200 00	4,000 00
86	First National Bank, Westfield,	8,600	11,180 00	8,600 00
53	Hampden N'l B'k, Westfield,	5,300	7,950 00	5,300 00
		$25,400	$32,480 00	$25,400 00

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Woronoco Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Co. 3½s,	$10,000	$10,000 00	$10,000 00
Boston, Winthrop & Shore R.R. 5s,	14,000	14,700 00	14,000 00
Old Colony R.R. 6s,	10,000	10,100 00	10,000 00
Upper Coos R.R. 4s,	25,000	23,750 00	24,750 00
	$59,000	$58,550 00	$58,750 00

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$5,000 00	3¾ per cent.	$19,708 40	4 per cent.	$1,029,780 97	5 per cent.

Number of loans which are of an amount not exceeding $3,000 each,	430	
Aggregate amount of the same,		$574,110 97
Total number of loans upon real estate,	411	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,		59,799 12
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, 1896,	2 per cent., $22,515 63 2 per cent., 23,387 60	45,903 23
Number of accounts opened during the year ending Oct. 31, 1896,	453	
Number of accounts closed during the year ending Oct. 31, 1896,	347	
Total number of open accounts Oct. 31, 1896,	3,001	
Total expenses of the corporation for the year ending Oct. 31, 1896 (exclusive of taxes),		2,188 19
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1896,		223,445 05
Number of same,	2,361	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1896,		228,838 21
Number of same,	2,300	
Date of examination by commissioner: May 14.		

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CONSOLIDATED BALANCE SHEET

October 31, 1896.

Assets.		Liabilities.	
Public funds,	$69,460,753 99	Deposits,	$453,220,257 27
Loans on public funds,	2,176,378 65	Guaranty fund,	19,044,522 24
Bank stock,	28,435,188 88	Earnings undivided,	9,561,199 07
Loans on bank stock,	2,004,349 63	Due on mortgage loans,	93,138 12
Railroad bonds,	49,379,499 05	Sundry liabilities,	76,709 77
Loans on railroad bonds,	240,550 00		
Loans on railroad stock,	1,001,232 84		
Railroad notes,	3,245,000 00		
Real estate (for banking purposes),	4,048,965 63		
Real estate by foreclosure,	1,813,083 13		
Loans on real estate,	201,985,142 39		
Loans on personal security,	91,793,373 27		
Loans to counties, cities and towns (notes),	10,174,142 31		
Loans on depositors' books,	44,997 05		
Deposits in banks, on interest,	13,253,990 28		
Deposits in banks, not on interest,	509,479 45		
Expense account,	183,927 63		
Sundry assets,*	575,799 04		
Cash on hand,	1,669,973 25		
	$481,995,826 47		$481,995,826 47

* 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, 1896, ... $21,798,078 08

Aggregate amount of ordinary dividends for the year ending Oct. 31, 1896, 16,835,008 38

Average rate of ordinary dividends for the year ending Oct. 31, 1896, 4.01 + per cent.

Aggregate amount of extra dividends for the year ending Oct. 31, 1896, none declared.

Rates of Ordinary Dividends paid by One Hundred and Eighty-six Banks *

Number.	Rate.	Number.	Rate.	Number.	Rate.
3,	3 per cent.	157,	4 per cent.	10,	4½ per cent.
5,	3½ "	1,	4⅛ "	1,	4¾ "
2,	3¾ "	7,	4¼ "		

* One bank which commenced business during the year has paid no dividends.

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

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
$5,225 35	0 per cent.	$75,000 00	4 15-64 per cent.	$45,000 00	5⅝ per cent.
10,734 44	1½ "	11,781,095 88	4¼ "	565,066 00	5¾ "
4,722,827 14	2 "	4,868 62	4 3-10 "	55,000 00	5⅞ "
3,132,194 95	2½ "	964,500 00	4⅜ "	43,980,891 24	6 "
35,322 15	2¾ "	31,062,451 33	4½ "	457,880 00	6¼ "
1,192,057 62	3 "	356,000 00	4⅝ "	3,281,490 00	6½ "
1,731,084 86	3½ "	9,381,149 19	4¾ "	700 00	6¾ "
69,000 00	3 6-10 "	440,000 00	4⅞ "	2,583,538 39	7 "
303,000 00	3 9-16 "	13,000 00	4 9-10 "	22,810 00	7 3-10 "
401,447 54	3⅝ "	138,125,314 08	5 "	59,804 07	7½ "
810,000 00	3¾ "	89,800 00	5⅛ "	198,785 44	8 "
215,700 00	3⅞ "	3,633,917 69	5¼ "	1,800 00	10 "
37,599,928 29	4 "	103,800 00	5⅜ "	$325,919,156 42	
734,751 03	4⅛ "	27,672,221 12	5½ "		

Number of loans which are of an amount not exceeding $3,000 each,	64,170	
Aggregate amount of the same,		$75,346,390 58
Total number of loans upon real estate,	72,656	
Number of accounts opened during the year ending Oct. 31, 1896,	183,246	
Number of accounts closed during the year ending Oct. 31, 1896,	144,006	
Total number of open accounts Oct. 31, 1896,	1,340,668	
Total amount of expenses for the year ending Oct. 31, 1896 (exclusive of taxes),		1,134,581 43
Number of deposits, not including dividends, received during the year ending Oct. 31, 1896,	1,225,089	
Aggregate amount of the same,		78,916,530 70
Number of withdrawals, including dividends, during the year ending Oct. 31, 1896,	1,050,329	
Aggregate amount of the same,		81,751,390 90

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Federal Reserve Bank of St. Louis

COMPARATIVE AGGREGATES.

	1895. One Hundred and Eighty-seven Banks.	1896. One Hundred and Eighty-seven Banks.	Increase.	Decrease.
Number of open accounts,	1,302,479	1,340,668	38,189	-
Amount due depositors,	$439,269,861 15	$453,220,257 27	$13,950,396 12	-
Number of deposits (not including dividends),	1,214,171	1,225,089	10,918	-
Amount of same,	$80,768,468 89	$78,916,530 70	-	$1,851,938 19
Number of withdrawals (including dividends),	962,205	1,050,329	88,124	-
Amount of same,	$74,309,785 76	$81,751,390 90	$7,441,605 14	-
Number of accounts opened,	187,093	183,246	-	3,847
Number of accounts closed,	131,492	144,006	12,514	-
Profit and loss account,	$4,436,471 50	$5,011,729 96	$575,258 46	-
Interest account,	3,936,679 64	4,056,922 83	120,243 19	-
Surplus account,	400,105 52	417,001 00	16,895 48	-
Premium account,	28,617 96	19,208 98	-	$9,408 98
Rent account,	59,560 98	56,336 30	-	3,224 68
Due on unfinished mortgage loans,	161,344 35	93,138 12	-	68,206 23
Sundry liabilities,	72,540 04	76,709 77	4,169 73	-
Amount of guaranty fund,	18,061,542 48	19,044,522 24	982,979 76	-
Public funds,	67,827,426 46	69,460,753 99	1,633,327 53	-
Loans on public funds,	1,359,531 65	2,176,378 65	816,847 00	-
Bank stock,	28,988,921 18	28,435,188 88	-	553,732 30

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Loans on bank stock,	1,875,297 26	2,004,349 63	129,052 37	-
Railroad bonds,	48,576,552 23	49,379,499 05	802,946 82	-
Loans on railroad bonds,	204,350 00	240,550 00	36,200 00	-
Loans on railroad stock,	830,600 00	1,001,232 84	170,632 84	-
Railroad notes,	450,000 00	3,245,000 00	2,795,000 00	-
Real estate for banking purposes,	3,824,401 13	4,048,965 63	224,564 50	-
Real estate by foreclosure,	1,539,190 76	1,813,083 13	273,892 37	-
Assessed value of the same,	1,619,899 29	1,883,270 00	263,370 71	-
Loans on mortgage of real estate,	193,328,835 04	201,985,142 39	8,656,307 35	-
Loans on personal security,	89,746,536 36	91,793,373 27	2,046,836 91	-
Loans to counties, cities and towns,	11,261,742 23	10,174,142 31	-	1,087,599 92
Loans on depositors' books,	53,944 25	44,997 05	-	8,947 20
Deposits in banks, on interest,	14,158,720 58	13,253,990 28	-	904,730 30
Deposits in banks, not on interest,	481,442 86	509,479 45	28,036 59	-
Cash on hand,	1,229,775 82	1,669,973 25	440,197 43	-
Aggregate amount of earnings,	20,596,223 22	21,798,078 08	1,201,854 86	-
Aggregate amount of ordinary dividends,	15,904,066 73	16,835,008 38	930,941 65	-
Average rate of ordinary dividends,	4.03 per cent.	4.01 per cent.	-	.02 per cent.
Aggregate amount of extra dividends,	$121,826 71	-	-	121,826 71
Number of loans not exceeding $3,000 each,	61,800	64,170	2,370	-
Amount of same,	$71,831,569 29	$75,346,390 58	$3,514,821 29	-
Total number of loans upon real estate,	69,920	72,656	2,736	-
Total expenses (exclusive of taxes),	$1,080,611 70	$1,134,581 43	$53,969 73	-

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Federal Reserve Bank of St. Louis

TABLE exhibiting the Number, Condition and Progress of the Savings Banks of Massachusetts in Each Year from 1834 to 1896, inclusive.

[Returns first required by Acts 1834, Chapter 190.]

YEAR.	No. of Banks.	Number of Deposit Accounts.	Increase in Number of Accounts over Previous Year.	Amount of Deposits.	Increase in Amount of Deposits over Previous Year.	Average to Each Account.	Population of Massachusetts.	Deposits to Each Person of Population.	Expense of Management.	Percentage of Expense to Total Deposits.
1834,	22	24,256	-	$3,407,773 00	-	$140 09	614,408*	$5 58	$10,968 00	
1835,	27	27,232	2,976	3,921,370 00	$513,597 00	143 99	-	-	12,066 00	
1836,	28	29,786	2,554	4,374,578 00	453,208 00	146 19	-	-	14,413 00	.0033
1837,	30	32,564	2,778	4,781,426 00	400,848 00	146 51	-	-	17,504 00	
1838,	30	33,063	499	4,869,393 00	87,967 00	147 27	-	-	18,329 00	
1839,	36	36,686	3,623	5,608,159 00	738,766 00	152 86	-	-	17,204 00	
1840,	31	37,470	784	5,819,554 00	211,395 00	157 98	737,609	7 88	17,952 00	
1841,	30	41,423	3,953	6,714,182 00	894,628 00	162 08	-	-	19,248 00	
1842,	-	42,587	1,164	6,900,451 00	186,270 00	162 03	-	-	-	
1843,	31	43,217	630	6,935,547 00	35,095 00	160 40	-	-	20,777 00	
1844,	31	49,699	6,482	8,261,345 00	1,325,798 00	166 23	-	-	22,688 00	.0029
1845,	33	58,178	8,479	9,813,288 00	1,551,943 00	168 66	-	-	27,017 00	
1846,	38	62,893	4,715	10,680,933 00	867,645 00	169 82	-	-	29,307 00	
1847,	39	68,312	5,419	11,780,813 00	1,099,880 00	172 45	-	-	34,490 00	
1848,	41	69,894	1,582	11,970,448 00	189,635 00	171 26	-	-	36,405 00	
1849,	43	71,629	1,735	12,111,554 00	141,106 00	169 08	-	-	37,361 00	
1850,	45	78,823	7,194	13,660,024 00	1,548,471 00	174 57	994,514	13 73	41,681 00	
1851,	45	86,537	7,715	15,554,089 00	1,894,065 00	179 73	-	-	43,707 00	
1852,	53	97,353	10,816	18,401,308 00	2,847,219 00	189 01	-	-	49,380 00	.0026
1853,	60	117,404	20,051	23,370,102 00	4,968,794 00	199 05	-	-	59,071 00	
1854,	73	136,654	19,250	25,936,858 00	2,566,756 00	189 88	-	-	63,471 00	
1855,	80	148,263	11,609	27,296,217 00	1,257,359 00	184 10	1,132,369	24 12	77,757 00	
1856,	81	165,484	17,221	30,373,447 00	3,077,231 00	184 15	-	-	89,309 00	.0028
1857,	86	177,375	11,891	33,015,757 00	2,642,310 00	186 13	-	-	102,027 00	

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1858,	86	182,655	5,280	33,914,972 00	899,215 00	185 67	–	–	105,339 00	}	
1859,	86	205,409	22,754	39,424,419 00	5,509,647 00	191 93	–	–	107,951 00	}	.0028
1860,	89	230,068	24,659	45,054,236 00	5,629,817 00	195 83	1,232,065	35 59	112,264 00	}	
1861,	93	225,058	5,010†	44,785,439 00	268,797 00†	198 99	–	–	120,886 00	}	
1862,	93	248,900	23,842	50,403,674 00	5,618,235 00	202 50	–	–	135,783 00	}	.0027
1863,	95	272,219	23,319	56,883,828 00	6,480,154 00	208 92	–	–	140,713 00	}	
1864,	97	291,616	19,397	62,557,604 30	5,673,775 75	214 52	–	–	184,739 77		.0029
1865,	102	291,488	128†	59,936,482 52	2,621,121 78†	205 62	1,267,329	47 29	203,348 56		.0033
1866,	102	316,853	25,365	67,732,264 31	7,795,281 79	213 76	–	–	219,257 03		.0032
1867,	108	348,593	31,740	80,431,583 71	12,699,319 40	230 73	–	–	254,225 79	}	.0031
1868,	115	383,094	34,501	94,838,336 54	14,406,752 83	247 55	–	–	297,527 60	}	
1869,	130	431,769	48,675	112,119,016 64	17,280,680 10	259 67	–	–	339,271 57		.0030
1870,	139	488,797	57,028	135,745,097 54	23,626,080 90	277 71	1,457,352	93 14	375,734 09		.0027
1871,	160	561,201	72,404	163,704,077 54	27,958,980 00	291 52	–	–	429,080 09		.0026
1872,	172	630,246	69,045	184,797,313 92	21,093,236 38	293 21	–	–	469,681 80		.0025
1873,	175	666,229	35,983	202,195,343 70	17,398,029 78	303 49	–	–	547,518 83		.0026
1874,	179	702,099	35,870	217,452,120 84	15,256,777 14	309 71	–	–	644,682 68		.0029
1875,	180	720,639	18,540	237,848,963 21	20,396,842 37	330 05	1,651,652	144 00	661,503 92		.00277
1876,	180	739,289	18,650	243,340,642 75	5,491,679 54	329 15	–	–	657,858 72		.0027
1877,	179	739,757	468	244,596,614 18	1,255,971 43	330 64	–	–	671,728 23		.00275
1878,	168	674,251	65,506†	209,860,631 18	34,735,983 00†	311 25	–	–	606,550 23		.00289
1879,	166	675,555	1,304	206,378,709 53	3,481,921 65†	305 50	–	–	590,820 18		.00286
1880,	164	706,395	30,840	218,047,922 37	11,669,212 84	308 68	1,783,086	122 29	581,274 35		.00271
1881,	165	738,951	32,556	230,444,479 10	12,396,556 73	311 85	–	–	617,672 51		.00268
1882,	166	772,518	33,567	241,311,362 49	10,866,883 39	312 37	–	–	619,829 24		.00257
1883,	168	806,010	33,492	252,607,593 02	11,296,230 53	313 40	–	–	650,247 92		.00257
1884,	168	826,008	19,998	262,720,146 97	10,112,553 95	318 06	–	–	658,690 60		.00257
1885,	171	848,787	22,779	274,998,412 93	12,278,265 96	323 99	1,941,465	141 64	674,561 84		.00245
1886,	172	906,039	57,252	291,197,900 96	16,199,488 03	321 40	–	–	698,087 72		.00239
1887,	173	944,778	38,739	302,948,624 08	11,750,723 12	320 66	–	–	747,295 32		.00247
1888,	176	983,202	38,424	315,185,070 57	12,236,446 49	320 57	–	–	783,158 82		.00248
1889,	177	1,029,694	46,492	332,723,688 59	17,538,618 02	323 13	–	–	827,619 26		.00249
1890,	179	1,083,817	54,123	353,592,937 24	20,869,248 65	326 24	2,238,943	157 92	850,978 56		.00241
1891,	180	1,131,203	47,386	369,526,385 54	15,933,448 30	326 67	–	–	882,787 61		.00239
1892,	184	1,189,936	58,733	393,019,862 08	23,493,476 54	330 29	–	–	936,829 59		.00238
1893,	185	1,214,493	24,557	399,995,569 81	6,975,707 73	329 35	–	–	1,010,639 63		.00252
1894,	185	1,247,090	32,597	416,778,017 53	16,782,447 72	334 20	–	–	1,028,838 01		.00246
1895,	187	1,302,479	55,389	439,269,861 15	22,491,843 62	337 25	2,500,183	175 69	1,080,611 70		.00246
1896,	187	1,340,668	38,189	453,220,257 27	13,950,396 12	338 06	–	–	1,134,581 43		.00250

* In 1830.

† Decrease.

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ABSTRACT OF THE ANNUAL REPORTS

OF

SAFE DEPOSIT, LOAN

AND

TRUST COMPANIES

MADE IN ACCORDANCE WITH THE PROVISIONS
OF THEIR CHARTERS.

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AMERICAN LOAN AND TRUST COMPANY — BOSTON.

Incorporated March 12, 1881. Commenced business Aug. 29, 1881.

S. Endicott Peabody, *President.* E. A. Coffin, *Treasurer.*
N. W. Jordan, *Actuary.*

Balance Sheet October 31, 1896.

Assets.		Liabilities.	
Bank stocks,	$86,394 38	Capital stock,	$1,000,000 00
Railroad stocks,	8,200 00	Surplus fund,	500,000 00
Railroad bonds,	364,312 79	Interest,	24,339 55
Miscellaneous bonds,	432,427 50	Discount,	10,427 87
Miscellaneous stocks,	6,675 50	Commissions,	411 61
Loans to corporations,	482,538 65	Fees for trustee services,	29,520 50
Time loans with collaterals,	1,274,798 72	Profit and loss,	50,000 00
Demand loans with collaterals,	1,291,487 36	Deposits: —	
Notes of individuals or firms,	19,286 25	Subject to check,	2,697,682 18
Expense account,	22,559 51	For payment of coupons, dividends, etc.,	357,589 88
Cash: —		Certificates of deposit,	15,799 17
In office,	20,280 06	Sinking funds, railroads,	87,914 86
In banks,	771,848 54	Sinking funds, corporations,	6,763 64
		Dividends unpaid,	360 00
	$4,780,809 26		$4,780,809 26

Date of examination by commissioners: October 26, 27.

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BAY STATE TRUST COMPANY — BOSTON.

Incorporated April 4, 1887. Commenced business Nov. 23, 1887.

F. W. HUNNEWELL, *President.* E. H. FERRY, *Secretary.*
ALFRED RODMAN, *Actuary.*

BALANCE SHEET NOVEMBER 7, 1896.

ASSETS.		LIABILITIES.	
United States bonds,	$110,000 00	Capital stock,	$200,000 00
State bonds,	60,000 00	Surplus fund,	50,000 00
City, county and town bonds,	48,000 00	Interest,	61,182 13
Loans to counties, cities and towns (notes),	366,023 79	Commissions (including rents of safe deposit vaults),	4,808 39
Railroad bonds,	152,250 00	Earnings undivided,	5,103 68
Miscellaneous bonds,	16,250 00	Deposits: —	
Loans on real estate,	58,000 00	Subject to check,	2,261,697 37
Loans to corporations,	916,310 19	For payment of coupons, etc.,	4,167 50
Time loans with collaterals,	120,375 00	Sinking funds, corporations,	105,373 27
Demand loans with collaterals,	239,900 00		
Notes of individuals or firms,	40,000 00		
Expense account,	8,575 06		
Taxes paid,	2,844 60		
Safe deposit vaults,	20,000 00		
Cash: —			
In office,	52,213 27		
In banks,	481,590 43		
	$2,692,332 34		$2,692,332 34

Date of examination by commissioner: June 2.

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Federal Reserve Bank of St. Louis

BEACON TRUST COMPANY—BOSTON.

Incorporated June 14, 1892. Commenced business May 4, 1893.

JOHN A. GALE, *President.* WILLIAM R. WITHERLE, *Treasurer.*
GEORGE H. POOR, *Secretary.*

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
United States bonds,	$15,100 00	Capital stock,	$300,000 00
State bonds,	7,000 00	Interest and discount,	12,850 20
City, county and town bonds,	20,780 72	Commissions,	942 62
Loans to counties, cities and towns (notes),	12,000 00	Earnings undivided,	24,000 00
Miscellaneous bonds,	8,100 00	Deposits: —	
Loans on real estate,	77,780 00	Subject to check,	492,917 00
Loans to corporations,	38,000 00	For payment of coupons, etc,	645 00
Time loans with collaterals,	332,913 40	Certificates of deposit,	31,877 12
Demand loans with collaterals,	141,965 00	Dividends unpaid,	25 00
Notes of individuals or firms,	74,372 16	Certified checks,	7,351 25
Expense account,	4,080 98		
Premium account,	993 47		
Furniture and fixtures,	707 50		
Overdrafts,	49 21		
Cash: —			
In office,	44,026 61		
In banks,	92,739 14		
	$870,608 19		$870,608 19

Date of examination by commissioners: December 7 and 8.

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BERKSHIRE LOAN AND TRUST COMPANY — PITTSFIELD.

Incorporated March 27, 1895. Commenced business July 11, 1895.

FRANK K. PADDOCK, *President.* C. W. KELLOGG, *Treasurer.*

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
United States bonds,	$392 40	Capital stock,	$100,000 00
State bonds,	5,000 00	Surplus fund,	25,000 00
Miscellaneous bonds,	7,000 00	Profit and loss,	5,409 77
Loans on real estate,	12,628 15	Deposits: —	
Loans to corporations,	18,802 17	Subject to check,	80,938 45
Time loans with collaterals,	21,937 44	Certificates of deposit,	18,572 62
Demand loans with collaterals,	12,130 00	Treasurer's checks outstanding,	203 62
Notes of individuals or firms,	114,770 56	Due to banks (collection accounts),	30,312 43
Furniture and fixtures,	4,924 19		
Safe deposit vaults,	9,966 40		
Overdrafts,	240 02		
Cash: —			
In office,	11,650 60		
In banks,	40,994 96		
	$260,436 89		$260,436 89

Trust Department.

Loans on real estate,	$1,650 00	Trust account,	$11,850 00
Cash on hand,	375 16	Income,	375 16
Real estate,	10,200 00		
	$12,225 16		$12,225 16

Date of examination by commissioner: September 14.

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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 OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
United States bonds,	$105,500 00	Capital stock,	$400,000 00
Loans to counties, cities and towns (notes),	5,000 00	Earnings undivided,	20,763 79
Railroad bonds,	46,550 00	Profit and loss,	61,586 06
Loans on real estate,	88,300 00	Deposits: —	
Loans to corporations,	1,137,009 81	Subject to check,	1,166,968 33
Time loans with collaterals,	49,875 00	For payment of coupons, etc.,	30 00
Demand loans with collaterals,	3,000 00		
Notes of individuals or firms,	74,799 23		
Cash: —			
In office,	35,314 14		
In banks,	104,000 00		
	$1,649,348 18		$1,649,348 18

Trust Department.

United States bonds,	$14,495 00	Trust accounts,	$35,000 00
Loans on real estate,	10,000 00		
Notes of corporations,	9,740 00		
Cash on hand,	765 00		
	$35,000 00		$35,000 00

Date of examination by commissioner: July 10.

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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 9, 1896.

Assets.		Liabilities.	
United States bonds,	$200,000 00	Capital stock,	$1,000,000 00
City, county and town bonds,	540,500 00	Surplus fund,	1,000,000 00
Railroad bonds,	621,000 00	Earnings undivided,	125,330 55
Loans on real estate,	988,812 00	Profit and loss,	112,036 40
Time loans with collaterals or sureties,	2,944,816 67	Deposits: — Subject to check,	6,239,694 27
Demand loans with collaterals or sureties,	1,372,473 12	For payment of coupons, etc.,	58,044 80
Expense account,	34,688 44	Certificates of deposit,	134,800 00
Cash: —		Trust funds,	75,871 43
In office,	501,660 22	Special trusts,	286,456 38
In banks,	1,830,808 49	Certified checks,	2,525 11
	$9,034,758 94		$9,034,758 94

Trust Department.

United States bonds,	$116,781 89	Trust accounts,	$5,059,493 76
City, county and town bonds,	48,583 27	Income,	23,188 74
Bank stocks,	64,929 75		
Railroad bonds,	530,149 06		
Railroad stocks,	694,448 82		
Loans on real estate,	2,479,192 22		
Notes with collaterals or sureties,	24,714 32		
Cash on hand,	75,871 43		
Deposits in savings banks,	10,392 72		
Water works bonds,	5,400 00		
Manufacturing stocks,	121,461 00		
Massachusetts Hospital Life Insurance Company, in trust,	65,000 00		
Real estate, etc.,	689,727 52		
Gas light company stock,	2,500 00		
Sundry stocks and bonds,	153,530 50		
	$5,082,682 50		$5,082,682 50

Date of examination by commissioners: December 16, 17.

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CAMBRIDGE SAFE DEPOSIT AND TRUST COMPANY — CAMBRIDGE.

Incorporated May 8, 1890. Commenced business Nov. 7, 1892.

JOSEPH B. RUSSELL, *President.* ALVIN F. SORTWELL, *Vice-President.*
LOUIS W. CUTTING, *Treasurer and Secretary.*

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
United States bonds,	$11,300 00	Capital stock,	$100,000 00
State bonds,	10,000 00	Interest and discounts,	5,003 24
City, county and town bonds,	16,256 25	Earnings undivided,	22,546 81
Loans to counties, cities and towns (notes),	20,000 00	Deposits: —	
Bank stocks,	5,785 00	Subject to check,	456,191 45
Miscellaneous bonds,	12,545 00	Certified checks outstanding,	1,500 00
Loans to corporations,	124,000 00		
Time loans with collaterals,	158,014 00		
Demand loans with collaterals,	91,792 92		
Notes of individuals or firms,	36,357 39		
Expense account,	2,231 30		
Taxes paid,	1,510 00		
Furniture and fixtures,	2,500 00		
Safe deposit vaults,	20,000 00		
Overdrafts,	22 30		
Cash: —			
In office,	29,126 17		
In banks,	43,801 17		
	$585,241 50		$585,241 50

Date of examination by commissioner: August 24.

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COLUMBIA TRUST COMPANY — EAST BOSTON.

Incorporated June 14, 1892. Commenced business March 25, 1895.

JOHN H. SULLIVAN, *President.* HORACE B. BUTLER, *Treasurer.*
JOHN L. BATES, *Secretary.*

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
City, county and town bonds,	$20,000 00	Capital stock,	$100,000 00
Loans on real estate,	59,400 00	Surplus fund,	2,500 00
Time loans with collaterals,	47,500 00	Earnings undivided,	780 22
Demand loans with collaterals,	13,825 00	Deposits: —	
Notes of individuals or firms,	62,094 26	Subject to check,	194,067 31
Premium account,	800 00		
Furniture and fixtures,	4,466 29		
Safe deposit vaults,	7,475 63		
Twenty-five shares in Enterprise Co-operative Bank,	1,991 75		
Supplies,	350 00		
Cash: —			
In office,	24,408 34		
In banks,	55,036 26		
	$297,347 53		$297,347 53

Date of examination by commissioners: November 9, 10.

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GLOUCESTER SAFE DEPOSIT AND TRUST COMPANY — GLOUCESTER.

Incorporated Feb. 20, 1891. Commenced business Jan. 18, 1892.

GEORGE R. BRADFORD, *President.* C. E. FISHER, *Treasurer and Secretary.*

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
United States bonds,	$12,000 00	Capital stock,	$100,000 00
State bonds,	18,000 00	Surplus fund,	15,000 00
City, county and town bonds,	29,199 60	Interest,	6,922 63
Bank stocks,	13,616 85	Discount,	5,534 90
Railroad bonds,	8,000 00	Profit and loss,	8,390 21
Miscellaneous bonds,	33,006 00	Deposits: —	
Miscellaneous stocks,	11,872 07	Subject to withdrawal on ten days' notice,	554,329 08
Loans on real estate,	207,904 67	For payment of coupons, etc.,	200 00
Loans to corporations,	71,744 00	Certificates of deposit,	55,828 67
Time loans with collaterals,	158,512 00	Box rents,	75 75
Demand loans with collaterals,	600 00		
Notes of individuals or firms,	107,522 61		
Expense account,	927 49		
Premium account,	2,554 60		
Interest paid,	2,746 66		
Safe deposit boxes,	1,200 00		
Cash: —			
In office,	2,078 91		
In banks,	64,795 78		
	$746,281 24		$746,281 24

Date of examination by commissioner: February 7.

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HAMPDEN LOAN AND TRUST COMPANY — SPRINGFIELD.

Incorporated June 1, 1887. Commenced business March 6, 1895.

WILLIAM H. HAILE, *President.* WILLIAM G. MCINTYRE, *Treasurer.*

BALANCE SHEET NOVEMBER 6, 1896.

ASSETS.		LIABILITIES.	
Miscellaneous bonds,	$10,100 00	Capital stock,	$100,000 00
Loans to corporations,	88,298 35	Interest,	5,968 46
Time loans with collaterals,	73,261 00	Discount,	15,460 47
Demand loans with collaterals,	31,548 75	Commissions and exchange,	557 12
Notes of individuals or firms,	262,045 24	Earnings undivided,	6,567 43
Expense account,	5,354 50	Deposits: —	
Taxes paid,	1,721 40	Subject to check,	295,128 15
Interest paid,	6,596 55	For payment of coupons, etc.,	10 00
Furniture and fixtures,	13,483 12	Certificates of deposit,	134,342 68
Safe deposit vaults,		Re-discounts,	10,000 00
Kansas City, Mo., special warrants,	7,310 55	Notes payable,	44,500 00
Collection accounts, banks,	7,518 53	International Trust Co., Boston, collection accounts,	1,359 09
Cash: —		Treasurer's checks,	449 62
In office,	4,795 84		
In banks,	102,309 19		
	$614,343 02		$614,343 02

Trust Department.

Bank stocks,	$1,300 00	Trust accounts,	$29,739 15
Railroad stocks,	8,025 00		
Loans on real estate,	11,600 00		
Miscellaneous stocks,	8,600 00		
Savings bank deposits,	214 15		
	$29,739 15		$29,739 15

Date of examination by commissioner: October 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.*
M. A. PINGREE, *Secretary.*

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
United States bonds,	$10,000 00	Capital stock,	$200,000 00
State bonds,	10,000 00	Surplus fund,	20,000 00
Bank stock,	25,000 00	Interest,	4,296 24
Railroad bonds,	10,000 00	Discount,	6,039 19
Miscellaneous bonds,	36,500 00	Earnings undivided,	1,423 73
Loans on real estate,	26,332 36	Profit and loss,	8,543 30
Real estate owned,	27,652 67	Deposits: —	
Loans to corporations,	83,334 85	Payable on demand or with ten days' notice,	328,570 30
Time loans with collaterals,	28,650 00	For payment of coupons,	880 00
Demand loans with collaterals,	17,425 00		
Notes of individuals or firms,	205,561 52		
Expense account,	1,107 28		
Premium account,	2,580 00		
Taxes paid,	571 20		
Interest paid,	3,289 02		
Furniture and fixtures,	2,000 00		
Safe deposit vaults,	8,000 00		
Trustee account, Platt bonds,	11,023 35		
Cash: —			
In office,	3,885 94		
In banks,	56,839 57		
	$569,752 76		$569,752 76

Date of examination by commissioner: June 5.

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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, 1896.

ASSETS.		LIABILITIES.	
United States bonds,	$635,000 00	Capital stock,	$1,000,000 00
State bonds,	88,000 00	Surplus fund,	1,000,000 00
City, county and town bonds,	239,000 00	Interest,	18,587 10
Bank stocks,	12,805 00	Discount,	92,903 70
Railroad stocks,	41,250 00	Commissions,	5,317 69
Railroad bonds,	309,345 00	Earnings undivided,	26,604 05
Miscellaneous bonds,	157,846 50	Profit and loss,	101,793 82
Miscellaneous stocks,	128,173 50	Guarantee account,	100,000 00
Loans on real estate,	161,765 60	Deposits: —	
Real estate owned,	500,000 00	Subject to check,	6,454,557 68
Loans to corporations,	2,048,769 23	For payment of coupons, etc.,	56,300 09
Time loans with collaterals,	1,596,741 19	Certificates of deposit,	116,090 06
Demand loans with collaterals,	835,680 03	Sinking funds, corporations,	442,273 45
Notes of individuals or firms,	1,009,948 89	Dividends unpaid,	50 00
Expense account,	27,241 87		
Interest paid,	12,506 00		
Safe deposit vaults,	50,000 00		
Stock of International Trust Company held for distribution,	91,580 00		
Sinking fund bonds,	401,197 19		
Cash: —			
In office,	68,342 33		
In banks,	1,001,285 31		
	$9,416,477 64		$9,416,477 64

Trust Department.

United States bonds,	$3,896 00	Trust accounts,	$1,327,974 64
City, county and town bonds,	99,267 57	Income,	7,355 10
Bank stocks,	22,400 88		
Railroad bonds,	315,488 59		
Railroad stocks,	42,469 69		
Loans on real estate,	8,500 00		
Cash on hand,	24,121 14		
Real estate,	30,533 00		
Endowments and bequests,	60,750 00		
Miscellaneous stocks and bonds,	727,902 87		
	$1,335,329 74		$1,335,329 74

Date of examination by commissioners: October 21, 22, 23.

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LOWELL TRUST COMPANY — LOWELL.

Incorporated May 23, 1890. Commenced business Feb. 9, 1896.

JOHN J. DONOVAN, *President.* GEORGE T. SHELDON, *Treasurer.*
GEORGE M. HARRIGAN, *Actuary.* JOHN W. CORCORAN, *Secretary.*

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Railroad stocks,	$35,000 00	Capital stock,	$125,000 00
Railroad bonds,	52,680 00	Interest and discount,	3,956 64
Miscellaneous bonds,	62,866 98	Profit and loss,	26,366 51
Miscellaneous stocks,	40,243 42	Deposits: —	
Loans on real estate,	22,075 00	Subject to check,	484,679 93
Loans to corporations,	75,613 87	Certificates of deposit,	966 17
Time loans with collaterals,	63,598 10	Time deposits,	72,315 04
Demand loans with collaterals,	52,316 34	Dividends unpaid,	1,092 00
Notes of individuals or firms,	105,036 66	Bills payable,	65,000 00
Expense account,	1,481 35		
Furniture and fixtures,	4,702 40		
Cash: —			
In office,	165,622 29		
In banks,	98,139 88		
	$779,376 29		$779,376 29

Date of examination by commissioners: July 6, 7.

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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.*

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
United States bonds,	$25,000 00	Capital stock,	$100,000 00
State bonds,	15,000 00	Surplus fund,	90,000 00
Bank stocks,	5,664 00	Profit and loss,	4,125 14
Railroad bonds,	66,590 00	Deposits,	804,466 73
Miscellaneous bonds,	13,433 33		
Loans on real estate,	73,300 00		
Loans to corporations,	30,151 38		
Time loans with collaterals,	197,452 08		
Demand loans with collaterals,	39,675 00		
Notes of individuals or firms,	389,727 62		
Premium account,	3,987 50		
Safe deposit vaults and fixtures,	25,000 00		
Cash:—			
In office,	21,486 50		
In banks,	92,124 46		
	$998,591 87		$998,591 87

Date of examination by commissioner: June 2.

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MANUFACTURERS' TRUST COMPANY — HOLYOKE.

Incorporated April 26, 1887. Commenced business March 25, 1895.

J. G. MACKINTOSH, *President.* A. G. MAGNA, *Treasurer.*
T. M. SHEPHERD, *Secretary.*

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Miscellaneous bonds,	$10,000 00	Capital stock,	$100,000 00
Loans to corporations,	110,695 43	Discount,	3,297 81
Demand loans with collaterals,	19,370 00	Commissions,	157 66
Notes of individuals or firms,	11,127 06	Earnings undivided,	3,235 69
Expense account,	1,110 73	Deposits: —	
Furniture and fixtures,	2,000 00	Subject to check,	66,372 62
Demand interest,	54 56	Certificates of deposit,	19,233 57
Due from London bankers,	918 35	Due to banks,	3,012 90
Cash: —		Treasurer's checks outstanding,	550 00
In office,	4,937 56	Reserve for taxes,	750 00
In banks,	36,396 56		
	$196,610 25		$196,610 25

Date of examination by commissioner: October 2.

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MASSACHUSETTS HOSPITAL LIFE INSURANCE COMPANY — BOSTON.

Incorporated February 24, 1818.

ROBERT CODMAN, *President.* CHARLES F. CHOATE, *Actuary.*

BALANCE SHEET NOVEMBER 1, 1896.

ASSETS.		LIABILITIES.	
Mortgages,	$10,277,637 40	Capital stock,	$500,000 00
Collateral and personal loans,	8,555,370 21	Surplus fund,	112,560 31
Bank stocks,	113,200 00	Interest,	1,224,075 37*
Railroad stocks,	481,200 00	Deposits,	20,291,179 79
Railroad bonds and notes,	2,453,000 00	Annuities on lives,	893,834 28
Real estate,	600,000 00	Mortgage guarantee fund,	78,534 08
Expense account,	23,482 81		
Shares in capital stock purchased and awaiting disposal,	1,115 00		
Cash: —			
In banks,	595,178 41		
	$23,100,183 83		$23,100,183 83

Also 64 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.

Date of examination by commissioners: December 28.

* Of this sum, $773,316.69 is the estimated 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, 1896.

ASSETS.		LIABILITIES.	
State bonds,	$58,140 52	Capital stock,	$1,000,000 00
Miscellaneous bonds,	188,459 68	Surplus fund,	200,000 00
Loans to corporations,	703,637 80	Earnings undivided,	55,789 78
Time loans with collaterals,	1,214,579 28	Profit and loss,	19,038 64
Demand loans with collaterals,	247,046 50	Deposits: —	
Notes of individuals or firms,	249,980 32	Subject to check,	1,516,943 15
Expense account,	8,378 83	For payment of coupons, etc.,	6,146 53
Cash: —		Certificates of deposit,	125,680 25
In office,	69,758 49	Sinking funds, corporations,	15,268 17
In banks,	202,996 35	Taxes,	4,111 25
	$2,942,977 77		$2,942,977 77

Date of examination by commissioners: December 21.

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MATTAPAN DEPOSIT AND TRUST COMPANY — SOUTH BOSTON.

Incorporated March 27, 1891. Commenced business May 16, 1892.

R. J. MONKS, *President.* WM. S. FRETCH, Jr., *Secretary.*
GEORGE A. TYLER, *Actuary.*

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
United States bonds,	$5,000 00	Capital stock,	$100,000 00
State bonds,	9,000 00	Surplus fund,	16,000 00
City, county and town bonds,	17,000 00	Interest,	17,700 37
Loans to counties, cities and towns (notes),	31,000 00	Profit and loss,	1,407 39
Railroad bonds,	15,000 00	Deposits: —	
Loans on real estate,	33,100 00	Subject to check,	527,859 62
Loans to corporations,	53,812 96	Certificates of deposit,	19,191 00
Time loans with collaterals,	228,400 00	Dividends unpaid,	2 00
Demand loans with collaterals,	135,900 00		
Notes of individuals or firms,	61,787 10		
Expense account,	8,382 34		
Cash: —			
In office,	26,130 98		
In banks,	57,647 00		
	$682,160 38		$682,160 38

Date of examination by commissioner: October 19 and 20.

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Federal Reserve Bank of St. Louis

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, 1896.

ASSETS.		LIABILITIES.	
United States bonds,	$17,325 00	Capital stock,	$250,000 00
State bonds,	10,000 00	Interest,	15,745 36
City, county and town bonds,	5,000 00	Profit and loss,	7,056 32
Loans to counties, cities and towns (notes),	17,000 00	Deposits: — Subject to check,	302,868 85
Railroad stocks,	2,464 00	Certificates of deposit,	18,293 33
Railroad bonds,	20,510 00	Sinking funds, railroads,	299 34
Miscellaneous bonds,	2,000 00	Dividends unpaid,	10 00
Loans on real estate,	23,000 00		
Loans to corporations,	132,444 32		
Time loans with collaterals,	171,375 00		
Demand loans with collaterals,	86,050 00		
Notes of individuals or firms,	29,924 48		
Expense account,	8,522 21		
Furniture and fixtures,	2,415 00		
Muskegon Railway Bondholders' Committee,	11 75		
State of Washington warrants,	4,596 00		
Cash: —			
In office,	46,784 31		
In banks,	14,851 13		
	$594,273 20		$594,273 20

Trust Department.

United States bonds,	$7,060 25	Trust accounts,	$112,188 66
Bank stocks,	16,239 75	Income,	865 40
Railroad bonds,	1,000 00		
Railroad stocks,	4,291 00		
Loans on real estate,	30,000 00		
Cash on hand,	2,563 06		
Dry dock bond,	1,000 00		
Savings bank deposits,	1,500 00		
Real estate,	49,400 00		
	$113,054 06		$113,054 06

Date of examination by commissioners: October 19, 20.

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MIDDLESEX SAFE DEPOSIT AND TRUST COMPANY — LOWELL.

Incorporated May 29, 1888. Commenced business Oct. 15, 1894.

LARKIN T. TRULL, *President.* CHARLES L. KNAPP, *Treasurer and Secretary.*

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Miscellaneous bonds,	$50,000 00	Capital stock,	$100,000 00
Loans on real estate,	14,950 00	Earnings undivided,	454 08
Real estate owned,	25,000 00	Deposits: —	
Loans to corporations,	15,882 00	Subject to check,	149,096 29
Time loans with collaterals,	17,017 65	Due other banks,	30,000 00
Demand loans with collaterals,	21,235 00		
Notes of individuals or firms,	54,381 93		
Expense account,	1,817 81		
Premium account,	3,000 00		
Furniture and fixtures,	9,207 08		
Safe deposit vaults,	20,000 00		
Overdrafts,	214 68		
Rent,	2,675 34		
Cash: —			
In office,	26,372 07		
In banks,	17,796 81		
	$279,550 37		$279,550 37

Date of examination by commissioners: January 9.

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Federal Reserve Bank of St. Louis

NEW BEDFORD SAFE DEPOSIT AND TRUST COMPANY — NEW BEDFORD.

Incorporated March 2, 1887. Commenced business June 28, 1888.

JOHN W. MACOMBER, *President.* EDWARD W. BOURNE, *Treasurer.*
EDWARD T. TUCKER, *Secretary.*

BALANCE SHEET NOVEMBER 9, 1896.

ASSETS.		LIABILITIES.	
United States bonds,	$38,900 00	Capital stock,	$200,000 00
State bonds,	26,250 00	Surplus fund,	25,000 00
Bank stocks,	2,149 00	Earnings undivided,	3,945 56
Railroad bonds,	37,950 00	Profit and loss,	355 98
Miscellaneous bonds,	31,422 75	Deposits: —	
Miscellaneous stocks,	425 00	Subject to check,	470,350 85
Loans on real estate,	12,488 89	Dividends unpaid,	26 00
Real estate owned,	40,000 00	National bank collection accounts,	9,421 83
Real estate by foreclosure,	23,000 00		
Loans to corporations,	129,595 61		
Time loans with collaterals,	152,860 00		
Notes of individuals or firms,	133,078 71		
Expense account,	882 78		
Safe deposit vaults,	10,000 00		
Cash: —			
In office,	47,892 73		
In banks,	22,204 75		
	$709,100 22		$709,100 22

Date of examination by commissioner: July 20, 21.

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NEW ENGLAND TRUST COMPANY—BOSTON.

Incorporated April 22, 1869.

WILLIAM ENDICOTT, Jr., *President.* D. R. WHITNEY, *Actuary.*

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
United States bonds,	$1,324,312 50	Capital stock,	$1,000,000 00
State bonds,	589,000 00	Guarantee fund,	1,000,000 00
Railroad bonds,	802,900 00	Earnings undivided,	198,770 43
Time loans with collaterals or sureties,	8,334,233 82	Profit and loss,	326,166 18
Demand loans with collaterals or sureties,	1,373,143 00	Deposits,	12,705,589 83
Expense account,	53,598 68	For payment of coupons, etc.,	127,381 62
Accounts receivable,	5,428 95	Sinking funds, railroads,	65,814 74
Cash: —			
In office and in banks,	2,941,105 85		
	$15,423,722 80		$15,423,722 80

Trust Department.

United States bonds,	$10,856 00	Trust accounts,	$2,279,237 27
City, county and town bonds,	41,007 61	Income,	40,082 12
Bank stocks,	104,173 27	Dividends,	4,073 80
Railroad bonds,	157,340 75		
Railroad stocks,	356,242 22		
Loans on real estate,	1,294,400 00		
Notes of corporations,	71,000 00		
Notes with collaterals or sureties,	104,800 00		
Cash on hand,	18,705 90		
Deposits in savings banks,	5,836 07		
Manufacturing company stocks,	8,255 00		
Miscellaneous stocks and bonds,	44,196 68		
Policies (general trust fund),	43,010 32		
Real estate (special trust),	63,569 37		
	$2,323,393 19		$2,323,393 19

Date of examination by commissioners: April 29, May 4.

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NEWTON CENTRE TRUST COMPANY — NEWTON CENTRE.

Incorporated March 22, 1894. Commenced business July 12, 1894.

DWIGHT CHESTER, *President.* HARRY K. DRESSER, *Treasurer.*

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
United States bonds,	$12,000 00	Capital stock,	$100,000 00
State bonds,	5,000 00	Surplus fund,	5,000 00
Bank stocks,	12,570 00	Interest,	5,343 38
Loans on real estate,	52,600 00	Earnings undivided,	5,488 70
Time loans with collaterals,	35,281 08	Deposits: —	
Demand loans with collaterals,	48,265 00	Subject to check,	294,515 32
Notes of individuals or firms,	188,435 23	Certificates of deposit,	6,426 70
Expense account,	1,188 59	Box rents,	116 00
Premium account,	2,007 00	Storage,	25 00
Interest paid,	1,448 44		
Overdrafts,	9 01		
Commissions,	36 47		
Cash: —			
In office,	6,762 79		
In banks,	51,311 49		
	$416,915 10		$416,915 10

Date of examination by commissioners: July 13.

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NEWTONVILLE TRUST COMPANY — NEWTONVILLE.

Incorporated March 24, 1894. Commenced business March 16, 1896.

JOHN W. WEEKS, *President.* SAMUEL W. FRENCH, *Treasurer and Secretary.*

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Miscellaneous bonds,	$1,960 00	Capital stock,	$100,000 00
Loans on real estate,	3,000 00	Surplus fund,	20,000 00
Loans to corporations,	50,300 00	Discount,	9,679 44
Time loans with collaterals,	104,582 69	Deposits: —	
Demand loans with collaterals,	41,100 00	Subject to check,	164,331 25
Notes of individuals or firms,	45,722 33		
Expense account,	4,101 46		
Interest paid,	910 04		
Furniture and fixtures,	602 50		
Overdrafts,	224 31		
Cash: —			
In office,	3,646 31		
In banks,	37,861 05		
	$294,010 69		$294,010 69

Date of examination by commissioners: December 22.

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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, 1896.

ASSETS.		LIABILITIES.	
United States bonds,	$113,000 00	Capital stock,	$1,000,000 00
Loans to counties, cities and towns (notes),	1,129,864 97	Surplus fund,	750,000 00
Railroad bonds,	256,000 00	Earnings undivided,	385,531 28
Miscellaneous bonds,	360,000 00	Deposits: —	
Loans to corporations,	3,840,875 19	Subject to check,	9,173,708 44
Time loans with collaterals,	2,252,692 42	For payment of coupons, etc,	134,313 00
Demand loans with collaterals or sureties,	800,413 47	Certificates of deposit,	328,750 00
Notes of individuals or firms,	125,000 00		
Short time United States bonds, entered as notes,	206,000 00		
Massachusetts temporary loans,	203,750 00		
Cash: —			
In office,	862,752 63		
In banks,	1,621,954 04		
	$11,772,302 72		$11,772,302 72

Date of examination by commissioners: November 18, 19.

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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, 1896.

ASSETS.		LIABILITIES.	
United States bonds,	$10,000 00	Capital stock,	$100,000 00
State bonds,	10,000 00	Surplus fund,	5,000 00
City, county and town bonds,	9,000 00	Interest,	686 18
Loans to counties, cities and towns (notes),	1,000 00	Earnings undivided,	546 45
Railroad bonds,	4,525 00	Profit and loss,	115 13
Miscellaneous bonds,	13,000 00	Deposits: —	
Loans on real estate,	40,325 00	Subject to check,	251,115 18
Real estate owned,	25,000 00	Certificates of deposit,	72,252 01
Time loans with collaterals,	60,525 00	Dividends unpaid,	400 00
Demand loans with collaterals,	54,434 13		
Notes of individuals or firms,	118,700 65		
Expense account,	8,097 01		
Premium account,	1,200 00		
Furniture and fixtures,	10,750 00		
Safe deposit vaults,	25,000 00		
Insurance,	899 70		
Real estate improvement account,	8,459 06		
Cash: —			
In office,	9,934 84		
In banks,	19,264 56		
	$430,114 95		$430,114 95

Date of examination by commissioner: September 25.

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Federal Reserve Bank of St. Louis

PURITAN TRUST COMPANY — BOSTON.

Incorporated March 21, 1892. Commenced business March 23, 1895.

ALBERT F. HAYWARD, *President.* WILLIAM R. DRESSER, *Treasurer.*
C. E. ROBERTS, *Secretary.*

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
United States bonds,	$20,000 00	Capital stock,	$200,000 00
Bank stocks,	1,280 00	Discount,	2,957 68
Railroad bonds,	3,000 00	Earnings undivided,	5,268 53
Loans on real estate,	5,622 74	Deposits: —	
Loans to corporations,	224,376 77	Subject to check,	679,211 35
Time loans with collaterals,	96,412 23	Certificates of deposit,	9,365 67
Demand loans with collaterals,	98,400 72	Dividends unpaid,	148 00
Notes of individuals or firms,	257,343 52	Treasurer's checks,	386 86
Expense account,	1,490 32		
Premium account,	3,580 33		
Interest paid,	664 98		
Furniture and fixtures,	10,000 00		
Overdrafts,	1,953 48		
Exchange paid,	10 76		
Cash: —			
In office,	32,055 82		
In banks,	141,146 42		
	$897,338 09		$897,338 09

Date of examination by commissioners: July 13, 14.

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SECURITY SAFE DEPOSIT AND TRUST COMPANY — LYNN.

Incorporated April 26, 1890. Commenced business Jan. 15, 1891.

DAVID J. LORD, *President.* A. C. R. SMITH, *Treasurer.*
N. EVERETT SILSBEE, *Secretary.*

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
United States bonds,	$25,750 00	Capital stock,	$200,000 00
City, county and town bonds,	9,750 00	Surplus fund,	80,000 00
Loans to counties, cities and towns (notes),	16,669 80	Interest,	3,906 20
Bank stocks,	13,400 00	Discount,	15,121 09
Miscellaneous bonds,	67,745 00	Earnings undivided,	338 50
Miscellaneous stocks,	14,505 84	Profit and loss,	14,159 48
Loans on real estate,	89,267 00	Deposits,	817,730 48
Loans to corporations,	58,855 00	Certificates of deposit,	70,325 87
Time loans with collaterals,	122,303 00	Safe deposit vault sinking fund,	2,762 81
Demand loans with collaterals,	38,493 00	Taxes unpaid,	1,352 00
Notes of individuals or firms,	579,020 84		
Expense account,	3,987 38		
Premium account,	2,250 00		
Interest paid,	8,762 22		
Furniture and fixtures,	25,000 00		
Cash:—			
In office,	28,055 86		
In banks,	101,881 49		
	$1,205,696 43		$1,205,696 43

Date of examination by commissioner: June 9.

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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, 1896.

ASSETS.		LIABILITIES.	
United States bonds,	$168,375 00	Capital stock,	$500,000 00
State bonds,	50,000 00	Surplus fund,	150,000 00
City, county and town bonds,	27,300 00	Earnings undivided,	27,898 36
Bank stocks,	1,500 00	Reserve for taxes,	6,600 00
Railroad bonds,	38,200 00	Deposits: —	
Miscellaneous bonds,	28,615 00	Subject to check,	1,056,566 55
Miscellaneous stocks,	20,000 00	Certificates of deposit,	595,941 23
Loans to corporations,	777,217 92	Due to banks,	7,860 05
Time loans with collaterals,	184,552 58	Treasurer's checks outstanding,	1,077 30
Demand loans with collaterals,	462,315 67		
Notes of individuals or firms,	233,315 76		
Expense account,	1,918 68		
Suspense account,	4,877 50		
Furniture and fixtures and safe deposit vaults,	25,000 00		
Due from banks,	3,727 24		
Cash: —			
In office,	140,183 63		
In banks,	178,844 51		
	$2,345,943 49		$2,345,943 49

Trust Department.

City, county and town bonds,	$6,000 00	Trust accounts,	$125,657 91
Bank stocks,	4,460 00	Income,	298 09
Railroad bonds,	10,000 00		
Railroad stocks,	2,100 00		
Loans on real estate,	88,300 00		
Cash on hand,	2,768 16		
Real estate,	11,100 00		
Savings bank books,	1,227 84		
	$125,956 00		$125,956 00

Date of examination by commissioners: October 29, 30.

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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, 1896.

ASSETS.		LIABILITIES.	
United States bonds,	$9,900 00	Capital stock,	$300,000 00
State bonds,	53,000 00	Earnings undivided,	36,416 15
City, county and town bonds,	54,125 00	Deposits: —	
Loans to counties, cities and towns (notes),	13,000 00	Subject to check,	1,169,139 55
Bank stocks,	26,460 00	For payment of coupons, etc.,	7,323 42
Railroad stocks,	34,038 45	Certificates of deposit,	7,117 76
Railroad bonds,	41,250 00	Dividends unpaid,	56 00
Miscellaneous bonds,	31,430 38	Taxes due Nov. 2,	4,620 60
Miscellaneous stocks,	15,325 00		
Loans on real estate,	6,420 00		
Loans to corporations,	360,764 74		
Time loans with collaterals,	212,333 55		
Demand loans with collaterals,	492,586 17		
Notes of individuals or firms,	2,743 24		
Expense account,	1,354 98		
Overdrafts,	3 56		
Cash: —			
In office,	22,153 05		
In banks,	147,785 36		
	$1,524,673 48		$1,524,673 48

Trust Department.

United States bonds,	$272 50	Trust accounts,	$361,148 64
Bank stocks,	12,994 00	Income,	2,446 48
Railroad bonds,	2,100 00		
Railroad stocks,	145,161 52		
Loans on real estate,	148,755 00		
Cash on hand,	7,238 60		
Boston Wharf Company,	9,037 50		
Massachusetts Hospital Life Insurance Company annuity,	15,800 00		
Miscellaneous stocks,	22,236 00		
	$363,595 12		$363,595 12

Date of examination by commissioners: June 12.

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UNITED STATES TRUST COMPANY—BOSTON.

Incorporated April 15, 1887. Commenced business March 4, 1895.

A. C. RATSHESKY, *President.* I. A. RATSHESKY, *Treasurer and Secretary.*
W. H. HIDDEN, Jr., *Actuary.*

BALANCE SHEET OCTOBER 31, 1896.

ASSETS.		LIABILITIES.	
Note of Massachusetts,	$40,000 00	Capital stock,	$200,000 00
Loans to counties, cities and towns (notes),	10,000 00	Surplus fund,	70,000 00
Loans on real estate,	145,450 00	Interest,	13,810 70
Loans to corporations,	170,007 10	Deposits: —	
Time loans with collaterals,	177,303 95	Subject to check,	1,209,372 65
Demand loans with collaterals,	332,867 76	Certificates of deposit,	33,814 52
Notes of individuals or firms,	349,354 96		
Expense account,	5,988 34		
Furniture and fixtures,	6,000 00		
Cash: —			
In office,	74,343 92		
In banks,	215,681 84		
	$1,526,997 87		$1,526,997 87

Trust Department.

Real estate,	$18,196 81	Trust accounts,	$22,647 09
Cash on hand,	15 49		
Undivided interest in two estates,	3,500 00		
Income,	934 79		
	$22,647 09		$22,647 09

Date of examination by commissioners: July 29 and 30.

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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, 1896.

ASSETS.		LIABILITIES.	
Bank stocks,	$13,400 00	Capital stock,	$200,000 00
Railroad bonds,	152,000 00	Surplus fund,	100,000 00
Miscellaneous bonds,	54,722 84	Interest,	5,778 08
Miscellaneous stocks,	56,686 61	Commissions,	364 08
Loans on real estate,	13,650 00	Earnings undivided,	3,001 40
Real estate owned,	60,000 00	Profit and loss,	18,659 05
Real estate by foreclosure,	3,500 00	Deposits: —	
Loans to corporations,	1,044,875 36	Subject to check,	2,134,789 18
Time loans with collaterals,	101,445 00	Certificates of deposit,	1,070 96
Demand loans with collaterals,	27,000 00	Dividends unpaid,	22 50
Notes of individuals or firms,	480,880 76		
Expense account,	1,480 39		
Safe deposit vaults,	20,000 00		
Clearing-house fund,	1,000 00		
Cash: —			
In office,	261,608 12		
In banks,	171,436 17		
	$2,463,685 25		$2,463,685 25

Trust Department.

United States bonds,	$16,200 00	Trust accounts,	$825,981 33
City, county and town bonds,	85,190 00	Income,	647 26
Bank stocks,	31,374 00		
Railroad bonds,	128,502 50		
Miscellaneous bonds,	5,150 00		
Railroad stocks,	147,724 65		
Miscellaneous stocks,	19,750 00		
Loans on real estate,	254,200 00		
Notes of corporations,	50,000 00		
Notes with collaterals or sureties,	14,025 73		
Cash on hand,	3,844 47		
Real estate,	56,500 00		
Savings bank deposits,	14,167 24		
	$826,628 59		$826,628 59

Date of examination by commissioners: October 16.

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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, 1896.

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	$114,699 53	$3,071,071 23	-	$792,128 60
Bay State Trust Company, Boston,	April 4, 1887,	200,000 00	50,000 00	71,094 20	2,265,864 87	-	533,803 70
Beacon Trust Company, Boston,	June 14, 1892,	300,000 00	-	37,792 82	532,790 37	-	136,765 75
Berkshire Loan and Trust Company, Pittsfield,	Mar. 27, 1895,	100,000 00	25,000 00	5,409 77	99,511 07	$12,225 16	52,645 56
B. M. C. Durfee Safe Deposit and Trust Company, Fall River,	Mar. 16, 1887,	400,000 00	-	82,349 85	1,166,998 33	35,000 00	139,314 14
Boston Safe Deposit and Trust Company, Boston,	April 13, 1867,	1,000,000 00	1,000,000 00	237,366 95	6,797,391 99	5,082,682 50	2,332,468 71
Cambridge Safe Deposit and Trust Company, Cambridge,	May 8, 1890,	100,000 00	-	27,550 05	457,691 45	-	72,927 34
Columbia Trust Company, East Boston,	June 14, 1892,	100,000 00	2,500 00	780 22	194,067 31	-	79,444 60
Gloucester Safe Deposit and Trust Company, Gloucester,	Feb. 20, 1891,	100,000 00	15,000 00	20,923 49	610,357 75	-	66,874 69
Hampden Loan and Trust Company, Springfield,	June 1, 1887,	100,000 00	-	28,553 48	429,480 83	29,739 15	107,105 03
Haverhill Safe Deposit and Trust Company, Haverhill,	Mar. 24, 1891,	200,000 00	20,000 00	20,302 46	329,450 30	-	60,725 51
International Trust Company, Boston,	Mar. 25, 1879,	1,000,000 00	1,100,000 00	245,206 36	6,626,947 83	1,335,329 74	1,069,627 64
Lowell Trust Company, Lowell,	May 23, 1890,	125,000 00	-	30,323 15	557,961 14	-	263,762 17
Lynn Safe Deposit and Trust Company, Lynn,	April 20, 1887,	100,000 00	90,000 00	4,125 14	804,466 73	-	113,610 96
Manufacturers' Trust Company, Holyoke,	April 26, 1887,	100,000 00	-	6,691 16	85,606 19	-	41,334 12
Massachusetts Hospital Life Insurance Company, Boston,	Feb. 24, 1818,	500,000 00	112,560 31	1,224,075 37	20,291,179 79	-	595,178 41
Massachusetts Loan and Trust Company, Boston,	June 3, 1870,	1,000,000 00	200,000 00	74,828 42	1,648,769 93	-	272,754 84
Mattapan Deposit and Trust Company, South Boston,	Mar. 27, 1891,	100,000 00	16,000 00	19,107 76	547,050 62	-	83,777 98

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Mercantile Loan and Trust Company, Boston, ...	May 29, 1888,	250,000 00	–	22,801 68	321,162 18	113,054 06	61,635 44
Middlesex Safe Deposit and Trust Company, Lowell, . .	May 29, 1888,	100,000 00	–	454 08	149,096 29	–	44,168 88
New Bedford Safe Deposit and Trust Company, New Bedford,	Mar. 2, 1887,	200,000 00	25,000 00	4,301 54	470,350 85	–	70,097 48
New England Trust Company, Boston, ...	April 22, 1869,	1,000,000 00	1,000,000 00	524,936 61	12,898,786 19	2,323,393 19	2,941,105 85
Newton Centre Trust Company, Newton Centre, . . .	Mar. 22, 1894,	100,000 00	5,000 00	10,973 08	300,942 02	–	58,074 28
Newtonville Trust Company, Newtonville, ...	Mar. 24, 1894,	100,000 00	20,000 00	9,679 44	164,331 25	–	41,507 36
Old Colony Trust Company, Boston, ...	May 8, 1890,	1,000,000 00	750,000 00	385,531 28	9,636,771 44	–	2,484,706 67
Plymouth County Safe Deposit and Trust Company, Brockton,	June 14, 1892,	100,000 00	5,000 00	1,347 76	323,367 19	–	29,199 40
Puritan Trust Company, Boston, ...	Mar. 21, 1892,	200,000 00	–	8,226 21	688,577 02	–	173,202 24
Security Safe Deposit and Trust Company, Lynn, . . .	April 26, 1890,	200,000 00	80,000 00	33,525 27	888,056 35	–	129,937 35
Springfield Safe Deposit and Trust Company, Springfield, .	June 18, 1885,	500,000 00	150,000 00	27,898 36	1,652,507 78	125,956 00	319,028 14
State Street Safe Deposit and Trust Company, Boston, . .	April 13, 1891,	300,000 00	–	36,416 15	1,183,580 73	363,595 12	169,938 41
United States Trust Company, Boston, ...	April 15, 1887,	200,000 00	70,000 00	13,810 70	1,243,187 17	22,647 09	290,025 76
Worcester Safe Deposit and Trust Company, Worcester, .	Mar. 16, 1868,	200,000 00	100,000 00	27,802 61	2,135,860 14	826,628 59	433,044 29
		$10,975,000 00	$5,336,060 31	$3,358,884 95	$78,573,234 33	$10,270,250 60	$14,059,921 30

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APPENDIX.

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STATUTES

RELATING TO

SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS.

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STATUTES

RELATING TO

SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS.

[Chapter 317, Acts of 1894.]

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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-

* See page xxxii for other legislation relative to bonds of officers or employees.

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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.

* See page xxx for additional investments.

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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.

* See page xxxi for additional investments.

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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 Mass. 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, at the time provided by the by-laws for making ordinary dividends, if, after such ordinary dividend is made, the net profits accumulated, including the amount of the guaranty

Extra dividends may be paid, etc. P. S., 116, 27. 1888, 355. 151 Mass. 108. 1896, 231.

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fund, amount to eleven per cent. of the deposits which have remained in such corporation for one year then next preceding, such net profits in excess of ten per cent. shall be divided among the depositors whose deposits have remained therein for one year at least then next preceding, in proportion to the amount of dividends which have been declared on their deposits during the three years 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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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.

Probate court may authorize the deposit of certain funds, etc. P. S., 116, 36. 139 Mass. 355. 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.

Statements of amount of certain funds to be made every third year, etc. P. S., 116, 37. 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.

Funds to be transferred, etc., if corporation ceases to do business. P. S., 116, 38. 153 Mass. 467.

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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. 1896, 193.

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, under rules to be prescribed by their respective boards of investment, duly approved by the board of commissioners of savings banks.

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.

[Chapter 164, Acts of 1895.]

AN ACT TO AUTHORIZE SAVINGS BANKS TO INVEST IN AND LOAN UPON BONDS OF THE STATES OF MISSOURI AND MINNESOTA AND IN THE CITIES THEREOF.

Deposits in savings banks and institutions for savings, and the income derived therefrom, may be invested in the legally authorized bonds of the states of Missouri and Minnesota, 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 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

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treasurer of said city and taken in the same manner as a national or state census, preceding such investment, and whose net indebtedness does not exceed five per cent. of the valuation of the taxable property therein, to be ascertained by the last preceding valuation of property therein for the assessment of taxes; and in the note or notes of any citizen of this Commonwealth, with a pledge as collateral of any of the aforesaid securities, the amount invested in such note or notes not to exceed in any case eighty per cent. of the market value of the securities pledged.

The term "net indebtedness" 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.

[Chapter 178, Acts of 1896.]

AN ACT TO AUTHORIZE ADDITIONAL INVESTMENTS BY SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS.

SECTION 1. In addition to the investments authorized by section twenty-one of chapter three hundred and seventeen of the acts of the year eighteen hundred and ninety-four savings banks and institutions for savings may invest their deposits, and the income derived therefrom, in the bonds and notes of the New York, New Haven and Hartford Railroad Company, issued according to law, notwithstanding the existence of a mortgage indebtedness not matured upon the whole or a part of the road of said railroad company; also in the note or notes of any citizen of this Commonwealth, with a pledge as collateral of shares of the capital stock of the Boston and Lowell Railroad Corporation; of the Boston and Providence Railroad Company; of the Connecticut River Railroad Company, and of the old Colony Railroad Company, notwithstanding the road of each of said companies may be leased to some other railroad company; such note or notes not to exceed in any case seventy-five per cent. of the market value of the securities pledged, and to be made payable on demand, and to be paid or renewed within one year of the date thereof.

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[Chapter 327, Acts of 1896.]

AN ACT TO IMPOSE A PENALTY FOR REFUSAL TO MAKE REPORTS OR FOR MAKING FALSE REPORTS TO THE BOARD OF COMMISSIONERS OF SAVINGS BANKS.

Any officer, agent, clerk or servant of a corporation, who refuses or neglects to make any report or statement lawfully required by the board of commissioners of savings banks, or who knowingly makes a false report or statement to such board, shall be punished by imprisonment in the house of correction for a term not exceeding three years, or by fine not exceeding one thousand dollars, or by both such fine and imprisonment.

[Chapter 361, Acts of 1896.]

AN ACT RELATIVE TO THE BONDS OF TREASURERS AND EMPLOYEES OF SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS, AND CO-OPERATIVE BANKS.

SECTION 1. Whenever, under the provisions of section fourteen of chapter three hundred and seventeen of the acts of the year eighteen hundred and ninety-four, it becomes necessary for the treasurer or other officer or employee of a savings bank or institution for savings to give bond for the faithful discharge of his duties, he may give a bond in which any company organized under the laws of this state, or chartered by any other state or government to transact fidelity insurance or corporate suretyship, and authorized to do business in this Commonwealth, may be surety, or may be jointly and severally bound with such treasurer or other officer or employee. Such bond shall be to the satisfaction of the trustees and in a form to be approved by the commissioners of savings banks, and an attested copy thereof, with a certificate of the custodian that the original is in his possession, shall be filed with the commissioners of savings banks.

SECTION 2. The provisions of section one shall also apply to bonds of secretaries and treasurers of co-operative banks, given under the provisions of section seventeen of chapter one hundred and seventeen of the Public Statutes.

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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, Minnesota, Missouri 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 Connecticut whose net indebtedness* does not exceed three per cent of the last preceding valuation of property therein for the assessment of taxes.	Unlimited.

* See page xlv for meaning of net indebtedness.

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INVESTMENTS — CONTINUED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
PUBLIC FUNDS: (*Concluded.*)	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, Minnesota, Missouri 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.
	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	Unlimited.

* See page xlv for meaning of net indebtedness.

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INVESTMENTS — CONTINUED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
RAILROAD BONDS AND NOTES: (*Continued.*)	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.	
	Bonds and notes of the New York, New Haven & Hartford Railroad Company, issued according to law, notwithstanding the existence of a mortgage indebtedness not matured upon the whole or a part of the road of said railroad company.	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.	
	Note or notes of any citizen of this Commonwealth, with a pledge as collateral of shares of the capital stock of the Boston & Lowell Railroad Corporation; of the Boston & Providence Railroad Company; of the Connecticut River Railroad Company, and of the Old Colony Railroad Company, notwithstanding the road of each of said companies may be leased to some other railroad company; such note or notes not to exceed in any case seventy-five per cent. of the market value of the securities pledged, and to be made payable on demand, and to be paid or renewed within one year of the date thereof. *Street railway companies shall not be considered railroad companies within the meaning of this section.*	Unlimited.
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	Unlimited.

* See page xlv for meaning of net indebtedness.

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LOANS — CONTINUED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
LOANS ON PUBLIC FUNDS: (*Concluded.*)	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.*	
	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, Minnesota, Missouri, and of the District of Columbia; of any city of the aforesaid States and the State of New York, issued for municipal purposes, and refunding bonds issued to take up at maturity bonds which have been issued for other than municipal purposes, but on which the interest has been fully paid, which has at the date of such investment more than 30,000 inhabitants, as established by the last national or State census, or city census taken in the same manner as a national or State census, whose net indebtedness* does not exceed five per cent. of the last preceding valuation of the property therein for the assessment of taxes. *Loans not to exceed eighty per cent. of the market value of the securities pledged.*	Unlimited.
LOANS ON RAILROAD BONDS:	Notes of any citizen of this Commonwealth, with a pledge as collateral of any of the following securities, viz.: First mortgage bonds of any railroad company incorporated by any of the 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.

* See page xlv for meaning of net indebtedness.

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LOANS — CONTINUED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
LOANS ON RAILROAD BONDS: (*Continued.*)	Bonds or notes of any railroad company incorporated under the laws of this Commonwealth, whose road is located wholly or in part in the same, which is unencumbered by mortgage, and which has paid a dividend of not less than five per cent per annum for two years next preceding such investment.	Unlimited.
	First mortgage bonds of any railroad company incorporated under the authority of any of the New England States and whose road is located wholly or in part in the same, and has earned and paid regular dividends for the two years next preceding such investment on all its issues of capital stock, notwithstanding the road of such company may be leased to some other railroad company.	Unlimited.
	Bonds and notes of the New York, New Haven & Hartford Railroad Company.	Unlimited.
	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	Unlimited.

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LOANS — CONTINUED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
LOANS ON RAILROAD BONDS: (*Concluded.*)	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.	
	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. *Loans not to exceed the par value of the securities pledged.*	Unlimited.

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LOANS — CONTINUED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
LOANS ON BANK STOCK:	Notes of any citizen of this Commonwealth, with a pledge as collateral of the stock of any bank incorporated by this Commonwealth; or the stock of any national bank located in any of the New England States; or the stock of any trust company, or safe deposit and trust company, incorporated under the laws of and doing business within this Commonwealth as provided for in chapter four hundred thirteen of the acts of the year eighteen hundred eighty-eight, or of those trust companies, or safe deposit and trust companies, incorporated as such by special charters granted under the laws of and doing business within this Commonwealth, whose special charters require them to provide the same security as prescribed in sections thirteen and fourteen of said chapter four hundred and thirteen. *Loans to be made at no more than eighty per cent. of the market value of the stock pledged, and not exceeding the par value thereof.* *Holdings, by way of investment or as security for loans, in the stock of any one bank, trust company, or safe deposit and trust company, not to exceed three per cent. of deposits, nor more than $100,000, nor an amount exceeding one-quarter of the capital stock thereof.*	Thirty-five per cent. of deposits, both as loans and investments.
LOANS TO DEPOSITORS:	Personal notes of depositors in the corporation, but not exceeding one-half of the amount of his deposit to a depositor, with pledge of deposit and book of such depositor as collateral security.	Unlimited.
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	Unlimited.

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LOANS — CONCLUDED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
DEPOSITS IN BANKS: (*Concluded.*)	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.	

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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.

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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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AN ACT

IN RELATION TO

SAFE DEPOSIT, LOAN AND TRUST COMPANIES.

(Chapter 413, Acts of 1888, as amended by Chapter 274, Acts of 1894, and Chapter 423, Acts of 1896.)

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. No such corporation shall give collateral or other security for any deposit of money received under the provisions of this section.

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

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parties to any legal proceedings, or which may be brought into court by reason of any order or judgment, to be deposited with such corporation, upon such terms and subject to such instructions as the court may prescribe: *provided, however*, that such corporation shall not be required to assume or execute any trust without its assent. 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 such 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 fifty-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.

An Act relative to safe deposit, loan and trust companies.

[Chapter 423, Acts of 1896.]

SECTION 1. Section six of chapter four hundred and thirteen of the acts of the year eighteen hundred and eighty-eight is hereby amended by adding at the end thereof the following words: — No such corporation shall give collateral or other security for any deposit of money received under the provisions of this section.

SECT. 2. Every such corporation hereafter incorporated, after a deduction of all reasonable expenses incurred in the management thereof, together with such losses as may have occurred during the year, shall annually set aside not less than ten per cent. of its remaining

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earnings as a guaranty fund, until such fund amounts to twenty-five per cent. of its capital, which fund shall be invested in the same manner as deposits in savings banks are now or hereafter may be required to be invested.

SECT. 3. No such corporation shall hereafter commence to exercise the powers and duties described in sections seven and eight of said chapter four hundred and thirteen of the acts of the year eighteen hundred and eighty-eight until it shall have applied for and received the written authority of the board of commissioners of savings banks so to do, and such board is hereby authorized to grant or to decline to grant such authority, after such investigation of the affairs of the company as the said board may deem expedient.

SECT. 4. This act shall take effect upon its passage.

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