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TENTH ANNUAL REPORT

OF THE COMMISSIONER OF THE

BANKING DEPARTMENT

OF THE

STATE OF MICHIGAN

DECEMBER 31, 1898



BY AUTHORITY



LANSING, MICHIGAN
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1951

DEPARTMENT OFFICERS

COMMISSIONER

GEO. L. MALTZ

DEPUTY COMMISSIONER

EUGENE A. SUNDERLIN

BANK EXAMINERS

LESTER M. SHERWOOD

THEODORE M. JOSLIN

JAMES A. LATTA

OFFICIAL ADDRESS, LANSING, MICHIGAN

COMMISSIONERS OF BANKING OF MICHIGAN.

[Under Act 205, 1887.]

THEODORE C. SHERWOOD,

Appointed January 7, 1889; resigned November 7, 1896.

DANIEL B. AINGER,

Appointed November 11, 1896; resigned April 1, 1897.

JOSIAH E. JUST,

Appointed April 1, 1897; died February 19, 1898.

GEORGE L. MALTZ,

Appointed February 26, 1898.

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STATE BANKING DEPARTMENT.

REPORT OF THE COMMISSIONER.

STATE OF MICHIGAN,
BANKING DEPARTMENT,
Lansing, December 31, 1898. }

TO THE HON. HAZEN S. PINGREE, *Governor of Michigan*:

I have the honor to submit the tenth annual report of this department as required by the General Banking Law of Michigan, in compliance with section 43, as follows:

On the thirty-first day of December the Commissioner of the Banking Department shall make an annual report to the Governor of the State, which report shall be published, and shall exhibit:

First, A summary of the state and condition of every bank from which reports have been received during the year, with an abstract of the whole amount of capital returned by them, the whole amount of their debts and liabilities, the total amount of means and resources, separating the reports of such banks and other corporations, and specifying the amount of lawful money held by banks at the time of their several returns, and such other information in relation to such banks and corporations as in his judgment may be required;

Second, A statement of the banks and corporations whose business has been closed during the year, the amount of their resources and liabilities, and the amount paid to the creditors thereof;

Third, The names and compensation of the clerks employed by him, and the whole amount of expenses of the banking department during the year;

Fourth, The amount of fees received for the examination of banks, or other corporations, and fines collected and paid over to the State Treasurer.

I entered upon the duties of the department, March 1, 1898, upon the death of the late commissioner, Hon. Josiah E. Just, who died February 19, 1898.

During the ten months I have been in charge of the department, all of the institutions under my supervision have been examined once, and a large number twice, and it is expected that all will have had the second examination by April next.

There are, at this date, one hundred and eighty-three State banks and three trust companies under the supervision of this department.

Statements showing the financial condition of all State banks and trust companies, as called for by this department four times during the year, and in addition thereto reports of the financial condition of the eighty-one national banks of the State, are appended; also abstracts of the yearly reports for the past ten years, which show the progress and increasing wealth of the State.

NEW BANKS.

Eleven new banks have been organized during the year, as follows:

| No. | Title. | Location. | Capital. | Commenced business. |
|-----|---|-----------------|----------|---------------------|
| 202 | Wakefield State Bank..... | Morenci..... | \$30,000 | January 10, 1898. |
| 203 | The Kempf Commercial and Savings Bank..... | Chelsea..... | 40,000 | January 17, 1898. |
| 204 | State Savings Bank of Scottville..... | Scottville..... | 15,500 | August 1, 1898. |
| 205 | Bank of Durand..... | Durand..... | 25,000 | August 1, 1898. |
| 206 | Macomb County Savings Bank..... | Richmond..... | 25,000 | September 1, 1898. |
| 207 | Sparta State Bank..... | Sparta..... | 15,000 | September 6, 1898. |
| 208 | Capac Savings Bank..... | Capac..... | 20,000 | September 8, 1898. |
| 209 | Commercial Savings Bank of Fenton..... | Fenton..... | 25,000 | October 1, 1898. |
| 210 | Delray Savings Bank, of Delray, Michigan..... | Delray..... | 25,000 | October 17, 1898. |
| 211 | Pontiac Savings Bank..... | Pontiac..... | 50,000 | November 1, 1898. |
| 212 | The Burr Oak State Bank..... | Burr Oak..... | 15,000 | December 21, 1898. |

An increase of the banking capital of \$285,500.00.

CLOSED BANKS.

One State bank has failed this year, namely: The Tawas State Savings Bank, of East Tawas, closed July 22, 1898, with liabilities due to depositors of \$11,040.63.

The bank became insolvent through the failure of M. H. French & Company, private bankers of West Branch, with whom it was intimately connected, M. H. French being its president.

VOLUNTARY LIQUIDATION.

August 4, 1898, the State Bank of Midland, Midland, went into voluntary liquidation by vote of its stockholders, and is being liquidated through the Midland County Savings Bank, of Midland.

I have permitted the decrease in capital of the following banks during the past year:

Farmers' and Merchants' Bank, Nashville.....From \$50,000 to \$25,000
 Petoskey State Bank, Petoskey.....From 50,000 to 40,000
 State Bank of Carson City.....From 50,000 to 25,000
 Clinton County Savings Bank, St. Johns.....From 35,000 to 28,000

A decrease of \$67,000, to which add the retirement of the State Bank of Midland, capital \$50,000, and the failure of the Tawas State Savings Bank, of East Tawas, with a capital of \$25,000, making a total reduction of \$142,000.00, leaving a net increase in capital of \$143,500.00 for the year. In each case of reduction good and sufficient reasons for the decrease were advanced.

FAILED PRIVATE BANKERS.

During the year six private bankers have failed, with liabilities as follows:

| | |
|--|--------------|
| J. M. Wilkinson, Marquette..... | \$205,000 00 |
| J. E. Just & Company, South Lyon..... | 71,000 00 |
| Bank of Mancelona, Mancelona..... | 41,000 00 |
| M. H. French & Company, West Branch..... | 80,000 00 |
| D. F. Parsons, Burr Oak..... | 87,000 00 |

GROWTH OF STATE BANKS.

The growth of business of the State banks since the present banking law took effect on January, 1899, and the present time, has been very large. Deposits have increased \$57,764,665.61 and loans have increased \$48,320,831.11, as will be seen by the appended table.

| Resources. | 80 banks Jan. 7, 1889. | 177 banks, 3 trust com- panies Dec. 15, 1897. | 182 banks, 3 trust com- panies Dec. 1, 1898. |
|--|---------------------------|--|---|
| Loans..... | \$30,815,697 13 | \$70,798,220 03 | \$79,136,528 24 |
| Real estate, furniture and fixtures..... | 534,411 76 | 3,414,442 76 | 3,960,988 02 |
| Cash..... | 7,550,661 99 | 21,184,872 22 | 22,924,209 47 |
| Totals..... | \$38,900,770 88 | \$95,397,535 01 | \$106,021,725 73 |
| Liabilities. | | | |
| Capital stock paid in..... | \$5,519,425 00 | \$12,010,200 00 | \$12,003,600 00 |
| Surplus fund and undivided profits..... | 1,818,835 53 | 4,914,148 76 | 4,892,580 92 |
| Deposits..... | 31,284,124 39 | 78,423,151 73 | 89,048,790 00 |
| Notes and bills rediscounted..... | 278,385 96 | 50,034 52 | 76,754 81 |
| Totals..... | \$38,900,770 88 | \$95,397,535 01 | \$106,021,725 73 |

The increase in deposits of State banks between the December reports of 1897 and 1898 was \$10,625,638.27 and the increase in loans during the same period was \$8,338,308.21.

The reports of the eighty-one National banks in Michigan made on December 1, 1898, show an increase in deposits of \$4,269,959.69 as compared with the report of December 15, 1897.

NUMBER OF DEPOSITORS.

The total number of depositors in the 182 State banks and 68 National banks reporting (thirteen National banks not reporting) on December 15, 1898, was 343,243, as follows, viz.:

| | |
|---|----------|
| State banks, individual deposits subject to check..... | \$44,091 |
| State banks, commercial certificates of deposit..... | 25,343 |
| State banks, savings depositors..... | 175,875 |
| State banks, savings certificates of deposit..... | 24,160 |
| National banks, individual deposits subject to check..... | 27,093 |
| National banks, certificates of deposit..... | 46,681 |

STATE BANKING DEPARTMENT

RECEIPTS AND EXPENSES OF THE DEPARTMENT.

The fees received for the annual examination of the institutions under the supervision of this department for the past year were \$10,484.51, and have been deposited with the State Treasurer and his receipts taken therefor. No fee is collected for any but the annual examination, as provided by section 40 of the law.

The expenses of the department for the year were as follows:

| | |
|---|-------------|
| Salary of J. E. Just, commissioner..... | \$368 59 |
| Salary of George L. Maltz, commissioner..... | 2,083 34 |
| Salary of E. A. Sunderlin, deputy commissioner..... | 2,000 00 |
| Salary of L. M. Sherwood, examiner..... | 1,700 00 |
| Salary of J. A. Latta, examiner..... | 1,700 00 |
| Salary of T. M. Joslin, examiner..... | 1,700 00 |
| Salary of Mary E. Caldwell, stenographer..... | 691 68 |
| Extra clerks..... | 388 00 |
| Expenses incurred in examination of banks..... | 3,894 80 |
| Miscellaneous expenses, viz.: printing, stationery, postage, etc. | 1,058 43 |
| | <hr/> |
| | \$15,584 84 |

REPORTS OF RECEIVERS.

Reports from the receivers of the several insolvent banks were called for under date of December 10, 1898, and are as follows:

MILFORD STATE BANK, MILFORD.

E. J. Bissell, receiver, reports as follows:

| | |
|--|--------------|
| Liability to depositors at date of suspension, Sept. 9, 1891.... | \$109,080 99 |
| Other liabilities..... | 23,604 83 |
| | <hr/> |
| Total..... | \$132,685 82 |
| Total assets at date of suspension..... | 191,216 81 |
| Amount collected by receiver to date..... | 35,986 37 |
| Disposition of collections: | |
| Loans paid | \$2,897 17 |
| Dividends paid | 23,213 84 |
| Legal expenses.. .. | 194 48 |
| Receiver's salary | 7,500 00 |
| Other expenses | 612 34 |
| Deposited with State Treasurer | 1,447 32 |
| Balance in the hands of receiver..... | 121 22 |
| | <hr/> |
| | 35,986 37 |

CENTRAL MICHIGAN SAVINGS BANK, LANSING.

George W. Stone, receiver, reports as follows:

| | |
|---|--------------|
| Liability to depositors at date of suspension, April 18, 1893.. | \$592,923 53 |
| Other liabilities | 212,384 68 |
| | <hr/> |
| Total | \$805,308 21 |
| Total assets at date and since suspension..... | 979,981 19 |
| Amount collected by receiver to date..... | 532,574 18 |

REPORT OF THE COMMISSIONER

V

Disposition of collections:

| | | | |
|-------------------------------------|-----------|----|--------------|
| Loans paid | \$115,610 | 48 | |
| Dividends | 350,434 | 82 | |
| Preferred claims | 5,812 | 79 | |
| Legal expenses | 11,767 | 82 | |
| Receiver's salary | 14,248 | 32 | |
| All other expenses | 12,652 | 61 | |
| Deposited with State Treasurer..... | 10,000 | 00 | |
| Balance in hands of receiver..... | 12,047 | 34 | \$532,574 18 |

STATE BANK, CRYSTAL FALLS.

H. M. Pelham, receiver, reports as follows:

| | | | |
|---|----------|----|--|
| Liability to depositors at date of suspension, June 10, 1893... | \$30,684 | 52 | |
| Total assets at date of suspension..... | 61,521 | 03 | |
| Amount collected by receiver to date..... | 29,936 | 20 | |

Disposition of collections:

| | | | |
|------------------------------------|----------|----|-----------|
| Dividends | \$22,788 | 56 | |
| Receiver's salary | 1,780 | 00 | |
| Other expenses | 2,662 | 58 | |
| Paid for assets pledged | 2,065 | 69 | |
| Balance in hands of receiver | 639 | 37 | 29,936 20 |

PEOPLE'S SAVINGS BANK, LANSING.

Seymour Foster, receiver, reports as follows:

| | | | |
|---|-----------|----|--|
| Liability to depositors at date of suspension, July 15, 1896... | \$138,540 | 20 | |
| Other liabilities | 111,559 | 83 | |

| | | | |
|---|-----------|----|--|
| Total | \$250,091 | 03 | |
| Total assets at date of suspension | 405,099 | 18 | |
| Amount collected by receiver to date..... | 103,653 | 34 | |

Distribution of collections:

| | | | |
|--|----------|----|--------------|
| Loans paid | \$53,410 | 69 | |
| Dividends | 22,382 | 15 | |
| Legal expenses | 5,500 | 17 | |
| Other expenses | 7,265 | 75 | |
| Receiver's salary | 3,802 | 88 | |
| Deposited with State Treasurer | 4,084 | 32 | |
| Deposited with City National Bank, Lansing | 190 | 91 | |
| Balance in hands of receiver..... | 12,047 | 34 | \$532,574 18 |

INGHAM COUNTY SAVINGS BANK, LANSING.

J. A. May, receiver, reports as follows:

| | | | |
|---|-----------|----|--|
| Liability to depositors at date of suspension, Aug. 6, 1896.... | \$141,004 | 92 | |
| Other liabilities | 12,761 | 34 | |

| | | | |
|---|-----------|----|--|
| Total | \$153,766 | 26 | |
| Total assets at date of and since suspension..... | 284,814 | 66 | |
| Amount collected by receiver to date..... | 98,365 | 76 | |

STATE BANKING DEPARTMENT

Disposition of collections:

| | | | |
|--------------------------------------|----------|----|-------------|
| Loans paid | \$64,737 | 81 | |
| Dividends | 15,798 | 81 | |
| Receiver's salary | 4,571 | 50 | |
| Legal expenses | 3,414 | 29 | |
| Other expenses | 3,281 | 38 | |
| Deposited with State Treasurer | 6,042 | 00 | |
| Balance in hands of receiver..... | 519 | 97 | \$98,365 76 |

MECOSTA COUNTY SAVINGS BANK, BIG RAPIDS.

The Michigan Trust Company, receiver, reports as follows:

| | | | |
|--|-----------|----|--|
| Liability to depositors at date of suspension, Oct. 26, 1896.... | \$204,681 | 38 | |
| Other liabilities | 10,639 | 18 | |

| | | | |
|---|-----------|----|--|
| Total | \$215,320 | 56 | |
| Total assets at date of suspension..... | 291,123 | 25 | |
| Amount collected by receiver to date..... | 113,297 | 84 | |

Disposition of collections:

| | | | |
|-----------------------------------|---------|----|------------|
| Loans paid | \$2,251 | 80 | |
| Dividends | 95,461 | 64 | |
| Legal expenses | 2,866 | 47 | |
| All other expenses | 5,621 | 15 | |
| Balance in hands of receiver..... | 7,096 | 78 | 113,297 84 |

WHITEHALL STATE SAVINGS BANK, WHITEHALL.

The Michigan Trust Company, receiver, reports as follows:

| | | | |
|--|----------|----|--|
| Liability to depositors at date of suspension, Dec. 31, 1896.... | \$82,576 | 33 | |
| Other liabilities | 1,660 | 68 | |

| | | | |
|---|----------|----|--|
| Total | \$84,237 | 01 | |
| Total assets at date of suspension..... | 110,053 | 41 | |
| Amount collected by receiver to date..... | 21,000 | 71 | |

Disposition of collections:

| | | | |
|-----------------------------------|---------|----|-----------|
| Loans paid | \$2,239 | 42 | |
| Dividends | 10,580 | 74 | |
| Legal expenses | 695 | 88 | |
| Receiver's salary | 1,150 | 00 | |
| All other expenses | 376 | 74 | |
| Balance in hands of receiver..... | 5,957 | 93 | 21,000 71 |

STATE BANK OF FENTON.

Clarence Tinker, receiver, reports as follows:

| | | | |
|--|----------|----|--|
| Liability to depositors at date of suspension, June 14, 1897.... | \$88,703 | 19 | |
| Other liabilities | 14,141 | 30 | |

| | | | |
|--|-----------|----|--|
| Total | \$102,844 | 49 | |
| Total assets at date of suspension | 128,107 | 85 | |
| Amount collected by receiver to date | 43,540 | 85 | |

Disposition of collections:

| | | | |
|-----------------------------------|---------|----|-------------|
| Off-set account | \$2,643 | 41 | |
| Loans paid | 6,327 | 77 | |
| Dividends | 30,006 | 70 | |
| Legal expenses | 354 | 91 | |
| Receiver's salary | 470 | 00 | |
| All other expenses | 3,236 | 91 | |
| Balance in hands of receiver..... | 501 | 15 | \$43,540 85 |

TAWAS STATE SAVINGS BANK, EAST TAWAS.

Benjamin Richards, receiver, reports as follows:

| | | |
|---|----------|----|
| Liability to depositors at date of suspension, July 22, 1898... | \$11,040 | 63 |
| Other liabilities | 28,039 | 42 |

| | | |
|--|----------|----|
| Total | \$39,080 | 05 |
| Total assets at date of suspension..... | 63,836 | 05 |
| Amount collected by receiver to date | 2,807 | 22 |

Disposition of collections:

| | | | |
|-----------------------------------|-------|----|----------|
| Loans paid | \$2 | 15 | |
| Dividends | 2,157 | 42 | |
| Expenses | 30 | 93 | |
| Balance in hands of receiver..... | 616 | 72 | 2,807 22 |

PEOPLE'S SAVINGS BANK, MOUNT PLEASANT.

Charles P. Russell, receiver, reports that owing to change in the receivership he is unable to get the report in before the last of January, and therefore I cannot state the condition of that trust.

I have received many letters from depositors and others relative to these banks, the writers evidently being under the impression that the receivers were under the jurisdiction of this department. The receivers are appointed by and are under the jurisdiction of the circuit judge of the district in which the bank is located, and the power vested in the Commissioner of Banking consists only in the call for reports of the condition of the various trusts and in directing the payment of dividends.

It is expected that during the coming year at least four of the receiverships will be closed and final dividends paid to claimants.

INDUSTRIAL SECURITIES.

A fact not generally understood is, that industrial bonds, when the security is upon other than real estate, are not a legal investment for State banks, and cannot be taken by them. The Banking law is explicit and mandatory as to the assets in which banks shall invest. Section 27, of the General Banking Law, reads as follows:

Sec. 27. A savings bank shall keep on hand at least fifteen (15) per cent of its total deposits, *one-third of which reserve shall be in lawful money in its own vaults, and the balance on deposit payable on demand*

with banks, National or State, in cities approved by the Commissioner as reserve cities, or invested in United States bonds; *three-fifths* of the remainder of its savings deposits shall be invested by the boards of directors in bonds of the United States, or of this State, or in bonds of any other state of the United States: *Provided*, That such state has not in the ten years preceding the time of such investment, repudiated its debt and failed to pay the same or the interest due thereon or upon any part of such debt; or in the public debt or bonds of any city, county, township, village or school district of any state in the United States which shall have been authorized by the legislature of such state: *Provided*, The total indebtedness of such municipality does not exceed five per cent of the assessed valuation, except by a vote of two-thirds of the board of directors such bonds may be purchased if the total liabilities do not exceed ten per cent of its assessed valuation, or loan the same upon negotiable paper secured by any of the above mentioned classes of security; or upon notes, or bonds, secured by mortgage lien upon unincumbered real estate worth at least double the amount loaned; the remainder of such deposits may be invested in notes, bills or other evidences of debt, the payment of which is secured by the deposit of collateral security consisting of personal property of known marketable value, worth ten per cent more than the amount so loaned and interest for the time of the loan; or may be deposited in any National bank, trust company or bank in cities in this or any other state approved by the Commissioner of the Banking Department as reserve cities; and a portion of said remainder, not exceeding the capital and additional stockholders' liability, may be invested in negotiable paper approved by the board of directors; but the deposits in any one bank shall not exceed ten per cent of the total deposits, capital and surplus of the depositing bank. In case the actual reserve shall fall below the fifteen per cent above provided, the bank shall promptly and in good faith take measures to restore and maintain its lawful reserve, in default of which the Commissioner of the Banking Department shall require such restoration within thirty days after notice, and a failure to comply with such demand shall warrant proceedings to wind up the bank, as provided in section six of this act.

With this understanding of the above section, I have requested banks, holding securities not authorized by it, to retire them from their assets.

REAL ESTATE LOANS.

The experience of the last few years has demonstrated that the provision of section 27 of our Banking Law, requiring that a real estate loan should not exceed fifty per cent of the valuation of the property, is a wise one, and had it been faithfully followed our banks would now hold far less of this undesirable asset. I am glad however, that the indications of the last few months have been that real estate will soon be much more active, and our banks are hopeful of disposing of a large amount of their holdings in the next six months. Loans upon unproductive real estate should not exceed forty per cent of the valuation.

Some of our banks have taken real estate as collateral to discounted paper. There is no objection to this, provided they comply with the section of the law above mentioned, the same as in mortgage loans.

EXCESSIVE LOANS.

In regard to excessive loans the Banking Law provides no penalty or punishment for violation of the same. The banking laws of New York are very severe regarding an excessive loan; the Connecticut banking law imposes a penalty of not less than one thousand dollars for an excessive loan. The comptroller of the currency has now recommended to Congress that some penalty be provided for excessive loans by the national banks. I find upon investigation that excessive loans have caused large losses and most of the failures of our banks in the past.

THE USE OF CORPORATE TITLES BY INDIVIDUAL OR PRIVATE BANKERS SHOULD BE PROHIBITED.

The law appertaining to individual banking is brief and can be found in Howell's Annotated Statutes, Chapter 85, Sections 3128 to 3134. I do not wish to be understood as antagonistic to any of the interests of the private bankers of this State. I desire simply to have them comply with the law.

I now call your attention to section 3133: "No person or firm doing business under this act shall advertise or put up signs, or use any device or contrivance whatever, tending to convey the impression that the place of business of such person or firm is an organized bank, but in all such cases, such person or firm, if they advertise at all, must use their individual or firm name, and state in such advertisement the name of every member of such co-partnership or firm. In case any person or persons shall violate any of the provisions of this section, they shall be deemed guilty of a misdemeanor, and shall each, upon conviction, be punished by a fine of not more than \$200.00 and costs, or by imprisonment of not more than six months in the county jail."

"Provided, the words "bank," "banking office" or "exchange office," as a sign over the door, or on the building, or used on notes, checks or drafts, in connection with the individual or firm name shall not be deemed a violation of the foregoing."

Regarding corporate names, you will easily observe by a careful reading of the section, that it is incomplete, insufficient, and without proper provision for its enforcement. It permits the use of a corporate name in connection with the individual or firm name, which in many cases is in small type as compared with the name of the bank. There is no question or doubt but that the legislature can enact, that individual bankers or firms can be compelled to file their certificates of organization, giving names, or firm names, amount of capital, etc. Further, they can be prohibited from using a corporate name, such as "Farmer's Bank," "City Bank," "County Bank," "Exchange Bank." Also that the word "bank" can only be used when incorporated. The State can and should step in and protect the word "bank" in the same manner as the United States protects the word "national," as will be seen by referring to the National Bank Act. The government has wisely protected the word "national," as applied to banking, else by its frequent use by irresponsible parties, great injury and loss would result to the public.

The legislature of New York has recently passed the following act: "No person in the business of banking, not subject to the supervision of the bank department, shall make use of any office sign at the place where

such business is transacted, having thereon any artificial or corporate name, or other words indicating that such place or office is the place or office of a bank. Nor shall such person or persons make use of or circulate any letter-heads, bill-heads, blank notes, blank receipts, certificates, circular or written or printed or partly written or partly printed paper whatever, having thereon any artificial or corporate name, or other word or words indicating that such business is the business of a bank. Every person violating this provision shall forfeit the sum of one thousand dollars."

Michigan protects those who patronize insurance companies. The richest and most honorable men in our State cannot do an insurance business unless they incorporate under the law. Equal justice demands that the much larger class who patronize banks shall have the same protection.

Again, many of these banks by their books, checks, letter-heads, and also by the sign in their windows, or at the front of their offices, convey to the public the idea that they are incorporated banks, which is plainly in violation of section 3133, to which your attention is called.

It is evident that a law should be enacted forbidding any person or persons using the name "bank" for business purposes of a financial nature, unless they are incorporated under the General Banking Law of the State, or of the United States.

I know that it is urged by some that a person has a right to carry on his private business in any way he may desire, without dictation or supervision; but they should remember that when an individual or firm invites deposits from the public, it ceases to be a private business and becomes a public matter, and if public, then the people should know the amount of capital in the business, and the disposition of the deposits made by the depositor.

The sound, conservative banks do not fear to make an exhibit of their liabilities and assets, and all others have no right to the name "bank" which today carries with it the idea of safety and honesty of purpose.

AMENDMENTS.

I am of the opinion that certain amendments to the General Banking Law will be of great benefit to the banks.

1st. That the annual meeting of the stockholders now held on the second Tuesday in December, be changed so as to be held on the second Tuesday in January. This gives the retiring officers and directors an opportunity to make a full report of the condition of the bank for the year ending December 31.

2nd. Loans made to the officers or employees of any bank shall be first submitted to the directors for their approval.

3rd. That no person engaged in the business of private banking shall be eligible as director or officer in any bank under the State's supervision.

4th. That in section 1 the clause permitting banks to organize with a capital of fifteen thousand dollars be stricken out. I am of the opinion that no bank should have a capital of less than twenty-five thousand dollars.

5th. That in section 52 the clause permitting unlimited loans upon "other collateral securities authorized by this act" be stricken out.

The act to provide for trust and securities companies should be amended relative to directors filing their oaths of office. Also that the giving of security debentures should apply to all alike, that each depositor should have his deposit at the same risk as all others. Any other course is detrimental to the company and its depositors. Other sections of the law need revision.

CONCLUSION.

I desire to acknowledge the valuable services rendered this department by Deputy Commissioner E. A. Sunderlin, Examiners James A. Latta, Theodore M. Joslin, L. M. Sherwood and the stenographer, Miss M. E. Caldwell.

Very respectfully,

GEORGE L. MALTZ,
Commissioner of the Banking Department.

ABSTRACT OF REPORTS.

Comparative abstract, giving the volume of business as shown by the December reports of 1898, as made to the Commissioner

| Resources. | December 11, 1889, 90 banks, 2 trust companies. | December 19, 1890, 106 banks, 2 trust companies. | December 2, 1891, 121 banks, 3 trust companies. | December 9, 1892, 138 banks, 3 trust companies. |
|---|--|---|--|--|
| Loans and discounts..... | \$22,624,667 12 | \$27,628,145 16 | \$30,543,959 76 | \$38,883,892 66 |
| Stocks, bonds and mortgages..... | 15,645,031 54 | 18,846,687 08 | 21,308,913 14 | 26,843,183 47 |
| Overdrafts..... | 165,315 19 | 183,645 30 | 195,618 49 | 222,549 92 |
| Banking house, furniture and fixtures.... | 523,466 20 | 714,313 50 | 941,191 77 | 1,274,415 65 |
| Other real estate..... | 253,782 59 | 311,476 52 | 350,381 69 | 692,412 41 |
| Expenses and taxes paid..... | 276,624 57 | 266,114 72 | 307,386 48 | 364,088 85 |
| Interest paid..... | 210,872 79 | 217,130 03 | 145,482 78 | 271,426 84 |
| Premiums paid..... | | | | |
| Due from banks in reserve cities..... | 5,182,241 12 | 5,712,028 27 | 7,481,885 31 | 9,435,452 69 |
| Due from other banks and bankers..... | 298,942 90 | 371,808 62 | 468,162 59 | 526,816 22 |
| Exchanges for clearing house..... | 200,024 37 | 152,723 76 | 319,354 22 | 306,521 91 |
| Checks and cash items..... | 150,252 88 | 308,018 92 | 242,213 13 | 209,662 16 |
| Nickels and cents..... | 11,720 48 | 11,047 14 | 15,630 82 | 18,382 56 |
| Gold coin..... | 396,827 00 | 483,564 49 | 849,656 57 | 1,039,932 42 |
| Silver coin..... | 171,666 15 | 167,925 17 | 215,054 78 | 293,818 72 |
| United States and national bank notes.. | 1,242,843 00 | 1,575,817 00 | 1,807,081 00 | 2,266,977 00 |
| Totals..... | \$47,354,277 90 | \$56,950,395 68 | \$65,191,972 53 | \$82,649,533 48 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$7,254,559 10 | \$8,460,835 00 | \$9,522,420 00 | \$11,109,827 59 |
| Surplus fund..... | 1,132,329 90 | 1,502,849 44 | 1,704,248 31 | 2,124,487 81 |
| Gross undivided earnings..... | 1,679,925 61 | 1,912,300 21 | 2,169,532 72 | 2,534,015 14 |
| Dividends unpaid..... | 2,571 63 | 6,234 60 | 2,158 87 | 5,739 37 |
| Individual deposits..... | 7,879,586 71 | 9,300,393 00 | 11,750,841 68 | 16,948,803 62 |
| Certificates of deposit..... | 4,452,081 74 | 6,054,724 25 | 6,746,187 18 | 9,632,918 47 |
| Savings deposit..... | 23,669,030 20 | 27,779,136 09 | 31,186,303 14 | 37,909,010 12 |
| Certified checks..... | 29,987 61 | 40,450 93 | 37,541 35 | 67,981 89 |
| Cashiers' checks outstanding..... | 21,097 57 | 5,802 67 | 30,594 71 | 36,445 82 |
| Due to banks and bankers..... | 809,678 07 | 1,325,103 37 | 1,599,224 96 | 1,869,563 31 |
| Notes and bills rediscounted..... | 386,429 76 | 517,866 12 | 391,719 61 | 279,390 41 |
| Bills payable..... | 37,000 00 | 44,700 00 | 51,200 00 | 131,349 93 |
| Liabilities other than above stated..... | | | | |
| Totals..... | \$47,354,277 90 | \$56,950,395 68 | \$65,191,972 53 | \$82,649,533 48 |

REPORT OF THE COMMISSIONER

XV

Michigan State banks for the years 1889, 1890, 1891, 1892, 1893, 1894, 1895, 1896, 1897 and of the Banking Department.

| December 19, 1893, 159 banks, 3 trust companies. | December 19, 1894, 164 banks, 4 trust companies. | December 13, 1895, 169 banks, 4 trust companies. | December 17, 1896, 173 banks, 4 trust companies. | December 15, 1897, 177 banks, 3 trust companies. | December 1, 1898, 182 banks, 3 trust companies. |
|---|---|---|---|---|--|
| \$32,402,874 53 | \$34,320,138 74 | \$40,179,933 36 | \$36,982,440 70 | \$38,601,949 09 | \$41,384,075 83 |
| 24,804,367 45 | 26,516,601 07 | 27,852,301 82 | 28,451,447 71 | 31,926,938 07 | 37,453,689 93 |
| 206,537 17 | 192,415 39 | 224,066 95 | 199,468 95 | 227,624 36 | 298,762 48 |
| 1,517,146 91 | 1,694,992 89 | 1,758,139 62 | 1,814,724 74 | 1,820,639 66 | 1,906,096 96 |
| 647,824 26 | 719,150 15 | 882,473 08 | 1,237,183 41 | 1,593,803 10 | 2,054,891 06 |
| 395,207 14 | 403,575 78 | | | | |
| 352,701 34 | 312,758 62 | | | | |
| | | 23,493 99 | 26,213 98 | 41,708 51 | 47,333 15 |
| 7,536,024 09 | 9,653,012 05 | 9,527,910 70 | 10,689,631 08 | 14,460,853 39 | 15,656,008 52 |
| 450,100 31 | 361,668 44 | 392,582 07 | 481,787 89 | 837,584 03 | 893,192 24 |
| 246,416 43 | 352,725 79 | 360,473 16 | 429,334 91 | 396,454 61 | 418,372 26 |
| 302,096 21 | 213,076 23 | 377,047 46 | 285,151 36 | 295,907 52 | 341,835 45 |
| 24,102 73 | 26,840 53 | 20,384 28 | 22,407 73 | 22,543 68 | 24,283 58 |
| 1,698,747 47 | 1,683,739 65 | 2,028,483 58 | 2,286,076 60 | 2,273,685 90 | 2,448,122 25 |
| 259,119 76 | 269,032 24 | 277,618 80 | 289,380 11 | 307,663 09 | 387,684 17 |
| 2,312,851 00 | 2,152,421 00 | 2,065,781 00 | 2,530,816 00 | 2,590,180 00 | 2,754,711 00 |
| \$73,156,116 80 | \$78,872,148 57 | \$85,970,689 87 | \$85,686,065 17 | \$95,397,535 01 | \$106,069,058 88 |
| \$12,311,041 98 | \$12,600,820 00 | \$12,518,117 21 | \$12,458,275 00 | \$12,010,200 00 | \$12,003,600 00 |
| 2,443,906 07 | 2,589,052 49 | 2,735,755 49 | 2,876,322 12 | 2,986,650 27 | 2,981,382 73 |
| 2,639,574 57 | 2,698,387 31 | * 2,112,933 75 | * 2,042,341 06 | * 1,927,498 49 | * 1,958,531 34 |
| 18,081 02 | 17,696 03 | 23,539 94 | 14,629 00 | 16,430 88 | 8,204 43 |
| 14,529,942 64 | 15,476,103 85 | 16,562,755 06 | 15,274,265 98 | 18,025,578 88 | 20,599,904 53 |
| 6,686,895 92 | 7,024,676 13 | 8,364,560 85 | 7,530,592 54 | 8,576,587 67 | 9,782,646 49 |
| 32,216,067 08 | 35,939,957 25 | 41,192,483 54 | 42,055,852 60 | 48,076,282 71 | 54,105,981 76 |
| 42,076 74 | 65,583 23 | 85,970 78 | 140,220 18 | 67,246 32 | 111,903 86 |
| 29,031 78 | 24,974 06 | 33,828 85 | 22,834 67 | 13,771 80 | 19,723 43 |
| 1,437,360 49 | 2,007,773 87 | 1,936,615 12 | 2,441,456 29 | 3,647,253 47 | 4,420,425 42 |
| 654,100 98 | 354,059 88 | 359,129 28 | 273,075 73 | 36,886 14 | 51,754 81 |
| 148,037 53 | 73,064 47 | 45,000 00 | 32,000 00 | 13,148 38 | 25,000 00 |
| | | | 524,200 00 | | |
| \$73,156,116 80 | \$78,872,148 57 | \$85,970,689 87 | \$85,686,065 17 | \$95,397,535 01 | \$106,069,058 88 |

* Undivided earnings, less current expenses, interest and taxes paid.

STATE BANKING DEPARTMENT

Comparative abstract showing the volume of business of the national banks of the State from 1898, as made to and furnished this department by

| Resources. | December 11, 1889, 113 national banks. | December 19, 1890, 109 national banks. | December 2, 1891, 106 national banks. | December 9, 1892, 104 national banks. |
|--|---|---|--|--|
| Loans and discounts..... | \$45,860,178 79 | \$47,527,375 32 | \$48,424,955 39 | \$52,752,163 51 |
| Stocks, bonds and mortgages..... | 4,716,830 60 | 4,289,671 45 | 4,231,798 69 | 5,623,070 40 |
| Overdrafts..... | 214,415 50 | 219,314 54 | 222,506 90 | 292,210 95 |
| Due from reserve agents..... | 5,273,805 17 | 6,000,383 99 | 6,942,032 64 | 8,304,177 63 |
| Due from other banks and bankers..... | 1,417,240 70 | 1,531,500 83 | 2,055,712 68 | 2,457,593 23 |
| Banking house, furniture and fixtures.... | 1,161,347 88 | 1,175,007 50 | 1,140,593 47 | 1,092,330 52 |
| Other real estate..... | 696,499 38 | 807,729 15 | 654,818 49 | 597,433 76 |
| Current expenses and taxes paid..... | 314,041 78 | 316,798 82 | 308,899 32 | 330,626 32 |
| Exchanges for clearing house..... | 351,040 73 | 291,466 06 | 531,466 31 | 420,011 79 |
| Checks and cash items..... | 206,917 13 | 252,540 59 | 222,864 76 | 269,288 40 |
| Cash..... | 5,156,435 60 | 5,363,033 64 | 5,337,462 12 | 5,479,123 70 |
| Due from United States treasurer..... | 175,937 44 | 166,537 96 | 155,501 41 | 201,723 10 |
| Premiums on United States bonds..... | 506,812 27 | 416,961 40 | 326,649 58 | 415,932 79 |
| Totals..... | \$66,051,502 97 | \$68,358,341 25 | \$70,555,261 76 | \$78,235,686 10 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$15,674,600 00 | \$15,539,600 00 | \$15,244,600 00 | \$15,034,000 00 |
| Surplus fund..... | 3,173,932 03 | 3,332,775 18 | 3,715,238 33 | 3,858,283 29 |
| Gross undivided earnings..... | 2,589,639 53 | 2,715,207 61 | 2,359,221 32 | 2,375,539 99 |
| Dividends unpaid..... | 25,279 32 | 9,632 59 | 36,373 86 | 18,212 61 |
| Individual deposits..... | 35,217,989 08 | 36,792,399 46 | 38,500,510 19 | 42,409,084 23 |
| United States deposits..... | | 566,999 05 | 483,927 31 | 330,558 68 |
| Due banks and bankers..... | 5,857,859 32 | 6,052,260 90 | 7,140,938 64 | 9,946,624 23 |
| National bank notes outstanding..... | 2,853,300 00 | 2,660,200 00 | 2,587,020 00 | 3,281,300 00 |
| Notes and bills rediscounted..... | 658,903 69 | 689,166 46 | 462,157 73 | 466,083 07 |
| Bills payable..... | | 100 00 | 23,000 00 | |
| Liabilities other than those above stated..... | | | 2,274 38 | 516,000 00 |
| Totals..... | \$66,051,502 97 | \$68,358,341 25 | \$70,555,261 76 | \$78,235,686 10 |

REPORT OF THE COMMISSIONER

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the December reports of the years 1889, 1890, 1891, 1892, 1893, 1894, 1895, 1896, 1897 and the comptroller of the currency at Washington.

| December 19, 1893, 99 national banks. | December 19, 1894, 96 national banks. | December 13, 1895, 94 national banks. | December 17, 1896, 89 national banks. | December 15, 1897, 82 national banks. | December 1, 1898, 81 national banks. |
|--|--|--|--|--|---|
| \$40,783,209 13 | \$43,083,288 41 | \$44,736,533 88 | \$40,304,416 58 | \$41,143,927 46 | \$42,919,871 77 |
| 6,945,499 58 | 6,808,219 06 | 6,795,879 01 | 6,061,223 33 | 6,572,265 92 | 9,766,446 01 |
| 187,479 07 | 191,899 31 | 184,138 47 | 174,561 83 | 169,842 80 | 220,627 59 |
| 6,191,185 16 | 7,158,187 74 | 5,697,542 13 | 8,051,478 98 | 11,777,125 43 | 10,816,560 04 |
| 1,508,533 10 | 2,138,681 61 | 1,754,960 91 | 2,145,066 98 | 3,492,498 90 | 3,757,850 18 |
| 1,058,013 55 | 1,057,140 95 | 1,016,259 30 | 1,029,048 72 | 943,880 03 | 1,019,100 09 |
| 523,837 66 | 556,397 40 | 690,205 85 | 796,229 53 | 880,219 77 | 1,061,231 36 |
| 414,646 27 | 300,541 92 | 243,688 09 | 333,694 76 | 358,309 99 | 392,218 02 |
| 208,277 54 | 226,913 43 | 160,616 79 | 199,702 79 | 136,857 46 | 179,112 92 |
| 5,352,544 48 | 5,089,305 10 | 5,039,661 46 | 5,333,487 61 | 5,505,338 94 | 5,982,621 40 |
| 269,208 62 | 240,670 62 | 236,528 07 | 231,775 11 | 209,475 82 | 234,094 42 |
| 448,743 01 | 430,463 13 | 414,815 00 | 375,089 75 | 365,223 50 | 465,448 84 |
| \$63,891,477 17 | \$67,281,708 68 | \$66,970,828 96 | \$65,435,775 97 | \$71,554,966 02 | \$76,815,182 64 |
| \$14,584,000 00 | \$13,634,000 00 | \$13,434,000 00 | \$12,959,000 00 | \$11,945,000 00 | \$11,770,000 00 |
| 3,769,273 96 | 3,572,570 99 | 3,631,010 78 | 3,418,221 47 | 3,242,018 09 | 3,188,318 72 |
| * 1,879,151 51 | * 1,803,480 48 | * 1,789,465 90 | * 1,687,088 73 | * 1,394,998 14 | * 1,374,061 73 |
| 17,180 18 | 8,348 50 | 11,509 58 | 9,156 46 | 17,563 29 | 20,387 30 |
| 31,789,116 14 | 34,718,215 02 | 35,612,374 38 | 34,391,087 75 | 39,217,006 25 | 43,486,965 94 |
| 401,760 31 | 383,962 29 | 357,750 18 | 409,961 73 | 401,136 29 | 1,255,821 32 |
| 6,100,036 83 | 8,641,243 57 | 7,406,212 51 | 8,260,695 23 | 11,772,976 46 | 11,760,185 28 |
| 4,557,055 00 | 4,141,997 50 | 4,202,742 50 | 4,071,495 00 | 3,551,767 50 | 3,958,300 00 |
| 426,228 15 | 316,887 33 | 386,898 33 | 140,289 20 | 2,500 00 | ----- |
| 367,442 03 | 61,000 00 | 137,500 00 | 88,400 00 | 10,000 00 | ----- |
| 233 06 | ----- | 1,364 80 | 380 40 | ----- | 1,142 35 |
| \$63,891,477 17 | \$67,281,708 68 | \$66,970,828 96 | \$65,435,775 97 | \$71,554,966 02 | \$76,815,182 64 |

* Undivided earnings, less expenses and taxes paid.

Abstracts of reports made by the State banks to the Commissioner of the Banking Department, the reports being called for on past days unknown to the bank officers, viz., February 18, May 5, September 20, and December 1, 1898. For reports of individual State banks see succeeding pages.

| Resources. | Report of Feb. 18, 176 banks, 3 trust companies. | Report of May 5, 176 banks, 3 trust companies. | Report of Sept. 20, 179 banks, 3 trust companies. | Report of Dec. 1, 182 banks, 3 trust companies. |
|---|--|--|---|---|
| Loans and discounts..... | \$40,072,560 84 | \$12,259,678 35 | \$42,221,322 14 | \$41,384,075 83 |
| Stocks, bonds and mortgages..... | 32,974,728 01 | 34,448,609 61 | 36,431,181 17 | 37,453,689 93 |
| Overdrafts..... | 233,034 21 | 235,436 32 | 206,068 71 | 298,762 48 |
| Banking house, furniture and fixtures.... | 1,830,597 57 | 1,836,434 80 | 1,839,748 29 | 1,906,096 96 |
| Other real estate..... | 1,919,183 56 | 1,837,167 89 | 1,934,626 99 | 2,054,891 06 |
| Premiums paid..... | 41,871 98 | 44,495 93 | 46,504 94 | 47,333 15 |
| Due from banks in reserve cities..... | 15,550,673 33 | 13,658,782 04 | 15,202,610 29 | 15,656,008 52 |
| Due from other banks and bankers..... | 680,584 76 | 738,071 15 | 971,865 47 | 893,192 24 |
| Exchanges for clearing house..... | 350,646 13 | 308,352 90 | 202,907 54 | 418,372 26 |
| Checks and cash items..... | 301,463 40 | 236,150 79 | 248,768 11 | 341,835 45 |
| Nickels and cents..... | 27,361 91 | 24,771 07 | 23,103 50 | 24,283 58 |
| Gold coin..... | 2,319,952 05 | 2,376,571 83 | 2,409,535 96 | 2,448,122 25 |
| Silver coin..... | 385,975 83 | 377,419 49 | 348,739 65 | 387,584 17 |
| U. S. and national bank notes..... | 2,644,409 00 | 2,745,007 00 | 2,401,463 00 | 2,754,711 00 |
| Totals..... | \$99,333,042 58 | \$101,126,949 17 | \$104,488,445 76 | \$106,069,058 88 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$11,970,450 00 | \$11,940,050 00 | \$11,929,800 00 | \$12,003,600 00 |
| Surplus fund..... | 3,023,721 55 | 3,040,922 08 | 2,991,709 44 | 2,981,382 73 |
| Undivided profits, less current expenses, interest and taxes paid..... | 1,608,492 08 | 1,853,721 03 | 1,782,610 54 | 1,958,531 34 |
| Dividends unpaid..... | 8,199 64 | 3,966 59 | 4,829 99 | 8,204 48 |
| Commercial deposits subject to check.. | 18,513,607 62 | 18,523,683 68 | 20,940,976 47 | 20,599,904 56 |
| Commercial certificates of deposit..... | 9,164,231 51 | 9,822,265 04 | 9,555,127 96 | 9,782,646 49 |
| Savings deposits..... | 50,925,979 01 | 51,848,867 45 | 52,677,847 05 | 54,105,981 76 |
| Certified checks..... | 93,669 17 | 61,263 10 | 58,258 00 | 111,903 86 |
| Cashier's checks outstanding..... | 26,292 60 | 19,847 17 | 22,709 84 | 19,723 43 |
| Due to banks and bankers..... | 3,970,190 44 | 3,928,983 37 | 4,448,073 39 | 4,420,425 42 |
| Notes and bills rediscounted..... | 28,102 11 | 64,879 66 | 56,503 08 | 51,754 81 |
| Bills payable..... | 106 85 | 18,500 00 | 20,000 00 | 25,000 00 |
| Totals..... | \$99,333,042 58 | \$101,126,949 17 | \$104,488,445 76 | \$106,069,058 88 |

REPORT OF THE COMMISSIONER

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Abstracts of reports made by the national banks of Michigan to the commissioner of the Banking Department February 18, May 5, September 20 and December 1, 1898. For reports of individual national banks see succeeding pages.

| Resources. | Report of Feb. 18, 82 banks. | Report of May 5, 82 banks. | Report of Sept. 20, 82 banks. | Report of Dec. 1, 81 banks. |
|--|------------------------------------|----------------------------------|-------------------------------------|-----------------------------------|
| Loans and discounts..... | \$42,074,224 83 | \$44,574,687 92 | \$43,367,934 33 | \$42,919,871 77 |
| Overdrafts, secured and unsecured | 166,215 89 | 163,310 50 | 177,696 10 | 220,627 59 |
| U. S. bonds to secure circulation..... | 4,037,000 00 | 4,157,000 00 | 4,500,500 00 | 4,645,000 00 |
| U. S. bonds to secure U. S. deposits..... | 400,000 00 | 400,000 00 | 970,500 00 | 1,310,000 00 |
| U. S. bonds on hand..... | 310,650 00 | 338,150 00 | 680,510 00 | 697,950 00 |
| Premiums on U. S. bonds..... | 417,267 44 | 440,202 44 | 448,791 69 | 465,448 84 |
| Stocks, securities, etc. | 2,522,959 30 | 2,622,799 15 | 2,920,696 57 | 3,113,496 01 |
| Banking house, furniture and fixtures.... | 937,291 46 | 939,467 63 | 935,653 63 | 1,019,100 09 |
| Other real estate and mortgages owned. Due from national banks (not reserve agents)..... | 928,964 43 2,195,001 47 | 1,031,931 53 1,697,373 69 | 1,066,243 19 1,943,818 39 | 1,061,231 36 2,318,115 00 |
| Due from State banks and bankers..... | 1,196,793 31 | 949,403 84 | 1,029,360 66 | 1,439,735 18 |
| Due from approved reserved agents..... | 11,721,572 25 | 8,220,454 52 | 10,511,947 63 | 10,816,560 04 |
| Checks and other cash items..... | 145,455 69 | 118,668 47 | 263,156 18 | 179,112 92 |
| Exchanges for clearing house..... | 312,058 12 | 299,832 84 | 298,688 02 | 392,218 02 |
| Notes of other national banks..... | 518,962 00 | 536,560 00 | 492,365 00 | 640,276 00 |
| Fractional paper currency, nickels and cents..... | 31,116 32 | 22,067 71 | 19,740 45 | 22,486 63 |
| Specie | 3,598,043 48 | 3,639,665 38 | 3,565,077 58 | 3,733,830 77 |
| Legal tender notes..... | 1,448,972 00 | 1,474,308 00 | 1,441,693 00 | 1,586,028 00 |
| Redemption fund with U. S. treasurer (5 % of circulation)..... | 181,415 00 | 185,342 00 | 202,036 00 | 208,270 45 |
| Due from U. S. treasurer, other than 5 % redemption fund..... | 24,164 32 | 20,932 52 | 51,174 30 | 25,823 97 |
| Totals..... | \$73,168,127 31 | \$71,832,158 14 | \$74,887,582 72 | \$76,815,182 64 |
| Liabilities. | | | | |
| Capital stock paid in | \$11,895,000 00 | \$11,895,000 00 | \$11,895,000 00 | \$11,770,000 00 |
| Surplus fund..... | 3,245,218 72 | 3,245,618 72 | 3,246,653 35 | 3,188,318 72 |
| Undivided profits, less expenses and taxes paid..... | 1,132,318 99 | 1,328,969 48 | 1,275,238 31 | 1,374,061 73 |
| National bank notes outstanding..... | 3,519,567 50 | 3,599,647 50 | 3,896,767 50 | 3,958,300 00 |
| Due to other national banks..... | 4,433,619 60 | 3,257,690 41 | 3,232,060 06 | 3,814,864 85 |
| Due to State banks and bankers..... | 7,883,185 86 | 6,787,626 23 | 7,515,542 11 | 7,945,320 43 |
| Due to approved reserve agents..... | 26,923 72 | 29,187 88 | 8,465 94 | ----- |
| Dividends unpaid..... | 12,788 20 | 5,360 00 | 9,605 29 | 20,337 30 |
| Individual deposits subject to check..... | 40,624,004 13 | 41,159,615 49 | 43,089,910 99 | 43,486,965 94 |
| United States deposits..... | 297,885 42 | 310,993 10 | 610,754 91 | 1,156,692 87 |
| Deposits of U. S. disbursing officers | 97,615 17 | 94,822 09 | 62,275 76 | 99,128 45 |
| Notes and bills rediscounted..... | ----- | 17,466 80 | 45,000 00 | ----- |
| Bills payable..... | ----- | 100,000 00 | ----- | ----- |
| Liabilities other than those above stated | ----- | 160 44 | 308 50 | 1,142 35 |
| Totals | \$73,168,127 31 | \$71,832,158 14 | \$74,887,582 72 | \$76,815,182 64 |

Abstract showing the total volume of business transacted by the State and national banks of Michigan, as shown by reports made December 1, 1898, to the Commissioner of the Banking Department.

| Resources. | 182 State banks, 3 trust companies. | 81 national banks. | Total. |
|---|---|-----------------------|------------------|
| Loans and discounts..... | \$41,384,075 83 | \$42,919,871 77 | \$84,303,947 60 |
| Stocks, bonds and mortgages..... | 37,453,689 93 | 3,811,446 01 | 41,265,135 94 |
| Overdrafts..... | 298,762 48 | 220,627 59 | 519,390 07 |
| U. S. bonds to secure circulation..... | | 4,645,000 00 | 4,645,000 00 |
| Banking house, furniture and fixtures..... | 1,906,066 96 | 1,019,100 09 | 2,925,197 05 |
| Other real estate..... | 2,054,891 06 | 1,061,231 36 | 3,116,122 42 |
| U. S. bonds to secure U. S. deposits..... | | 1,310,000 00 | 1,310,000 00 |
| Premiums paid..... | 47,333 15 | 465,448 84 | 512,781 99 |
| Due from banks in reserve cities..... | 15,656,008 52 | 10,816,560 04 | 26,472,568 56 |
| Due from other banks and bankers..... | 893,192 24 | 3,757,850 18 | 4,651,042 42 |
| Exchanges for clearing house..... | 418,372 26 | 392,218 02 | 810,590 28 |
| Checks and cash items..... | 341,835 45 | 179,112 92 | 520,948 37 |
| Nickels and cents..... | 24,283 58 | 22,486 63 | 46,770 21 |
| Specie..... | 2,835,806 42 | 3,733,830 77 | 6,569,637 19 |
| U. S. and national bank notes..... | 2,754,711 00 | 2,226,304 00 | 4,981,015 00 |
| Five per cent redemption fund..... | | 208,270 45 | 208,270 45 |
| Due from U. S. Treasurer..... | | 25,823 97 | 25,823 97 |
| Totals..... | \$106,069,058 88 | \$76,815,182 64 | \$182,884,241 52 |
| Liabilities. | | | |
| Capital stock paid in..... | \$12,003,600 00 | \$11,770,000 00 | \$23,773,600 00 |
| Surplus fund..... | 2,981,382 73 | 3,188,318 72 | 6,169,701 45 |
| Undivided profits, less current expenses, interest and taxes paid..... | 1,958,531 34 | 1,374,061 73 | 3,332,593 07 |
| National bank notes outstanding..... | | 3,958,300 00 | 3,958,300 00 |
| Dividends unpaid..... | 8,204 48 | 20,387 30 | 28,591 78 |
| Commercial deposits..... \$30,514,178 34 } | 84,620,160 10 | 43,486,965 94 | 128,107,125 04 |
| Savings deposits..... 54,105,981 76 } | | | |
| U. S. deposits..... | | 1,255,821 32 | 1,255,821 32 |
| Due to banks and bankers..... | 4,420,425 42 | 11,760,185 28 | 16,180,610 70 |
| Notes and bills rediscounted..... | 51,754 81 | | 51,754 81 |
| Bills payable..... | 25,000 00 | | 25,000 00 |
| Liabilities other than those above stated..... | | 1,142 35 | 1,142 35 |
| Totals..... | \$106,069,058 88 | \$76,815,182 64 | \$182,884,241 52 |

REPORT OF THE COMMISSIONER

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DETROIT.

Abstract of the published reports of the fifteen State and six national banks and two trust companies in the city of Detroit, as made to the Commissioner of the State Banking Department, December 1, 1898.

| Resources. | 15 banks. 1 trust company. | 6 national banks. | Total. |
|--|----------------------------|-------------------|-----------------|
| Loans and discounts..... | \$16,048,411 57 | \$14,597,141 23 | \$30,645 552 80 |
| Stocks, bonds and mortgages..... | 21,502,904 12 | 753,941 56 | 22,256,845 68 |
| Overdrafts..... | 20,216 76 | 1,482 72 | 21,699 48 |
| U. S. bonds to secure circulation..... | | 1,400,000 00 | 1,400,000 00 |
| U. S. bonds to secure U. S. deposits..... | | 700,000 00 | 700,000 00 |
| Banking house, furniture and fixtures..... | 529,482 42 | 30,038 50 | 559,520 92 |
| Other real estate..... | 1,238,982 05 | 361,664 75 | 1,600,646 80 |
| Premiums paid..... | 5,452 50 | 219,654 69 | 225,107 19 |
| Due from banks in reserve cities..... | 6,341,184 25 | 3,650,164 69 | 9,991,348 94 |
| Due from other banks and bankers..... | 350,070 08 | 2,084,586 43 | 2,434,656 51 |
| Exchanges for clearing house..... | 291,681 31 | 283,596 90 | 575,278 21 |
| Checks and cash items..... | 100,484 75 | 22,825 88 | 123,310 63 |
| Nickels and cents..... | 2,735 88 | 5,421 64 | 8,157 52 |
| Specie..... | 1,371,349 05 | 1,663,603 00 | 3,034,952 05 |
| U. S. and national bank notes..... | 1,229,832 00 | 888,501 00 | 2,118,333 00 |
| Silver coin, Five per cent redemption fund..... | | 63,000 00 | 63,000 00 |
| Due from U. S. Treasurer..... | | 15,908 67 | 15,908 67 |
| Totals..... | \$49,032,786 74 | \$26,741,531 66 | \$75,774,318 40 |
| Liabilities. | | | |
| Capital stock paid in..... | \$3,300,000 00 | \$3,300,000 00 | \$6,600,000 00 |
| Surplus fund..... | 913,000 00 | 605,000 00 | 1,518,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 988,629 73 | 306,956 28 | 1,295,586 01 |
| National bank notes outstanding..... | | 1,122,170 00 | 1,122,170 00 |
| Dividends unpaid..... | 3,646 61 | 170 00 | 3,816 61 |
| Commercial deposits..... \$9,400,234 62 | 39,746,788 17 | 10,940,535 99 | 50,687,324 16 |
| Savings deposits..... 30,346,553 55 | | | |
| Savings certificates of deposit..... | | | |
| U. S. deposits..... | | 670,591 67 | 670,591 67 |
| Cashiers' checks outstanding..... | | | |
| Due to banks and bankers..... | 4,060,722 23 | 9,796,107 72 | 13,856,829 95 |
| Notes and bills rediscounted..... | | | |
| Bills payable..... | 20,000 00 | | 20,000 00 |
| Totals..... | \$49,032,786 74 | \$26,741,531 66 | \$75,774,318 40 |

GRAND RAPIDS.

Abstract of published reports of the four State and five national banks and two trust companies in the city of Grand Rapids, as made to the Commissioner of the Banking Department, December 1, 1898.

| Resources. | 4 State banks, 2 trust com- panies. | 5 national banks. | Total. |
|---|---|----------------------|-----------------|
| Loans and discounts..... | \$2,538,433 73 | \$6,423,959 11 | \$8,962,392 84 |
| Stocks, bonds and mortgages..... | 2,750,838 15 | 521,029 71 | 3,271,867 86 |
| Overdrafts..... | 3,410 77 | 19,789 08 | 23,199 85 |
| U. S. bonds to secure circulation..... | | 275,000 00 | 275,000 00 |
| Banking house, furniture and fixtures..... | 97,570 67 | 159,982 77 | 257,553 44 |
| Other real estate..... | 137,386 06 | 132,135 80 | 269,521 86 |
| U. S. bonds to secure U. S. deposits..... | | 50,000 00 | 50,000 00 |
| Premiums paid..... | 4,043 54 | 27,563 36 | 31,606 90 |
| Due from banks in reserve cities..... | 1,010,222 67 | 893,121 10 | 1,903,343 77 |
| Due from other banks and bankers..... | 86,985 58 | 527,825 29 | 614,810 87 |
| Exchanges for clearing house..... | 47,137 30 | 90,184 68 | 137,321 98 |
| Checks and cash items..... | 10,109 47 | 9,465 54 | 19,575 01 |
| Nickels and cents..... | 2,539 77 | 2,628 80 | 5,168 57 |
| Specie..... | 168,334 44 | 414,070 61 | 582,405 05 |
| U. S. and national bank notes..... | 126,633 00 | 211,980 00 | 338,613 00 |
| Five per cent redemption fund..... | | 12,375 00 | 12,375 00 |
| Due from U. S. treasurer..... | | 3,000 00 | 3,000 00 |
| Totals..... | \$6,983,645 15 | \$9,774,110 85 | \$16,757,756 00 |
| Liabilities. | | | |
| Capital stock paid in..... | \$750,000 00 | \$2,200,000 00 | \$2,950,000 00 |
| Surplus fund..... | 182,000 00 | 419,000 00 | 601,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 119,211 59 | 155,184 28 | 274,395 87 |
| National bank notes outstanding..... | | 240,440 00 | 240,440 00 |
| Dividends unpaid..... | 120 75 | 1,651 30 | 1,772 05 |
| Commercial deposits..... \$2,514,672 80 | 5,929,561 34 | 5,293,394 28 | 11,222,955 62 |
| Savings deposits..... 3,414,888 54 | | | |
| U. S. deposits..... | | 47,729 65 | 47,729 65 |
| Due to banks and bankers..... | 2,751 47 | 1,416,711 34 | 1,419,462 81 |
| Notes and bills rediscounted..... | | | |
| Bills payable..... | | | |
| Totals..... | \$6,983,645 15 | \$9,774,110 85 | \$16,757,756 00 |

SAGINAW.

Abstract of the published reports of the five State and three national banks in the city of Saginaw, as made to the Commissioner of the State Banking Department December 1, 1898.

| Resources. | 5 State banks. | 3 national banks. | Total. |
|--|----------------|-------------------|----------------|
| Loans and discounts..... | \$2,075,958 66 | \$2,079,099 66 | \$4,155,058 32 |
| Stocks, bonds and mortgages..... | 1,425,428 20 | 313,222 78 | 1,738,650 98 |
| Overdrafts..... | 1,260 17 | 9,343 91 | 10,604 08 |
| U. S. bonds to secure circulation..... | | 350,000 00 | 350,000 00 |
| Banking house, furniture and fixtures..... | 103,699 07 | 63,643 64 | 167,342 71 |
| Other real estate..... | 70,212 56 | 15,690 92 | 85,903 48 |
| U. S. bonds to secure U. S. deposits..... | | 510,000 00 | 510,000 00 |
| Premiums paid..... | 29,072 99 | 49,665 00 | 78,737 99 |
| Due from banks in reserve cities..... | 748,025 60 | 616,002 06 | 1,364,027 66 |
| Due from other banks and bankers..... | 37,344 92 | 51,479 18 | 88,824 10 |
| Exchanges for clearing house..... | 6,078 01 | 1,775 77 | 7,853 78 |
| Checks and cash items..... | 11,596 66 | 2,510 81 | 14,107 47 |
| Nickels and cents..... | 407 47 | 681 47 | 1,088 94 |
| Specie..... | 125,232 00 | 144,420 85 | 269,652 85 |
| U. S. and national bank notes..... | 115,338 00 | 82,467 00 | 197,805 00 |
| Five per cent redemption fund..... | | 15,750 00 | 15,750 00 |
| Due from U. S. treasurer..... | | 680 10 | 680 10 |
| Totals..... | \$4,749,554 01 | \$4,306,433 15 | \$9,055,987 16 |
| Liabilities. | | | |
| Capital stock paid in..... | \$500,000 00 | \$400,000 00 | \$900,000 00 |
| Surplus fund..... | 237,500 00 | 290,000 00 | 527,500 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 82,797 75 | 128,274 58 | 211,072 33 |
| National bank notes outstanding..... | | 313,200 00 | 313,200 00 |
| Dividends unpaid..... | 350 00 | 25 00 | 375 00 |
| Commercial deposits..... \$1,598,274 27 | 3,809,167 07 | 2,481,465 23 | 6,290,632 30 |
| Savings deposits..... 2,210,892 80 | | | |
| U. S. deposits..... | | 487,500 00 | 487,500 00 |
| Due to banks and bankers..... | 119,739 19 | 205,968 34 | 325,707 53 |
| Notes and bills rediscounted..... | | | |
| Bills payable..... | | | |
| Totals..... | \$4,749,554 01 | \$4,306,433 15 | \$9,055,987 16 |

BAY CITIES.

Abstract of the published reports of the five State and two national banks in the Bay Cities, as made to the Commissioner of the State Banking Department, December 1, 1898.

| Resources. | 5 State banks. | 2 national banks | Total. |
|---|----------------|------------------|----------------|
| Loans and discounts..... | \$1,447,845 86 | \$1,248,130 48 | \$2,695,976 34 |
| Stocks, bonds and mortgages..... | 369,154 63 | 46,136 48 | 415,291 11 |
| Overdrafts..... | 4,787 94 | 1,000 64 | 5,788 58 |
| U. S. bonds to secure circulation..... | | 100,000 00 | 100,000 00 |
| Banking house, furniture and fixtures..... | 51,063 39 | 22,900 00 | 73,963 39 |
| Other real estate..... | 39,254 87 | 16,801 77 | 56,056 64 |
| Premiums paid..... | | 5,080 00 | 5,080 00 |
| Due from banks in reserve cities..... | 345,195 71 | 390,153 61 | 735,349 32 |
| Due from other banks and bankers..... | 10,015 73 | 33,097 81 | 43,113 54 |
| Exchanges for clearing house..... | 10,172 16 | 6,629 32 | 16,801 48 |
| Checks and cash items..... | 4,405 96 | 2,719 97 | 7,125 93 |
| Nickels and cents..... | 990 27 | 442 37 | 1,432 64 |
| Specie..... | 56,078 99 | 71,199 39 | 127,278 38 |
| U. S. and national bank notes..... | 91,883 00 | 70,745 00 | 162,628 00 |
| Five per cent redemption fund..... | | 4,500 00 | 4,500 00 |
| Due from U. S. treasurer..... | | 1,870 00 | 1,870 00 |
| Totals..... | \$2,430,848 51 | \$2,021,406 84 | \$4,452,255 35 |
| Liabilities. | | | |
| Capital stock paid in..... | \$400,000 00 | \$500,000 00 | \$900,000 00 |
| Surplus fund..... | 86,000 00 | 28,200 00 | 114,200 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 42,688 77 | 12,912 12 | 55,600 89 |
| National bank notes outstanding..... | | 86,580 00 | 86,580 00 |
| Dividends unpaid..... | 75 00 | | 75 00 |
| Commercial deposits..... \$766,743 96 } | 1,865,801 41 | 1,275,121 65 | 3,140,923 06 |
| Savings deposits..... 1,069,057 45 } | | | |
| Due to banks and bankers..... | 15,828 94 | 118,593 07 | 134,422 01 |
| Notes and bills rediscounted..... | 20,454 39 | | 20,454 39 |
| Bills payable..... | | | |
| Totals..... | \$2,430,848 51 | \$2,021,406 84 | \$4,452,255 35 |

REPORT OF THE COMMISSIONER

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The following is a list of the banks examined and the amount paid by each, as required by section 40 of the banking law:

| Name of bank. | Location. | Date of examination. | Amount paid. |
|--|--------------------|----------------------|--------------|
| Adrian State Savings Bank..... | Adrian..... | April 25..... | \$43 23 |
| The Commercial Savings Bank..... | Adrian..... | May 26..... | 66 21 |
| Lenawee County Savings Bank..... | Adrian..... | August 30..... | 65 15 |
| Waldby & Clay's State Bank..... | Adrian..... | May 21..... | 55 81 |
| Albion State Bank..... | Albion..... | August 2..... | 21 54 |
| Commercial and Savings Bank..... | Albion..... | March 10..... | 17 34 |
| Alpena County Savings Bank..... | Alpena..... | June 14..... | 23 90 |
| Ann Arbor Savings Bank..... | Ann Arbor..... | June 28..... | 146 87 |
| Farmers and Mechanics' Bank..... | Ann Arbor..... | March 22..... | 56 39 |
| State Savings Bank..... | Ann Arbor..... | March 21..... | 42 78 |
| West Michigan Savings Bank..... | Bangor..... | August 12..... | 11 54 |
| City Bank..... | Battle Creek..... | September 6..... | 94 30 |
| Merchants' Savings Bank..... | Battle Creek..... | June 15..... | 28 35 |
| Bay City Bank..... | Bay City..... | June 27..... | 114 92 |
| Bay County Savings Bank..... | Bay City..... | July 5..... | 51 38 |
| Commercial Bank..... | Bay City..... | June 30..... | 37 91 |
| Belding Savings Bank..... | Belding..... | April 19..... | 10 53 |
| People's Savings Bank..... | Belding..... | April 22..... | 14 06 |
| Farmers and Merchants' Bank..... | Benton Harbor..... | August 24..... | 50 84 |
| Blissfield State Bank..... | Blissfield..... | March 21..... | 12 17 |
| First State Savings Bank..... | Breckenridge..... | May 3..... | 10 00 |
| Burr Oak State Bank..... | Burr Oak..... | December 21..... | 10 00 |
| Cadillac State Bank..... | Cadillac..... | September 7..... | 48 18 |
| Merchants and Miners' Bank..... | Calumet..... | April 6..... | 110 87 |
| Capac Savings Bank..... | Capac..... | September 8..... | 10 00 |
| State Bank of Carson City..... | Carson City..... | September 8..... | 13 31 |
| State Bank of Carsonville..... | Carsonville..... | May 3..... | 10 00 |
| Charlevoix Savings Bank..... | Charlevoix..... | September 6..... | 10 05 |
| Chelsea Savings Bank..... | Chelsea..... | June 15..... | 32 61 |
| The Kempf Commercial and Savings Bank..... | Chelsea..... | June 14..... | 21 86 |
| Clare County Savings Bank..... | Clare..... | June 8..... | 10 86 |
| Branch County Savings Bank..... | Coldwater..... | August 29..... | 36 82 |
| Farmers' State Bank..... | Concord..... | May 13..... | 13 32 |
| Commercial State Bank..... | Constantine..... | April 12..... | 13 82 |
| First State Bank..... | Constantine..... | April 12..... | 13 56 |
| Sanilac County State Bank..... | Croswell..... | May 5..... | 10 00 |

STATE BANKING DEPARTMENT

List of banks examined.—CONTINUED.

| Name of bank. | Location. | Date of examination. | Amount paid. |
|--|-------------------|----------------------|--------------|
| State Bank of Croswell..... | Croswell..... | May 2..... | \$10 00 |
| Davison State Bank..... | Davison..... | March 7..... | 10 00 |
| First State Bank of Decatur..... | Decatur..... | August 3..... | 11 54 |
| Farmers' State Bank of Deckerville..... | Deckerville..... | May 24..... | 10 00 |
| State Bank of Deckerville..... | Deckerville..... | May 4..... | 10 00 |
| Delray Savings Bank..... | Delray..... | October 17..... | 10 00 |
| Central Savings Bank..... | Detroit..... | January 3..... | 58 97 |
| Citizens' Savings Bank..... | Detroit..... | September 12..... | 156 75 |
| City Savings Bank..... | Detroit..... | September 19..... | 255 79 |
| Detroit Savings Bank..... | Detroit..... | June 20..... | 636 85 |
| Detroit River Savings Bank..... | Detroit..... | January 6..... | 54 08 |
| Dime Savings Bank..... | Detroit..... | January 31..... | 244 03 |
| German American Bank..... | Detroit..... | February 24..... | 124 79 |
| Home Savings Bank..... | Detroit..... | January 24..... | 181 32 |
| McLellan & Anderson Savings Bank..... | Detroit..... | April 25..... | 65 79 |
| Mechanics' Bank..... | Detroit..... | July 21..... | 136 29 |
| Michigan Savings Bank..... | Detroit..... | March 1..... | 165 23 |
| Peninsular Savings Bank..... | Detroit..... | January 19..... | 289 15 |
| People's Savings Bank..... | Detroit..... | January 10..... | 706 57 |
| State Savings Bank..... | Detroit..... | February 14..... | 615 48 |
| Union Trust Company..... | Detroit..... | November 2..... | 274 74 |
| Wayne County Savings Bank..... | Detroit..... | September 24..... | 861 00 |
| Dexter Savings Bank..... | Dexter..... | July 22..... | 11 99 |
| City Bank..... | Dowagiac..... | June 3..... | 29 28 |
| Monroe County Bank..... | Dundee..... | May 23..... | 10 77 |
| Bank of Durand..... | Durand..... | August 1..... | 10 00 |
| Shiawassee County Bank..... | Durand..... | April 15..... | 10 00 |
| Michigan State Bank..... | Eaton Rapids..... | April 6..... | 19 89 |
| Edmore State Bank..... | Edmore..... | June 17..... | 10 00 |
| Elk Rapids Savings Bank..... | Elk Rapids..... | August 5..... | 10 00 |
| First State Savings Bank..... | Evart..... | June 9..... | 10 00 |
| Commercial Savings Bank of Fenton..... | Fenton..... | October 1..... | 10 00 |
| Citizens' Commercial and Savings Bank..... | Flint..... | July 18..... | 78 70 |
| Genesee County Savings Bank..... | Flint..... | May 20..... | 108 86 |
| Union Trust and Savings Bank..... | Flint..... | July 18..... | 41 15 |
| First State and Savings Bank..... | Flushing..... | April 19..... | 21 35 |
| State Savings Bank of Fowler..... | Fowler..... | April 15..... | 10 00 |
| Gaylord State Savings Bank..... | Gaylord..... | June 7..... | 12 17 |
| Grand Rapids Savings Bank..... | Grand Rapids..... | June 6..... | 134 30 |
| Kent County Savings Bank..... | Grand Rapids..... | July 5..... | 208 82 |

REPORT OF THE COMMISSIONER

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List of banks examined.—CONTINUED.

| Name of bank. | Location. | Date of examination. | Amount paid. |
|---------------------------------------|---------------------|----------------------|--------------|
| Michigan Trust Company | Grand Rapids | October 24 | \$106 94 |
| Peninsular Trust Company..... | Grand Rapids | July 12 | 25 55 |
| People's Savings Bank..... | Grand Rapids | May 2 | 115 94 |
| State Bank of Michigan..... | Grand Rapids | February 8..... | 68 22 |
| Farmers' Bank of Grass Lake..... | Grass Lake..... | May 13..... | 14 29 |
| Greenville State Bank..... | Greenville..... | April 20..... | 23 81 |
| Superior Savings Bank..... | Hancock..... | April 7..... | 34 80 |
| Oceana County Savings Bank | Hart..... | June 2..... | 13 16 |
| Hastings City Bank..... | Hastings | June 14..... | 25 34 |
| Hillsdale Savings Bank..... | Hillsdale | April 5 | 46 75 |
| First State Bank of Holland..... | Holland | August 26 | 44 53 |
| Holland City State Bank..... | Holland | June 15..... | 28 12 |
| First State and Savings Bank..... | Holly..... | May 24..... | 25 47 |
| First State and Savings Bank..... | Howell..... | March 8 | 15 11 |
| Boies State Savings Bank | Hudson..... | April 28..... | 28 76 |
| Thompson Savings Bank..... | Hudson..... | April 28..... | 54 94 |
| Lapeer County Bank..... | Imlay City | July 29..... | 20 26 |
| Ionia County Savings Bank..... | Ionia..... | April 20..... | 44 94 |
| State Savings Bank | Ionia | April 18..... | 29 89 |
| Commercial Bank | Iron Mountain | April 8..... | 20 42 |
| Peninsula Bank..... | Ishpeming..... | April 12..... | 28 69 |
| Ithaca Savings Bank..... | Ithaca..... | June 6..... | 16 08 |
| Jackson City Bank..... | Jackson..... | May 9 | 95 20 |
| Jackson State Savings Bank | Jackson..... | May 9..... | 31 95 |
| Union Bank..... | Jackson..... | May 11 | 93 57 |
| Grosvenor Savings Bank..... | Jonesville | April 8..... | 22 61 |
| Home Savings Bank | Kalamazoo..... | May 31..... | 31 32 |
| Kalamazoo Savings Bank..... | Kalamazoo..... | August 9 | 71 41 |
| Lake Odessa Savings Bank | Lake Odessa | June 17..... | 10 00 |
| Lansing State Savings Bank..... | Lansing | September 9..... | 50 01 |
| State Savings Bank..... | Lapeer..... | May 17..... | 12 84 |
| State Savings Bank of Laurium..... | Laurium..... | April 5..... | 10 00 |
| People's Bank | Leslie | April 6..... | 12 38 |
| Lexington State Bank..... | Lexington | May 25..... | 10 00 |
| Lowell State Bank | Lowell | June 8..... | 20 24 |
| Antrim County State Savings Bank..... | Mancelona..... | September 3..... | 10 00 |
| People's Bank | Manchester..... | May 12..... | 20 43 |
| Union Savings Bank..... | Manchester..... | April 15..... | 14 81 |
| Manistee County Savings Bank..... | Manistee..... | August 2..... | 27 73 |
| Manistique Bank..... | Manistique..... | April 21..... | 19 19 |

STATE BANKING DEPARTMENT

List of banks examined.—CONTINUED.

| Name of bank. | Location. | Date of examination. | Amount paid. |
|---|-----------------------------|----------------------|--------------|
| Marine Savings Bank..... | Marine City..... | May 26..... | \$27 69 |
| Marquette County Savings Bank..... | Marquette..... | April 13..... | 46 33 |
| Commercial Savings Bank..... | Marshall..... | June 16..... | 54 69 |
| G. W. Jones Exchange Bank..... | Marcellus..... | August 3..... | 11 94 |
| Farmers' Bank..... | Mason..... | April 12..... | 15 54 |
| First State and Savings Bank..... | Mason..... | April 5..... | 10 21 |
| First State Bank..... | Mendon..... | August 4..... | 10 57 |
| State Bank of Middleville..... | Middleville..... | June 9..... | 12 01 |
| Midland County Savings Bank..... | Midland..... | March 8..... | 10 00 |
| State Bank of Midland..... | Midland..... | March 9..... | 10 55 |
| Farmers and Merchants' Bank..... | Milan..... | April 18..... | 12 23 |
| Wakefield State Bank..... | Morenci..... | June 3..... | 24 44 |
| Mt. Clemens Savings Bank..... | Mt. Clemens..... | July 26..... | 87 78 |
| Ullrich Savings bank..... | Mt. Clemens..... | July 25..... | 45 28 |
| Exchange Savings Bank..... | Mt. Pleasant..... | May 5..... | 13 44 |
| Munising State Bank..... | Munising..... | April 11..... | 10 00 |
| Muskegon Savings Bank..... | Muskegon..... | May 31..... | 28 11 |
| Farmers and Merchants' Bank..... | Nashville..... | June 10..... | 16 30 |
| Pioneer Bank..... | North Branch..... | July 28..... | 13 57 |
| Northville State Savings Bank..... | Northville..... | May 26..... | 15 93 |
| Orion State Bank..... | Orion..... | May 16..... | 10 00 |
| State Savings Bank..... | Ovid..... | April 13..... | 10 00 |
| Citizens' Savings Bank..... | Owosso..... | April 11..... | 17 08 |
| Owosso Savings Bank..... | Owosso..... | April 12..... | 34 73 |
| Oxford Savings Bank..... | Oxford..... | July 28..... | 17 63 |
| Paw Paw Savings Bank..... | Paw Paw..... | June 2..... | 13 60 |
| State Bank of Perry..... | Perry..... | September 13..... | 10 00 |
| First State Bank..... | Petoskey..... | August 1..... | 13 98 |
| Plymouth Savings Bank..... | Plymouth..... | May 20..... | 23 32 |
| First Commercial Bank..... | Pontiac..... | March 31..... | 63 54 |
| Oakland County Savings Bank..... | Pontiac..... | March 28..... | 36 01 |
| Pontiac Savings Bank..... | Pontiac..... | November 1..... | 10 00 |
| Commercial Bank..... | Port Huron..... | August 18..... | 102 70 |
| Port Huron Savings Bank..... | Port Huron..... | August 17..... | 54 92 |
| St. Clair County Savings Bank..... | Port Huron..... | August 15..... | 54 41 |
| The United Home Protectors' Fraternity..... | Port Huron..... | December 20..... | 30 00 |
| State Bank of Reading..... | Reading..... | April 8..... | 18 67 |
| Macomb County Savings Bank..... | Richmond (Lenox P. O.)..... | September 1..... | 10 00 |
| Romeo Savings Bank..... | Romeo..... | May 25..... | 29 00 |
| American Commercial and Savings Bank..... | Saginaw..... | March 18..... | 42 81 |

REPORT OF THE COMMISSIONER

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List of banks examined.—CONCLUDED.

| Name of bank. | Location. | Date of examination. | Amount paid. |
|--|-----------------------|----------------------|--------------|
| Bank of Saginaw..... | Saginaw..... | July 13..... | \$122 56 |
| People's Savings Bank of East Saginaw..... | Saginaw..... | March 16..... | 48 10 |
| Saginaw County Savings Bank..... | Saginaw..... | April 20..... | 44 06 |
| Savings Bank of East Saginaw..... | Saginaw..... | July 11..... | 176 52 |
| Commercial and Savings Bank..... | Saint Clair..... | May 27..... | 20 88 |
| Clinton County Savings Bank..... | Saint Johns..... | April 14..... | 21 29 |
| State Bank of St. Johns..... | Saint Johns..... | May 23..... | 23 09 |
| Commercial State Bank..... | Saint Joseph..... | August 11..... | 10 00 |
| Union Banking Company..... | Saint Joseph..... | August 11..... | 31 42 |
| Commercial Savings Bank..... | Saint Louis..... | May 5..... | 10 00 |
| Gratiot County State Bank..... | Saint Louis..... | May 4..... | 10 00 |
| Truman Moss State Bank..... | Sanilac Center..... | May 23..... | 10 00 |
| Sault Savings Bank..... | Sault Ste. Marie..... | April 19..... | 37 60 |
| State Savings Bank, of Scottville..... | Scottville..... | July 29..... | 10 00 |
| Commercial State Bank..... | Shepherd..... | June 7..... | 10 00 |
| Citizens' State Bank..... | South Haven..... | August 23..... | 18 06 |
| First State Bank..... | South Haven..... | August 23..... | 28 67 |
| Sparta State Bank..... | Sparta..... | September 6..... | 10 00 |
| Citizens' State Bank..... | Sturgis..... | April 13..... | 17 72 |
| Lilley State Bank..... | Tecumseh..... | September 1..... | 17 94 |
| Tecumseh State Savings Bank..... | Tecumseh..... | March 30..... | 10 84 |
| First State Savings Bank..... | Three Rivers..... | August 5..... | 29 53 |
| Traverse City State Bank..... | Traverse City..... | August 3..... | 78 56 |
| State Savings Bank..... | Vassar..... | August 24..... | 11 93 |
| Wayne Savings Bank..... | Wayne..... | May 17..... | 25 05 |
| Lumberman's State Bank..... | West Bay City..... | June 30..... | 35 89 |
| People's Savings Bank..... | West Bay City..... | March 14..... | 15 03 |
| State Bank of White Pigeon..... | White Pigeon..... | April 11..... | 21 01 |
| Williamston State Bank..... | Williamston..... | April 8..... | 17 07 |
| First Commercial and Savings Bank..... | Wyandotte..... | May 19..... | 18 83 |
| Wyandotte Savings Bank..... | Wyandotte..... | May 16..... | 39 27 |
| Ypsilanti Savings Bank..... | Ypsilanti..... | March 24..... | 52 75 |

REPORTS
OF THE
STATE BANKS AND TRUST COMPANIES

AS MADE TO THE COMMISSIONER OF THE STATE BANKING
DEPARTMENT

FEBRUARY 18, MAY 5, SEPTEMBER 20, AND DECEMBER 1,
1898

No. 162.

ADRIAN STATE SAVINGS BANK, ADRIAN

Organized May 29, 1893.

R. A. WATTS, *President*; B. E. TOBIAS, *Cashier*; R. H. WATTS, *Assistant Cashier*.

DIRECTORS.—Richard A. Watts, Arthur D. Gilmore, Seth Bean, W. F. Bradley, George A. Wilcox, William E. Jewett, R. A. Kaiser, Charles G. Wesley, W. O. Hunt, Daniel Todd, B. E. Tobias.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$215,554 42 | \$238,510 23 | \$189,935 94 | \$201,094 85 |
| Stocks, bonds and mortgages..... | 96,857 75 | 111,710 75 | 136,875 19 | 154,674 23 |
| Overdrafts..... | 116 75 | 845 85 | 1,026 56 | 231 16 |
| Banking house..... | | | | |
| Furniture and fixtures..... | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 |
| Other real estate..... | | | | 1,400 00 |
| Due from banks in reserve cities..... | 80,958 99 | 55,139 66 | 37,015 84 | 34,272 73 |
| Due from other banks and bankers..... | | | | 38 51 |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 5,382 39 | 506 46 | 2,204 60 | 2,379 25 |
| Nickels and cents..... | 13 27 | 58 98 | 56 36 | 59 66 |
| Gold coin..... | 6,300 00 | 4,560 00 | 3,327 50 | 2,965 00 |
| Silver coin..... | 1,816 00 | 784 00 | 882 50 | 1,613 75 |
| U. S. and National bank notes..... | 10,777 00 | 7,901 00 | 5,942 00 | 7,665 00 |
| Totals | \$422,776 57 | \$425,016 93 | \$382,266 49 | \$411,394 14 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$100,000 00 | \$100,000 00 | \$100,000 00 | \$100,000 00 |
| Surplus fund..... | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 8,867 57 | 11,934 65 | 15,251 75 | 17,160 22 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 92,238 60 | 92,085 78 | 69,679 27 | 58,256 61 |
| Demand commercial certificates of deposit..... | | | 43,556 69 | 70,124 67 |
| Time commercial certificates of deposit..... | | | | 5,000 00 |
| Savings deposits..... | 172,836 10 | 162,516 54 | 147,778 78 | 154,852 64 |
| Savings certificates of deposit..... | 42,834 30 | 52,479 96 | | |
| Certified checks..... | | | | |
| Cashiers checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals | \$422,776 57 | \$425,016 93 | \$382,266 49 | \$411,394 14 |

STATE BANKING DEPARTMENT

No. 89.

THE COMMERCIAL SAVINGS BANK, ADRIAN.

Organized May 10, 1888.

W. J. COCKER, *President*; NORMAN GEDDES, *Vice President*; E. N. SMITH, *Cashier*.

DIRECTORS.—W. J. Cocker, A. H. Wood, C. R. Miller, Norman Geddes, A. Bennett, A. M. Stephenson, D. Metcalf, E. C. Sword, R. A. Kaiser.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|--|-----------------------|---------------------|------------------------|----------------------|
| Loans and Discounts..... | \$209,934 19 | \$210,119 49 | \$231,565 47 | \$223,617 41 |
| Stocks, bonds and mortgages..... | 243,157 03 | 235,410 35 | 250,515 06 | 256,888 86 |
| Overdrafts..... | 1,454 17 | 1,905 59 | 1,439 87 | 793 51 |
| Banking house..... | 12,000 00 | 12,000 00 | 12,000 00 | 12,000 00 |
| Furniture and fixtures..... | 7,500 00 | 7,500 00 | 7,500 00 | 7,500 00 |
| Other real estate..... | 16,878 45 | 23,964 77 | 25,589 13 | 23,046 75 |
| Due from banks in reserve cities..... | 98,873 25 | 132,818 14 | 82,483 32 | 76,293 30 |
| Due from other banks and bankers..... | 1,121 60 | 2,116 06 | 2,437 84 | 2,984 05 |
| Exchanges for clearing house..... | 47 43 | 276 85 | 129 75 | 722 16 |
| Checks and cash items..... | 542 21 | 481 36 | 622 21 | 368 51 |
| Nickels and cents..... | 116 16 | 52 67 | 61 42 | 135 19 |
| Gold coin..... | 2,522 50 | 5,727 50 | 7,323 25 | 7,227 50 |
| Silver coin..... | 1,502 00 | 849 00 | 573 25 | 3,000 05 |
| U. S. and National bank notes..... | 13,182 00 | 18,605 00 | 14,218 00 | 13,496 00 |
| Totals..... | \$608,829 99 | \$651,826 78 | \$636,468 57 | \$628,073 29 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$110,000 00 | \$110,000 00 | \$110,000 00 | \$110,000 00 |
| Surplus fund..... | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 |
| Undivided profits less current expenses, interest and taxes paid..... | 14,042 41 | 19,867 13 | 18,994 65 | 16,543 54 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 59,036 93 | 68,010 22 | 77,608 56 | 67,092 23 |
| Demand commercial certificates of deposit..... | | | | |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 314,936 80 | 340,460 66 | 325,442 02 | 334,597 74 |
| Savings certificates of deposit..... | 53,605 05 | 54,509 61 | 50,654 92 | 48,100 08 |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | 7,208 80 | 8,979 16 | 3,768 42 | 1,739 70 |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$608,829 99 | \$651,826 78 | \$636,468 57 | \$628,073 29 |

STATE BANKS OF MICHIGAN

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No. 66.

LENAWEE COUNTY SAVINGS BANK, ADRIAN.

Organized December 16, 1869.

J. R. BENNETT, *President*; L. H. SALSURY, *Vice-President*; H. V. C. HART, *Cashier*;
C. D. HARDY, *Assistant Cashier*.

DIRECTORS.—Joseph R. Bennett, Clinton D. Hardy, Herman V. C. Hart, Victor H. Lane, Delos M. Baker, Warren J. Parker, Lester H. Salsbury, C. E. Weaver, H. L. Larwill, R. Alfred Bury.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|--|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$127,087 60 | \$141,995 47 | \$148,093 02 | \$153,640 35 |
| Stocks, bonds and mortgages..... | 362,932 05 | 374,465 23 | 389,661 33 | 398,230 71 |
| Overdrafts..... | 52 06 | 489 28 | 441 23 | 294 23 |
| Banking house..... | | | | |
| Furniture and fixtures..... | 4,910 02 | 5,107 87 | 5,139 88 | 5,139 88 |
| Other real estate..... | 10,899 38 | 3,429 47 | 2,961 86 | 2,914 46 |
| Premiums paid..... | 361 58 | 564 78 | 519 50 | 516 70 |
| Due from banks in reserve cities..... | 68,073 87 | 56,431 33 | 73,984 52 | 65,988 16 |
| Due from other banks and bankers..... | 119 65 | | | |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 1,405 56 | 380 45 | 2,224 81 | 1,470 65 |
| Nickels and cents..... | 53 63 | 86 84 | 95 70 | 98 69 |
| Gold coin..... | 4,414 00 | 3,719 00 | 4,026 50 | 4,110 00 |
| Silver coin..... | 1,000 00 | 831 28 | 600 00 | 766 55 |
| U. S. and National banknotes..... | 13,713 00 | 28,743 00 | 15,151 00 | 20,920 00 |
| Totals..... | \$595,022 40 | \$616,244 00 | \$642,899 35 | \$654,040 38 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$100,000 00 | \$100,000 00 | \$100,000 00 | \$100,000 00 |
| Surplus fund..... | 40,000 00 | 40,000 00 | 40,000 00 | 40,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 13,258 56 | 18,237 96 | 18,683 45 | 16,534 87 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | | | | |
| Demand commercial certificates of deposit..... | | | | |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 439,111 67 | 454,363 08 | 477,004 65 | 493,783 72 |
| Savings certificates of deposit..... | 2,652 17 | 2,502 96 | 3,522 96 | |
| Certified checks..... | | 1,140 00 | | |
| Cashier's checks outstanding..... | | | 3,688 29 | 3,721 79 |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$595,022 40 | \$616,244 00 | \$642,899 35 | \$654,040 38 |

STATE BANKING DEPARTMENT

No. 171.

WALDBY AND CLAY'S STATE BANK, ADRIAN,

Organized June 24, 1894.

FRANK W. CLAY, *President*; ROBERT S. MORELAND, *Vice President*; H. B. WALDBY, *Manager*;
 RIAL CLAY, *Cashier*.

DIRECTORS.—E. B. Waldby, H. B. Waldby, F. W. Clay, Rial Clay, J. V. DeFoe, R. S. Moreland,
 Wm. H. Crane, A. W. Wood, J. W. Kirk.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$242,877 52 | \$241,343 85 | \$250,672 56 | \$320,865 69 |
| Stocks, bonds and mortgages..... | 163,547 27 | 187,624 77 | 217,189 81 | 169,065 94 |
| Overdrafts..... | 1,329 35 | 11 00 | 38 42 | 95 00 |
| Banking house..... | 18,000 00 | 18,000 00 | 18,000 00 | 18,000 00 |
| Furniture and fixtures..... | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 |
| Other real estate..... | | | | |
| Due from banks in reserve cities..... | 63,381 13 | 68,771 95 | 77,247 41 | 55,916 19 |
| Due from other banks and bankers..... | | 317 21 | 394 40 | 165 64 |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 734 64 | 735 95 | 408 80 | 268 05 |
| Nickels and cents..... | 170 63 | 143 44 | 154 69 | 43 09 |
| Gold coin..... | 575 00 | 1,335 00 | 690 00 | 945 00 |
| Silver coin..... | 2,065 95 | 1,223 75 | 1,561 10 | 1,245 80 |
| U. S. and National bank notes..... | 10,680 00 | 18,430 00 | 10,064 00 | 14,572 00 |
| Totals..... | \$505,361 49 | \$539,936 92 | \$578,421 19 | \$583,182 40 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$55,000 00 | \$55,000 00 | \$55,000 00 | \$55,000 00 |
| Surplus fund..... | 2,000 09 | 2,000 00 | 2,000 00 | 3,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 1,901 22 | 3,932 38 | 3,667 23 | 292 81 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 137,427 01 | 143,619 80 | 151,219 42 | 158,700 14 |
| Demand commercial certificates of deposit..... | 139,356 92 | 133,034 84 | 135,510 65 | 124,628 80 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 169,663 38 | 202,349 90 | 221,023 89 | 241,560 65 |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | 12 96 | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$505,361 49 | \$539,936 92 | \$578,421 19 | \$583,182 40 |

STATE BANKS OF MICHIGAN

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No. 179.

ALBION STATE BANK, ALBION.

Organized March 29, 1895.

EUGENE P. ROBERTSON, *President*; W. S. KESSLER, *Vice President*; D. A. GARFIELD, *Cashier*.

DIRECTORS.—L. R. Fisk, W. S. Kessler, Merritt O. Shepard, A. J. Gale, S. Y. Hill, D. A. Garfield, Eugene P. Robertson, W. H. Rodenbach, G. W. Schneider.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$103,108 63 | \$113,225 64 | \$125,113 47 | \$126,303 65 |
| Stocks, bonds and mortgages..... | 18,670 00 | 25,824 85 | 36,581 81 | 43,581 81 |
| Overdrafts..... | 866 17 | 902 97 | 780 86 | 1,149 80 |
| Banking house..... | | | | |
| Furniture and fixtures..... | 1,058 37 | 1,058 37 | 1,058 37 | 1,058 37 |
| Other real estate..... | | | | |
| Due from banks in reserve cities..... | 41,834 53 | 44,065 59 | 23 861 39 | 15,316 57 |
| Due from other banks and bankers..... | | | | |
| Exchanges for clearing house..... | | | 6,230 04 | |
| Checks and cash items..... | 433 01 | 1,076 40 | | 521 67 |
| Nickels and cents..... | 43 72 | 41 06 | 91 87 | 83 49 |
| Gold coin..... | 2,830 00 | 2,290 00 | 2,075 00 | 3,335 00 |
| Silver coin..... | 980 25 | 1,349 05 | 1,276 25 | 2,202 30 |
| U. S. and National bank notes..... | 8,497 00 | 5,735 00 | 4,331 00 | 6,065 00 |
| Totals..... | \$178,321 68 | \$195,568 93 | \$201,400 06 | \$199,617 66 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$50,000 00 | \$50,000 00 | \$50,000 00 | 50,000 00 |
| Surplus fund..... | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 594 64 | 1,022 23 | 2,501 01 | 3,752 98 |
| Dividends unpaid..... | 45 00 | 30 00 | 30 00 | 30 00 |
| Commercial deposits subject to check..... | 38,195 61 | 34,476 01 | 29,747 67 | 34,172 43 |
| Demand commercial certificates of deposit..... | 44,556 02 | 57,385 98 | 43,627 44 | 42,672 02 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 39,930 41 | 47,654 71 | 70,498 94 | 63,990 23 |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$178,321 68 | \$195,568 93 | \$201,400 06 | \$199,617 66 |

No. 167.

COMMERCIAL AND SAVINGS BANK, ALBION.

Organized September 30, 1893.

JOHN G. BROWN, *President*; S. B. ALLEN, *Vice President*; P. M. DEARING, *Cashier*.

DIRECTORS.—S. B. Allen, Edward Sutton, L. J. Wolcott, Samuel Dickie, John Johnson, Frank E. Palmer, John G. Brown, A. L. McCutcheon.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$79,491 73 | \$83,245 64 | \$82,070 92 | \$79,538 38 |
| Stocks, bonds and mortgages..... | 32,392 48 | 33,778 48 | 41,511 54 | 67,854 98 |
| Overdrafts..... | 1,568 61 | 1,822 05 | 3,594 91 | 3,056 81 |
| Banking house..... | 5,400 00 | 5,400 00 | 5,400 00 | 5,400 00 |
| Furniture and fixtures..... | 1,750 00 | 1,750 00 | 1,750 00 | 1,750 00 |
| Other real estate..... | | | 9,550 00 | |
| Due from banks in reserve cities..... | 34,638 99 | 32,730 40 | 20,311 29 | 8,996 62 |
| Due from other banks and bankers..... | | | | |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 12,502 36 | 267 75 | 360 06 | 569 94 |
| Nickels and cents..... | 123 88 | 69 15 | 70 00 | 102 42 |
| Gold coin..... | 3,852 50 | 4,110 00 | 4,166 00 | 4,440 00 |
| Silver coin..... | 1,353 50 | 1,302 50 | 1,491 65 | 778 15 |
| U. S. and National bank notes..... | 1,644 00 | 3,920 00 | 3,525 00 | 2,689 00 |
| Totals..... | \$174,718 05 | \$168,395 97 | \$173,801 37 | \$175,176 30 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$35,000 00 | \$35,000 00 | \$35,000 00 | \$35,000 00 |
| Surplus fund..... | 7,500 00 | 7,500 00 | 8,000 00 | 8,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 812 12 | 1,954 50 | 974 20 | 1,376 55 |
| Dividends unpaid..... | | | | 946 50 |
| Commercial deposits subject to check..... | 52,945 35 | 40,376 09 | 29,083 55 | 26,644 70 |
| Demand commercial certificates of deposit..... | 18,959 87 | 20,589 52 | 26,855 86 | 23,983 66 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 59,500 71 | 62,975 86 | 73,887 76 | 79,224 89 |
| Savings certificate of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$174,718 05 | \$168,395 97 | \$173,801 37 | \$175,176 30 |

STATE BANKS OF MICHIGAN

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No. 169.

ALPENA COUNTY SAVINGS BANK, ALPENA.

Organized April 12, 1894.

WILLIAM H. DAVISON, *President*; FRANK C. HOLMES, *Vice President*; C. B. WILLIAMS, *Cashier*.

DIRECTORS.—Wm. H. Davison, Frank C. Holmes, John Nicholson, H. H. Whittelshofer, Michael O'Brien, S. A. Davison, D. D. Hanover, Robert Montrose.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|--|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$125,560 09 | \$126,788 98 | \$132,561 20 | \$118,646 74 |
| Stocks, bonds and mortgages..... | 50,150 53 | 47,800 61 | 56,654 29 | 58,460 33 |
| Overdrafts..... | 809 55 | 1,701 35 | 478 11 | 907 79 |
| Banking house..... | 10,850 00 | 10,850 00 | 10,850 00 | 10,850 00 |
| Furniture and fixtures..... | 2,150 00 | 2,150 00 | 2,150 00 | 2,150 00 |
| Other real estate..... | 115 40 | 115 40 | 115 40 | 115 40 |
| Due from banks in reserve cities..... | 20,903 30 | 22,201 19 | 9,457 53 | 25,099 92 |
| Due from other banks and bankers..... | 3,748 59 | 802 34 | 1,094 24 | 1,390 40 |
| Exchanges for clearing house..... | 299 16 | 1,069 85 | 1,377 04 | 600 34 |
| Checks and cash items..... | 595 36 | 369 49 | 1,018 46 | 860 00 |
| Nickels and cents..... | 312 08 | 215 06 | 88 38 | 116 48 |
| Gold coin..... | 3,087 50 | 3,015 00 | 3,150 00 | 3,350 00 |
| Silver coin..... | 720 00 | 1,445 00 | 1,505 50 | 1,769 00 |
| U. S. and National bank notes..... | 4,425 00 | 14,001 00 | 3,921 00 | 5,527 00 |
| Totals..... | \$223,726 56 | \$232,525 27 | \$224,421 15 | \$229,843 40 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$50,000 00 | \$50,000 00 | \$50,000 00 | \$50,000 00 |
| Surplus fund..... | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 8,535 18 | 4,911 03 | 3,548 11 | 4,884 65 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 53,281 59 | 56,037 92 | 54,612 88 | 49,692 09 |
| Demand commercial certificates of deposit..... | 241 60 | 122 24 | 562 47 | 200 00 |
| Time commercial certificates of deposit..... | 17,452 34 | 22,036 51 | 21,050 75 | 22,065 10 |
| Savings deposits..... | 91,715 85 | 96,917 57 | 92,146 94 | 100,501 56 |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$223,726 56 | \$232,525 27 | \$224,421 15 | \$229,843 40 |

No. 48.

ANN ARBOR SAVINGS BANK, ANN ARBOR.

Organized February 4, 1869. Reorganized December 9, 1889.

CHRISTIAN MACK, *President*; WM. D. HARRIMAN, *Vice President*; CHAS. E. HISCOCK, *Cashier*;
M. J. FRITZ, *Assistant Cashier*.

DIRECTORS.—C. Mack, David Rinsey, Wm. D. Harriman, Wm. Deubel, Daniel Hiscock, Willard B. Smith, L. Gruner.

| Resources. | Report of Feb. 18 | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|-----------------------|------------------------|-----------------------|
| Loans and discounts..... | \$490,443 13 | \$487,492 10 | \$489,460 04 | \$437,953 26 |
| Stocks, bonds and mortgages..... | 591,774 21 | 628,894 02 | 672,283 90 | 684,611 59 |
| Overdrafts..... | 962 15 | 1,303 69 | 1,592 21 | 1,984 86 |
| Banking house..... | 20,500 00 | 20,500 00 | 20,500 00 | 20,500 00 |
| Furniture and fixtures..... | 7,917 32 | 7,417 32 | 7,417 32 | 7,417 32 |
| Other real estate..... | 48,081 43 | 53,804 79 | 49,781 43 | 48,781 43 |
| Due from banks in reserve cities..... | 160,806 43 | 149,641 32 | 92,913 23 | 151,679 32 |
| Due from other banks and bankers..... | 2,305 25 | ----- | 1,831 21 | 10,282 30 |
| Exchanges for clearing house..... | ----- | 610 15 | 359 20 | 3,490 93 |
| Checks and cash items..... | 1,122 41 | 311 60 | 663 88 | 765 28 |
| Nickels and cents..... | 711 28 | 872 27 | 440 02 | 324 57 |
| Gold coin..... | 34,752 50 | 35,242 50 | 38,105 00 | 40,257 50 |
| Silver coin..... | 5,525 00 | 7,400 00 | 3,500 00 | 1,365 00 |
| U. S. and National bank notes..... | 37,615 00 | 57,761 00 | 17,434 00 | 27,980 00 |
| Totals..... | \$1,402,516 11 | \$1,451,250 76 | \$1,396,281 44 | \$1,437,393 36 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$50,000 00 | \$50,000 00 | \$50,000 00 | \$50,000 00 |
| Surplus fund..... | 150,000 00 | 150,000 00 | 150,000 00 | 150,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 8,431 21 | 13,468 57 | 16,294 78 | 14,964 16 |
| Dividends unpaid..... | 193 00 | 332 00 | 323 00 | 398 00 |
| Commercial deposits subject to check..... | 210,617 70 | 221,116 06 | 165,444 36 | 199,562 21 |
| Demand commercial certificates of deposit..... | ----- | ----- | ----- | ----- |
| Time commercial certificates of deposit..... | ----- | ----- | ----- | ----- |
| Savings deposits..... | 831,710 31 | 844,800 94 | 878,655 62 | 898,610 79 |
| Savings certificates of deposit..... | 132,113 40 | 151,703 44 | 116,948 95 | 101,204 29 |
| Certified checks..... | ----- | ----- | ----- | ----- |
| Cashier's checks outstanding..... | ----- | ----- | ----- | ----- |
| Due to banks and bankers..... | 19,450 49 | 19,829 75 | 18,614 73 | 22,653,91 |
| Notes and bills rediscounted..... | ----- | ----- | ----- | ----- |
| Bills payable..... | ----- | ----- | ----- | ----- |
| Totals..... | \$1,402,516 11 | \$1,451,250 76 | \$1,396,281 44 | \$1,437,393 36 |

No. 26.

FARMERS AND MECHANICS' BANK, ANN ARBOR.

Organized October 13, 1882.

REUBEN KEMPF, *President*; CHAS. E. GREENE, *Vice President*; FREDERICK H. BELSER, *Cashier*;
H. A. WILLIAMS, *Assistant Cashier*.

DIRECTORS.—Wm. C. Stevens, Chas. E. Greene, Ambrose Kearney, W. F. Breakey, D. F. Shairer,
Reuben Kempf, Junius E. Beal, G. F. Allmendinger, Oliver M. Martin.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$284,429 14 | \$269,065 38 | \$252,430 17 | \$251,785 36 |
| Stocks, bonds and mortgages..... | 134,281 28 | 168,203 17 | 179,037 46 | 194,685 34 |
| Overdrafts..... | 2,632 76 | 1,519 50 | 2,480 57 | 1,343 80 |
| Banking house..... | | | | |
| Furniture and fixtures..... | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 |
| Other real estate..... | 2,800 00 | 2,800 00 | 2,800 00 | 2,800 00 |
| Due from banks in reserve cities..... | 77,175 12 | 62,472 73 | 47,429 65 | 57,049 53 |
| Due from other banks and bankers..... | 27,672.82 | 26,215 02 | 20,348 19 | 17,401 06 |
| Exchanges for clearing house..... | | 1,019 09 | 865 32 | 1,605 57 |
| Checks and cash items..... | 1,866 15 | 767 56 | 1,538 71 | 774 13 |
| Nickels and cents..... | 83 21 | 200 10 | 139 60 | 112 65 |
| Gold coin..... | 11,350 75 | 10,510 00 | 10,525 00 | 10,907 10 |
| Silver coin..... | 1,178 70 | 1,682 25 | 1,322 40 | 2,086 10 |
| U. S. and National bank notes..... | 10,588 00 | 6,495 00 | 6,826 00 | 3,520 00 |
| Totals | \$555,557 93 | \$552,449 80 | \$527,243 07 | \$545,570 64 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$50,000 00 | \$50,000 00 | \$50,000 00 | \$50,000 00 |
| Surplus fund..... | 30,000 00 | 30,000 00 | 30,000 00 | 30,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 4,886 77 | 9,151 85 | 4,117 08 | 6,450 54 |
| Dividends unpaid..... | 57 50 | 57 50 | 17 50 | |
| Commercial deposits subject to check..... | 140,633 28 | 123,237 44 | 114,916 22 | 121,480 55 |
| Demand commercial certificates of deposit..... | | | | |
| Time commercial certificates of deposit..... | 155,804 27 | 158,636 09 | 124,932 99 | 115,883 32 |
| Savings deposits..... | 174,163 86 | 181,240 67 | | 221,756 23 |
| Savings certificates of deposit..... | | | 203,239 28 | |
| Certified checks..... | 12 25 | 126 25 | 20 00 | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals | \$555,557 93 | \$552,449 80 | \$527,243 07 | \$545,570 64 |

No. 144.

STATE SAVINGS BANK OF ANN ARBOR, ANN ARBOR.

Organized November 18, 1892.

W. J. BOOTH, *President*; WM. ARNOLD, *Vice President*; C. J. WALZ, *Assistant Cashier*.

DIRECTORS.—Eugene F. Mills, John Heinzman, John Haarer, William J. Booth, John V. Sheehan, Wm. Arnold, Eugene E. Beal, James H. Wade, Geo. P. Glazier, John Koch, Christian Martin, N.J. Kyer, Henry S. Carhart, V. C. Vaughan.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$212,174 00 | \$234,625 85 | \$226,278 79 | \$203,907 23 |
| Stocks, bonds and mortgages..... | 91,850 66 | 96,808 16 | 111,423 16 | 139,130 30 |
| Overdrafts..... | 900 56 | 491 58 | 1,595 91 | 207 93 |
| Banking house..... | | | | |
| Furniture and fixtures..... | 3,400 00 | 3,400 00 | 3,200 00 | 3,200 00 |
| Other real estate..... | | | | |
| Due from banks in reserve cities..... | 52,210 83 | 70,431 58 | 41,479 19 | 52,743 08 |
| Due from other banks and bankers..... | 9,714 58 | 12,200 99 | 30,820 78 | 6,390 55 |
| Exchanges for clearing house..... | | | | 3,411 03 |
| Checks and cash items..... | 1,624 04 | 2,248 11 | 3,185 63 | 1,749 00 |
| Nickels and cents..... | 241 22 | 323 03 | 391 89 | 337 50 |
| Gold coin..... | 5,261 22 | 5,581 22 | 6,982 50 | 7,187 50 |
| Silver coin..... | 1,567 35 | 1,141 40 | 2,183 00 | 550 95 |
| U. S. and National bank notes..... | 12,953 00 | 14,057 00 | 13,394 00 | 13,248 00 |
| Totals..... | \$391,897 46 | \$441,308 92 | \$440,934 85 | \$432,063 07 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$50,000 00 | \$50,000 00 | \$50,000 00 | \$50,000 00 |
| Surplus fund..... | 4,500 00 | 4,500 00 | 5,000 00 | 5,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 5,910 35 | 7,332 34 | 8,692 13 | 6,577 95 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 89,140 91 | 118,589 16 | 108,573 41 | 96,575 47 |
| Demand commercial certificates of deposit..... | 79,281 97 | 78,766 08 | 64,589 06 | 54,601 84 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 163,064 23 | 182,121 34 | 204,080 25 | 219,307 81 |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$391,897 46 | \$441,308 92 | \$440,934 85 | \$432,063 07 |

No. 62.

WEST MICHIGAN SAVINGS BANK, BANGOR.

Organized April 8, 1880.

J. E. SEBRING, *President*; A. CHAPMAN, *Vice President*; GEO. CHAPMAN, *Cashier*.

DIRECTORS.—Alvin Chapman, J. E. Ferguson, Geo. Chapman, Wm. Broadwell, Anson Goss, John E. Sebring, Emma McNitt, C. B. Charles.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$49,242 67 | \$45,978 79 | \$55,307 64 | \$54,815 92 |
| Stocks, bonds and mortgages..... | 23,556 25 | 27,277 92 | 36,331 99 | 35,677 51 |
| Overdrafts..... | | | | |
| Banking house..... | | | | |
| Furniture and fixtures..... | 328 40 | 328 40 | 328 40 | 328 40 |
| Other real estate..... | 1,922 60 | 1,922 60 | 1,630 00 | 1,630 00 |
| Due from banks in reserve cities..... | 46,474 50 | 38,695 67 | 14,276 53 | 21,759 06 |
| Due from other banks and bankers..... | | | | |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 503 70 | 740 02 | 621 67 | 837 36 |
| Nickels and cents..... | 68 25 | 144 58 | 83 76 | 64 25 |
| Gold coin..... | 1,456 50 | 529 00 | 1,146 50 | 1,426 50 |
| Silver coin..... | 1,400 00 | 1,400 00 | 470 83 | 1,535 00 |
| U. S. and National bank notes..... | 2,048 00 | 3,439 00 | 2,045 00 | 2,535 00 |
| Totals..... | \$127,000 87 | \$120,455 98 | \$112,242 32 | \$120,609 00 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$25,000 00 | \$25,000 00 | \$25,000 00 | \$25,000 00 |
| Surplus fund..... | 1,535 00 | 1,535 00 | 1,659 00 | 1,659 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 208 54 | 756 16 | 255 03 | 973 12 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 36,449 26 | 30,628 75 | 24,252 73 | 27,093 19 |
| Demand commercial certificates of deposit..... | 13,173 37 | 9,083 07 | 8,896 34 | 10,244 90 |
| Time commercial certificates of deposit..... | 47,666 16 | 50,839 45 | | |
| Savings deposits..... | 2,968 54 | 2,613 55 | 3,065 28 | 3,201 54 |
| Savings certificates of deposit..... | | | 49,113 94 | 52,437 25 |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$127,000 87 | \$120,455 98 | \$112,242 32 | \$120,609 00 |

No. 93.

CITY BANK, BATTLE CREEK.

Organized June 14, 1871.

NELSON ELDRED, *President*; J. M. WARD, *Vice President*; FREDERICK A. ALLWARDT, *Cashier*.DIRECTORS.—Willard H. Eldred, F. R. Kingman, Simon H. Morley, Joseph M. Ward,
Nelson Eldred.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$508,659 49 | \$548,781 13 | \$580,857 29 | \$589,959 76 |
| Stocks, bonds and mortgages..... | 157,413 92 | 160,334 57 | 169,204 57 | 154,543 32 |
| Overdrafts..... | 15,509 82 | 15,718 54 | 24,612 81 | 13,619 18 |
| Banking house..... | | | | |
| Furniture and fixtures..... | 3,900 00 | 3,900 00 | 3,900 00 | 3,900 00 |
| Other real estate..... | 3,724 82 | 3,724 82 | 3,724 82 | 3,724 82 |
| Current expenses, interest and taxes paid..... | | 7,241 11 | | |
| Due from banks in reserve cities..... | 137,872 25 | 148,050 00 | 133,622 37 | 166,307 05 |
| Due from other banks and bankers..... | 582 02 | 1,826 67 | 3,385 25 | 2,736 57 |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 1,686 11 | 1,663 29 | 5,524 20 | 4,876 06 |
| Nickels and cents..... | 441 50 | 224 42 | 175 74 | 264 10 |
| Gold coin..... | 9,687 50 | 4,229 50 | 7,935 00 | 8,065 00 |
| Silver coin..... | 1,452 40 | 1,700 60 | 1,050 65 | 2,636 00 |
| U. S. and National bank notes..... | 9,590 00 | 39,862 00 | 24,484 00 | 28,090 00 |
| Totals..... | \$850,519 83 | \$937,256 65 | \$958,476 70 | \$978,721 86 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$50,000 00 | \$50 000 00 | \$50,000 00 | \$50,000 00 |
| Surplus fund..... | 55,000 00 | 55,000 00 | 55,000 00 | 55,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 2,032 63 | * 6,567 23 | 10,798 80 | 7,742 36 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 131,917 52 | 151,068 26 | 154,783 86 | 168,267 37 |
| Demand commercial certificates of deposit..... | 17,452 32 | 28,371 15 | 26,912 72 | 22,351 22 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 592,012 73 | 644,880 41 | 660,797 23 | 673,764 58 |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | 2,104 63 | 1,369 60 | 184 09 | 1,596 33 |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$850,519 83 | \$937,256 65 | \$958,476 70 | \$978,721 86 |

*Gross undivided profits.

No. 178.

MERCHANTS' SAVINGS BANK, BATTLE CREEK.

Organized March 28, 1895.

FRANK TURNER, *President*; AMBROSE M. MINTY, *Vice President*; SCOTT FIELD, *Cashier*; FRED WELLS, *Assistant Cashier*.

DIRECTORS.—Scott Field, Peter Hoffmaster, A. M. Minty, Frank Turner, Isaac Amberg.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$72,024 95 | \$80,989 15 | \$90,772 37 | \$102,026 61 |
| Stocks, bonds and mortgages..... | 75,554 50 | 121,276 75 | 130,117 50 | 136,996 50 |
| Overdrafts..... | 1,466 53 | 3,282 01 | 1,057 92 | 622 28 |
| Banking house | | | | |
| Furniture and fixtures..... | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 |
| Other real estate..... | | | | |
| Due from banks in reserve cities..... | 47,521 68 | 53,773 78 | 61,639 13 | 52,932 98 |
| Due from other banks and bankers..... | 380 87 | 58 07 | 507 64 | 220 85 |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 46 01 | 71 91 | 2,555 20 | 912 43 |
| Nickels and cents..... | 96 76 | 87 23 | 103 66 | 139 30 |
| Gold coin..... | 2,950 00 | 4,640 00 | 3,685 00 | 3,500 00 |
| Silver coin..... | 1,933 00 | 1,781 00 | 782 00 | 2,341 00 |
| U. S. and National bank notes..... | 5,075 00 | 10,238 00 | 4,715 00 | 8,731 00 |
| Totals | \$208,549 30 | \$277,697 90 | \$297,435 42 | \$309,922 95 |
| Liabilities. | | | | |
| Capital stock paid in | \$50,000 00 | \$50,000 00 | \$50,000 00 | \$50,000 00 |
| Surplus fund..... | 2,000 00 | 2,000 00 | 2,500 00 | 2,500 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 1,948 16 | 2,738 34 | 4,413 38 | 4,813 89 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 53,530 72 | 89,772 56 | 84,661 22 | 82,906 87 |
| Demand commercial certificates of deposit..... | 9,129 78 | 14,489 48 | 14,628 74 | 14,067 71 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 91,940 64 | 118,697 52 | 141,232 08 | 155,634 48 |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$208,549 30 | \$277,697 90 | \$297,435 42 | \$309,922 95 |

STATE BANKING DEPARTMENT

No. 63.

BAY CITY BANK, BAY CITY.

Organized September 4, 1871.

WM. PETER, *President*; J. WENTWORTH, *Vice President*; GEO. H. YOUNG, *Cashier*;
H. C. MOULTHROP, *Assistant Cashier*.

DIRECTORS.—George H. Young, A. McDonnell, Justin Wentworth, Charles E. Young, William Peter,
F. B. Chesbrough, George K. Wentworth.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|--|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$602,210 57 | \$617,811 48 | \$693,471 19 | \$659,218 53 |
| Stocks, bonds and mortgages..... | 169,625 25 | 163,978 94 | 181,166 61 | 205,977 48 |
| Overdrafts..... | 1,801 46 | 1,319 55 | 1,646 29 | 2,804 59 |
| Banking house..... | | | | |
| Furniture and fixtures..... | 8,000 00 | 8,000 00 | 8,000 00 | 8,000 00 |
| Other real estate..... | 17,000 00 | 17,000 00 | 14,000 00 | 14,000 00 |
| Due from banks in reserve cities..... | 196,771 49 | 182,861 05 | 206,565 05 | 217,476 05 |
| Due from other banks and bankers..... | 261 86 | 1,391 71 | 4,049 19 | 1,389 50 |
| Exchanges for clearing house..... | 2,291 07 | 2,479 89 | 3,650 23 | 6,753 88 |
| Checks and cash items..... | 12 00 | 374 01 | 722 25 | 509 69 |
| Nickels and cents..... | 598 61 | 860 11 | 618 92 | 446 36 |
| Gold coin..... | 28,932 50 | 31,907 50 | 30,910 00 | 31,270 00 |
| Silver coin..... | 6,364 65 | 7,014 45 | 6,131 60 | 5,607 30 |
| U. S. and National bank notes..... | 20,296 00 | 24,751 00 | 27,475 00 | 41,546 00 |
| Totals..... | \$1,054,165 46 | \$1,059,749 69 | \$1,178,410 33 | \$1,194,999 38 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$150,000 00 | \$150,000 00 | \$150,000 00 | \$150,000 00 |
| Surplus fund..... | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 |
| Undivided profit, less current expenses, interest and taxes paid..... | 25,662 30 | 30,280 56 | 27,964 48 | 26,101 66 |
| Dividends unpaid..... | 360 00 | 320 00 | 40 00 | |
| Commercial deposits subject to check..... | 189,451 68 | 185,375 33 | 224,859 60 | 248,972 90 |
| Demand commercial certificates of deposit..... | 141,603 07 | 134,890 15 | 158,756 05 | 128,404 40 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 476,174 42 | 488,091 99 | 549,963 62 | 576,593 17 |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | 1,357 40 | 583 92 | 1,554 15 | 624 22 |
| Cashier's checks outstanding..... | | 201 10 | | |
| Due to banks and bankers..... | 19,556 59 | 20,006 64 | 15,272 43 | 14,303 09 |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$1,054,165 46 | \$1,059,749 69 | \$1,178,410 33 | \$1,194,999 38 |

No. 43.

BAY COUNTY SAVINGS BANK, BAY CITY.

Organized February 1, 1884.

THOMAS CRANAGE, *President*; G. HENRY SHEARER, *Vice President*; JOHN MULLHOLLAND, *Treasurer*.

DIRECTORS.—John Mullholland, N. A. Eddy, H. M. Gillett, G. Henry Shearer, Thomas Cranage, Gustaves Hine, Fred T. Norris.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$296,708 28 | \$267,693 65 | \$227,884 06 | \$275,570 76 |
| Stocks, bonds and mortgages..... | 75,275 67 | 96,407 53 | 93,347 16 | 90,832 16 |
| Overdrafts..... | 44 43 | 33 48 | 121 18 | 100 25 |
| Banking house..... | | | | |
| Furniture and fixtures..... | | | | |
| Other real estate..... | 6,086 57 | 6,131 82 | 6,188 47 | 6,188 47 |
| Due from banks in reserve cities..... | 103,227 34 | 111,538 93 | 147,979 37 | 91,083 25 |
| Due from other banks and bankers..... | | | | |
| Exchanges for clearing house..... | 272 71 | 289 20 | 695 78 | 674 37 |
| Checks and cash items..... | | | | |
| Nickels and cents..... | 81 50 | 100 85 | 76 48 | 100 30 |
| Gold coin..... | 6,130 00 | 6,310 00 | 6,595 00 | 6,170 00 |
| Silver coin..... | 536 25 | 325 65 | 501 10 | 537 40 |
| U. S. and National bank notes..... | 11,131 00 | 11,738 00 | 18,884 00 | 21,858 00 |
| Totals..... | \$499,493 75 | \$500,569 11 | \$502,272 60 | \$493,114 96 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$50,000 00 | \$50,000 00 | \$50,000 00 | \$50,000 00 |
| Surplus fund..... | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 7,528 12 | 7,414 92 | 6,569 99 | 8,077 53 |
| Dividends unpaid..... | | | 110 00 | 75 00 |
| Commercial deposits subject to check..... | 78,381 51 | 82,642 69 | 81,955 07 | 64,677 83 |
| Demand commercial certificates of deposit..... | | | | |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 338,477 93 | 335,411 50 | 338,337 54 | 345,231 35 |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | 106 19 | 100 00 | 300 00 | 53 25 |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$499,493 75 | \$500,569 11 | \$502,272 60 | \$493,114 96 |

STATE BANKING DEPARTMENT

No. 30.

THE COMMERCIAL BANK, BAY CITY.

Organized August 15, 1888.

C. R. HAWLEY, *President*; C. C. WHITNEY, *Vice President*; J. R. WATROUS, *Cashier*.

DIRECTORS.—Chas. C. Whitney, G. K. Jackson, Thomas A. E. Weadock, C. R. Hawley, Geo. Penniman, C. C. Barker, Benjamin Boutell, Robert C. Bialy, John C. Weadock.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$285,587 64 | \$281,678 30 | \$226,757 90 | \$244,128 45 |
| Stocks, bonds and mortgages..... | 24,893 33 | 24,420 00 | 24,420 00 | 24,420 00 |
| Overdrafts..... | 541 83 | 307 59 | 1,574 98 | 1,660 50 |
| Banking house..... | | | | |
| Furniture and fixtures..... | 6,444 92 | 6,444 92 | 6,444 92 | 6,444 92 |
| Other real estate..... | 4,234 79 | 4,234 79 | 4,734 79 | 4,734 79 |
| Due from banks in reserve cities..... | 24,540 87 | 23,229 82 | 6,816 46 | 24,403 97 |
| Due from other banks and bankers..... | 983 34 | 2,250 49 | 310 84 | 1,685 74 |
| Exchanges for clearing house..... | 520 43 | 988 15 | 2,735 20 | 595 59 |
| Checks and cash items..... | 3,208 42 | 2,921 97 | 2,472 76 | 2,574 72 |
| Nickels and cents..... | 129 40 | 118 00 | 86 00 | 90 75 |
| Gold coin..... | 1,457 50 | 2,577 50 | 657 50 | 520 00 |
| Silver coin..... | 2,583 35 | 2,963 73 | 782 28 | 4,223 09 |
| U. S. and National bank notes..... | 5,607 00 | 4,792 00 | 10,921 00 | 6,168 00 |
| Totals..... | \$360,732 82 | \$356,927 26 | \$288,714 63 | \$321,650 52 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$100,000 00 | \$100,000 00 | \$100,000 00 | \$100,000 00 |
| Surplus fund..... | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 7,177 96 | 7,890 83 | 7,139 12 | 7,496 37 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 183,107 88 | 178,044 13 | 116,890 88 | 152,615 04 |
| Demand commercial certificates of deposit..... | 3,698 40 | 1,697 80 | 1,485 81 | 3,717 17 |
| Time commercial certificates of deposit..... | | 25,118 91 | 15,807 51 | 9,367 62 |
| Savings deposits..... | 45,716 02 | 42,582 91 | 46,391 31 | 46,362 69 |
| Savings certificates of deposit..... | 20,028 46 | | | |
| Certified checks..... | 4 10 | 328 00 | | 1,091 63 |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | 264 68 | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$360,732 82 | \$356,927 26 | \$288,714 63 | \$321,650 52 |

No. 2.

BELDING SAVINGS BANK, BELDING.

Organized January 15, 1889.

H. J. LEONARD, *President*; A. N. BELDING, *Vice President*; CHAS. S. FELCH, *Cashier*.

DIRECTORS.—A. N. Belding, H. J. Leonard, O. F. Webster, H. L. Page, W. P. Hetherington.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$48,323 57 | \$47,176 58 | \$58,232 14 | \$61,656 88 |
| Stocks, bonds and mortgages..... | 8,363 66 | 8,488 66 | 7,973 66 | 7,793 66 |
| Overdrafts..... | 601 83 | 645 67 | 703 02 | 159 56 |
| Banking house..... | 7,875 67 | 7,875 67 | 7,875 67 | 7,875 67 |
| Furniture and fixtures..... | 1,525 00 | 1,525 00 | 1,550 00 | 1,550 00 |
| Other real estate..... | 4,793 42 | 4,793 42 | 4,793 42 | 4,793 42 |
| Due from banks in reserve cities..... | 9,816 67 | 33,334 01 | 9,078 67 | 7,349 99 |
| Due from other banks and bankers..... | 4,119 98 | 1,929 16 | 1,879 69 | 2,931 29 |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 1,913 62 | 183 88 | 1,148 20 | 208 65 |
| Nickels and cents..... | 134 45 | 103 04 | 148 24 | 85 01 |
| Gold coin..... | 2,298 50 | 2,096 00 | 2,206 03 | 2,576 00 |
| Silver coin..... | 915 60 | 1,851 20 | 1,231 30 | 1,369 35 |
| U. S. and National bank notes..... | 5,312 00 | 5,678 00 | 5,593 00 | 5,633 00 |
| Totals..... | \$95,993 97 | \$115,680 29 | \$102,413 01 | \$103,982 48 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$25,000 00 | \$25,000 00 | \$25,000 00 | \$25,000 00 |
| Surplus fund..... | 10,000 00 | 10,000 00 | 5,000 00 | 5,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 1,237 53 | 1,473 36 | 343 61 | 1,034 39 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 15,713 73 | 28,708 63 | 17,991 36 | 18,874 80 |
| Demand commercial certificates of deposit..... | 7,809 66 | 4,076 60 | 936 43 | 753 72 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 3,459 77 | 4,234 62 | 5,137 22 | 5,463 91 |
| Savings certificates of deposit..... | 32,417 25 | 42,033 64 | 46,946 79 | 47,543 49 |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | 356 03 | 153 44 | 1,057 60 | 312 17 |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$95,993 97 | \$115,680 29 | \$102,413 01 | \$103,982 48 |

No. 159.

PEOPLE'S SAVINGS BANK OF BELDING, BELDING.

Organized May 12, 1893.

E. R. SPENCER, *President*; FRANK R. CHASE, *Vice President*; M. A. REED, *Cashier*;
W. L. CASSER, *Assistant Cashier*.

DIRECTORS.—E. R. Spencer, L. L. Holmes, Brinton F. Hall, Frank R. Chase, M. A. Reed, Charles Eddy,
Loren C. Fales, John Greenop, W. H. Locke, G. M. Spencer, Geo. Hoppough, A. A. Palmer.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$69,767 62 | \$77,402 10 | \$98,427 76 | \$101,121 85 |
| Stocks, bonds and mortgages..... | 17,705 00 | 21,524 38 | 22,074 38 | 20,514 38 |
| Overdrafts..... | 678 38 | 602 50 | 1,307 58 | 1,204 01 |
| Banking house..... | 8,111 12 | 8,111 12 | 8,111 12 | 8,111 12 |
| Furniture and fixtures..... | 2,766 66 | 2,766 66 | 2,766 66 | 2,766 66 |
| Other real estate..... | | | | |
| Due from banks in reserve cities..... | 19,254 66 | 18,187 76 | 13,719 93 | 12,664 36 |
| Due from other banks and bankers..... | | | 348 21 | 455 09 |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 326 76 | 489 00 | 747 03 | 1,658 21 |
| Nickels and cents..... | 36 64 | 69 50 | 144 35 | 97 24 |
| Gold coin..... | 2,964 50 | 2,574 50 | 2,117 00 | 3,932 00 |
| Silver coin..... | 2,067 96 | 1,133 75 | 1,906 35 | 1,922 65 |
| U. S. and National bank notes..... | 4,267 00 | 4,096 00 | 3,244 00 | 6,095 00 |
| Totals..... | \$127,946 30 | \$136,957 27 | \$154,914 37 | \$160,542 57 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$35,000 00 | \$35,000 00 | \$35,000 00 | \$35,000 00 |
| Surplus fund..... | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 69 59 | 444 77 | 945 29 | 3,343 54 |
| Dividends unpaid..... | 8 00 | | | |
| Commercial deposits subject to check..... | 24,778 41 | 20,879 76 | 25,457 87 | 25,548 37 |
| Demand commercial certificates of deposit..... | 8,635 79 | 4,749 25 | 3,452 69 | 3,432 69 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 8,337 70 | 9,458 59 | 9,844 58 | 10,287 67 |
| Savings certificates of deposit..... | 48,116 81 | 63,424 90 | 77,213 94 | 79,909 68 |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | 20 62 |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$127,946 30 | \$136,957 27 | \$154,914 37 | \$160,542 57 |

No. 76.

FARMERS AND MERCHANTS' BANK, BENTON HARBOR.

Organized February 20, 1888.

JOHN ROBINSON, *President*; R. M. JONES, *Vice President*; CHAS. FOSTER, *Cashier*.

DIRECTORS.—R. M. Jones, W. P. Robbins, A. Plummer, O. B. Hipp, Edward Brant, R. H. Sherwood, John Robinson, William Stewart, Charles Foster.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$249,170 75 | \$265,615 72 | \$243,993 19 | \$268,227 47 |
| Stocks, bonds and mortgages..... | 18,713 00 | 22,013 00 | 32,213 00 | 37,413 00 |
| Overdrafts..... | 1,050 06 | 564 49 | 557 24 | 854 96 |
| Banking house..... | 4,620 54 | 4,620 54 | 4,620 54 | 4,620 54 |
| Furniture and fixtures..... | 3,410 55 | 3,410 55 | 3,410 55 | 3,410 55 |
| Other real estate..... | | | 2,192 51 | 2,192 51 |
| Due from banks in reserve cities..... | 93,843 60 | 66,544 65 | 251,872 86 | 158,337 88 |
| Due from other banks and bankers..... | | | 1,004 56 | 1,107 15 |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 1,767 89 | 1,450 67 | 679 43 | 167 25 |
| Nickels and cents..... | 655 99 | 534 72 | 478 08 | 780 16 |
| Gold coin..... | 20,507 50 | 20,635 00 | 20,715 00 | 20,955 00 |
| Silver coin..... | 7,248 30 | 6,053 85 | 9,652 50 | 9,486 40 |
| U. S. and National bank notes..... | 30,095 00 | 25,690 00 | 17,761 00 | 34,939 00 |
| Totals..... | \$431,083 18 | \$417,133 19 | \$589,150 46 | \$542,491 87 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$50,000 00 | \$50,000 00 | \$50,000 00 | \$50,000 00 |
| Surplus fund..... | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 3,159 01 | 5,840 80 | 5,226 96 | 8,070 37 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 197,554 13 | 192,620 44 | 320,178 40 | 248,166 17 |
| Demand commercial certificates of deposit..... | 31,221 17 | 25,413 36 | 48,697 16 | 50,444 73 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 70,709 55 | 17,143 32 | 18,153 47 | 19,765 43 |
| Savings certificates of deposit..... | 27,513 34 | 74,553 66 | 95,654 47 | 115,845 17 |
| Certified checks..... | | 200 00 | 1,200 00 | 200 00 |
| Cashier's checks outstanding..... | 40 00 | 40 00 | 40 00 | |
| Due to banks and bankers..... | 885 98 | 1,321 61 | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$431,083 18 | \$417,133 19 | \$589,150 46 | \$542,491 87 |

STATE BANKING DEPARTMENT

No. 163.

BLISSFIELD STATE BANK, BLISSFIELD.

Organized May 31, 1893.

GEORGE F. FORD, *President*; WILLIAM ROTHFUSS, *Vice President*; CHAS. B. PHILLIPS, JR., *Cashier*.

DIRECTORS.—Chas. B. Phillips, Jr., George F. Ford, Adam Dreher, H. B. Hathaway, P. T. Davenport, Wm. Rothfuss, John R. Phillips.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$72,465 18 | \$61,898 08 | \$60,916 11 | \$74,851 04 |
| Stocks, bonds and mortgages..... | 12,627 00 | 14,737 17 | 20,977 17 | 19,627 17 |
| Overdrafts..... | 31 13 | 42 06 | 55 73 | 74 73 |
| Banking house..... | 5,432 65 | 5,432 65 | 5,432 65 | 5,432 65 |
| Furniture and fixtures..... | 2,317 35 | 2,317 35 | 2,317 35 | 2,317 35 |
| Other real estate..... | | | | |
| Due from banks in reserve cities..... | 12,677 02 | 21,098 03 | 21,553 72 | 11,114 56 |
| Due from other banks and bankers..... | | | | |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 76 94 | 2,561 38 | 102 76 | 2,438 28 |
| Nickels and cents..... | 4 54 | 30 84 | 100 23 | 100 99 |
| Gold coin..... | 2,100 00 | 1,705 00 | 2,000 00 | 2,000 00 |
| Silver coin..... | 378 50 | 200 20 | 110 50 | 503 45 |
| U. S. and National bank notes..... | 4,603 00 | 6,982 00 | 3,868 00 | 2,940 00 |
| Totals..... | \$112,713 31 | \$117,004 76 | \$117,434 22 | \$121,400 22 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$15,000 00 | \$15,000 00 | \$15,000 00 | \$15,000 00 |
| Surplus fund..... | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 458 97 | 1,041 49 | 745 21 | 1,228 51 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 16,693 15 | 9,853 19 | 9,063 19 | 9,321 46 |
| Demand commercial certificates of deposit..... | 50,502 93 | 57,667 38 | 54,712 63 | 65,225 57 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 25,058 25 | 28,442 70 | 32,913 19 | 25,624 68 |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$112,713 31 | \$117,004 76 | \$117,434 22 | \$121,400 22 |

No. 187.

FIRST STATE SAVINGS BANK OF BRECKENRIDGE, BRECKENRIDGE.

Organized April 7, 1896.

J. B. CRAWFORD, *President*; W. O. WATSON, *Vice President*; ALF. F. CRAWFORD, *Cashier*; THOS. CRAWFORD, *Assistant Cashier*.

DIRECTORS.—James B. Crawford, W. O. Watson, Lemuel Waggoner, George P. Young, C. Peterman, John Mitchell, Jr., James P. Gibbs, Alf. F. Crawford, Thos. Crawford.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$19,870 50 | \$20,960 28 | \$22,717 05 | \$22,109 33 |
| Stocks, bonds and mortgages..... | 2,295 00 | 3,190 00 | 4,595 00 | 5,075 00 |
| Overdrafts..... | 23 32 | | 13 49 | 75 54 |
| Banking house..... | 959 40 | 959 40 | 959 40 | 959 40 |
| Furniture and fixtures..... | 586 07 | 586 07 | 586 07 | 586 07 |
| Other real estate..... | | | | |
| Due from banks in reserve cities..... | 6,715 18 | 7,851 95 | 4,699 57 | 4,604 12 |
| Due from other banks and bankers..... | 60 00 | 82 72 | 46 25 | 181 51 |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 10 50 | 30 93 | 50 40 | 244 82 |
| Nickels and cents..... | 62 95 | 104 43 | 71 08 | 62 14 |
| Gold coin..... | 1,090 00 | 1,210 00 | 1,482 50 | 1,047 50 |
| Silver coin..... | 719 60 | 998 00 | 416 50 | 405 60 |
| U. S. and National bank notes..... | 1,313 00 | 866 00 | 2,896 00 | 471 00 |
| Totals..... | \$33,705 52 | \$36,839 78 | \$38,533 31 | \$35,822 03 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$15,000 00 | \$15,000 00 | \$15,000 00 | \$15,000 00 |
| Surplus fund..... | 730 00 | 730 00 | 850 00 | 850 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 185 84 | 599 25 | 438 58 | 936 49 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 6,584 69 | 8,270 56 | 7,330 77 | 5,844 94 |
| Demand commercial certificates of deposit..... | 11,204 99 | 12,239 97 | 14,913 96 | 13,190 60 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | | | | |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$33,705 52 | \$36,839 78 | \$38,533 31 | \$35,822 03 |

STATE BANKING DEPARTMENT

No. 212.

THE BURR OAK STATE BANK, BURR OAK.

Organized December 21, 1898.

JOHN T. HOLMES, *President*; J. C. BISHOP, *Vice President*; W. W. PARR, *2nd Vice President*; F. ERNEST SHAFFMASTER, *Cashier*.

DIRECTORS.—John T. Holmes, D. W. Lee, J. C. Bishop, J. B. Keeslar, W. W. Parr, J. S. Sheneman, Henry P. Mowry, C. J. Holmes, Marshall F. Smith.

| Resources. | Report of | Report of | Report of | Report of |
|---|-----------|-----------|-----------|-----------|
| Loans and discounts..... | | | | |
| Stocks, bonds and mortgages..... | | | | |
| Overdrafts..... | | | | |
| Banking house..... | | | | |
| Furniture and fixtures..... | | | | |
| Other real estate..... | | | | |
| Due from banks in reserve cities..... | | | | |
| Due from other banks and bankers..... | | | | |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | | | | |
| Nickels and cents..... | | | | |
| Gold coin..... | | | | |
| Silver coin..... | | | | |
| U. S. and National bank notes..... | | | | |
| Totals..... | | | | |
| Liabilities. | | | | |
| Capital stock paid in..... | | | | |
| Surplus fund..... | | | | |
| Undivided profits, less current expenses, interest and taxes paid..... | | | | |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | | | | |
| Demand commercial certificates of deposit..... | | | | |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | | | | |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | | | | |

STATE BANKS OF MICHIGAN

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No. 181.

CADILLAC STATE BANK, CADILLAC.

Organized October 30, 1895.

F. J. COBBS, *President*; S. W. KRAMER, *Vice President*; HENRY KNOWLTON, *Cashier*.

DIRECTORS.—Wm. F. McAdie, S. W. Kramer, John Mansfield, W. W. Mitchell, Frank J. Cobbs, W. W. Cummer, D. F. Diggins.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$236,177 37 | \$269,482 48 | \$261,634 36 | \$302,819 60 |
| Stocks, bonds and mortgages..... | 38,046 50 | 37,922 50 | 49,096 31 | 39,669 88 |
| Overdrafts..... | 247 38 | 70 15 | 648 20 | 540 36 |
| Banking house..... | | | | |
| Furniture and fixtures..... | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 |
| Other real estate..... | | | | |
| Due from banks in reserve cities..... | 83,492 41 | 70,076 45 | 78,967 55 | 46,800 83 |
| Due from other banks and bankers..... | 50,000 00 | 50,000 00 | 45,000 00 | 45,000 00 |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 160 10 | 52 39 | 439 27 | 634 40 |
| Nickels and cents..... | 165 15 | 100 12 | 188 66 | 212 29 |
| Gold coin..... | 8,270 00 | 7,445 00 | 8,107 50 | 9,095 00 |
| Silver coin..... | 1,061 55 | 2,254 20 | 2,333 50 | 1,730 75 |
| U. S. and National bank notes..... | 18,318 00 | 19,655 00 | 20,684 00 | 14,138 00 |
| Totals..... | \$436,938 46 | \$458,058 29 | \$468,099 35 | \$461,641 11 |
| Liabilities. | | | | |
| Capital stock paid..... | \$50,000 00 | \$50,000 00 | \$50,000 00 | \$50,000 00 |
| Surplus fund..... | 10,000 00 | 10,000 00 | 12,500 00 | 12,500 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 814 28 | 2,892 42 | 2,252 03 | 4,133 44 |
| Dividends unpaid..... | 6 00 | | | |
| Commercial deposits subject to check..... | 147,355 56 | 168,320 61 | 157,616 26 | 149,240 16 |
| Demand commercial certificates of deposit..... | 170,867 93 | 166,115 53 | 178,449 62 | 178,422 28 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 57,894 69 | 60,729 73 | 67,281 44 | 67,945 23 |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$436,938 46 | \$458,058 29 | \$468,099 35 | \$461,641 11 |

No. 87.

MERCHANTS AND MINERS' BANK, CALUMET.

Organized August 7, 1873.

CHAS. BRIGGS, *President*; PETER RUPPE, JR., *Vice President*; H. S. COLTON, *Cashier*; STEPHEN PAULL, *Assistant Cashier*.

DIRECTORS.—W. A. Childs, C. W. Niles, P. Ruppe, Jr., John Duncan, Chas. Briggs, H. S. Colton, Paul P. Roehm.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|--|-----------------------|-----------------------|------------------------|-----------------------|
| Loans and discounts..... | \$471,600 77 | \$477,180 75 | \$490,563 28 | \$476,008 08 |
| Stocks, bonds and mortgages..... | 108,850 00 | 108,850 00 | 138,850 00 | 138,850 00 |
| Overdrafts..... | 907 27 | 286 16 | 924 80 | 4,452 80 |
| Banking house..... | | | | |
| Furniture and fixtures..... | 4,637 50 | 4,637 50 | 4,637 50 | 4,673 00 |
| Other real estate..... | 9,659 38 | 9,659 38 | 9,659 38 | 9,526 73 |
| Premiums paid..... | 1,340 68 | 1,340 68 | 1,915 68 | 1,915 68 |
| Due from banks in reserve cities..... | 402,587 04 | 386,497 66 | 292,073 35 | 306,858 62 |
| Due from other banks and bankers..... | 1,417 78 | 597 19 | 7,037 45 | 29,344 45 |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 1,624 67 | 298 52 | 613 66 | 1,175 25 |
| Nickels and cents..... | 611 57 | 406 75 | 479 84 | 603 25 |
| Gold coin..... | 34,525 00 | 34,160 00 | 35,390 00 | 35,820 00 |
| Silver coin..... | 4,961 80 | 4,583 15 | 2,657 45 | 1,872 76 |
| U. S. and National bank notes..... | 41,486 00 | 79,257 00 | 49,432 00 | 55,269 00 |
| Totals..... | \$1,084,209 46 | \$1,107,754 74 | \$1,034,234 39 | \$1,066,369 64 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$100,000 00 | \$100,000 00 | \$100,000 00 | \$100,000 00 |
| Surplus fund..... | 35,000 00 | 35,000 00 | 35,000 00 | 35,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 13,179 84 | 10,407 10 | 4,724 26 | 8,172 01 |
| Dividends unpaid..... | 410 00 | 150 00 | 130 00 | 50 00 |
| Commercial deposits subject to check..... | 301,242 94 | 295,997 43 | 892,773 31 | 914,230 77 |
| Demand commercial certificates of deposit..... | 16,036 00 | 15,959 00 | 1,159 00 | 3,159 00 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 615,118 21 | 646,378 51 | | |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | 3,222 47 | 3,862 70 | 447 82 | 5,757 86 |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$1,084,209 46 | \$1,107,754 74 | \$1,034,234 39 | \$1,066,369 64 |

STATE BANKS OF MICHIGAN

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No. 208.

CAPAC SAVINGS BANK, CAPAC.

Organized September 8, 1898.

JOHN W. PORTER, *President*; RICHARD SHUTT, *Vice President*; R. MORRISON, JR., *Cashier*.

DIRECTORS.—John W. Porter, Richard Shutt, E. J. Buck, Herbert C. Seigel, Walter Shearsmith.

| Resources. | Report of | Report of | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------|-----------|------------------------|----------------------|
| Loans and discounts..... | ----- | ----- | \$4,408 21 | \$12,917 25 |
| Stocks, bonds and mortgages..... | ----- | ----- | | 5,633 57 |
| Overdrafts..... | ----- | ----- | | |
| Banking house..... | ----- | ----- | | |
| Furniture and fixtures..... | ----- | ----- | 405 76 | 557 44 |
| Other real estate..... | ----- | ----- | | |
| Due from banks in reserve cities..... | ----- | ----- | 11,117 28 | 2,857 58 |
| Due from other banks and bankers..... | ----- | ----- | | 4,918 11 |
| Exchanges for clearing house..... | ----- | ----- | | |
| Checks and cash items..... | ----- | ----- | 82 00 | 76 90 |
| Nickels and cents..... | ----- | ----- | 14 43 | 6 95 |
| Gold coin..... | ----- | ----- | 10 00 | 195 00 |
| Silver coin..... | ----- | ----- | 226 60 | 172 20 |
| U. S. and National bank notes..... | ----- | ----- | 1,434 00 | 3,526 00 |
| Totals..... | ----- | ----- | \$17,698 28 | \$30,861 00 |
| Liabilities. | | | | |
| Capital stock paid in..... | ----- | ----- | \$14,200 00 | \$20,000 00 |
| Surplus fund..... | ----- | ----- | | |
| Undivided profits, less current expenses, interest and taxes paid..... | ----- | ----- | 129 07 | 399 11 |
| Dividends unpaid..... | ----- | ----- | | |
| Commercial deposits subject to check..... | ----- | ----- | 2,555 21 | 3,489 40 |
| Demand commercial certificates of deposit..... | ----- | ----- | 52 00 | |
| Time commercial certificates of deposit..... | ----- | ----- | 95 00 | 2,706 24 |
| Savings deposits..... | ----- | ----- | | |
| Savings certificates of deposit..... | ----- | ----- | 667 00 | 4,266 25 |
| Certified checks..... | ----- | ----- | | |
| Cashier's checks outstanding..... | ----- | ----- | | |
| Due to banks and bankers..... | ----- | ----- | | |
| Notes and bills rediscounted..... | ----- | ----- | | |
| Bills payable..... | ----- | ----- | | |
| Totals..... | ----- | ----- | \$17,698 28 | \$30,861 00 |

No. 72.

THE STATE BANK OF CARSON CITY, CARSON CITY.

Organized February 14, 1887.

JOHN W. HALLETT, *President*; IRVIN MCCALL, *Vice President*; E. C. CUMMINGS, *Cashier*;
IRA CUMMINGS, *Assistant Cashier*.

DIRECTORS.—Irvin McCall, J. W. Hallett, E. C. Cummings, John Boyer, Chas. Cross, Ira Cummings.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$50,732 43 | \$45,309 67 | \$49,447 21 | \$57,837 86 |
| Stocks, bonds and mortgages..... | 32,411 50 | 35,712 50 | 38,737 50 | 39,031 10 |
| Overdrafts..... | 378 68 | 326 83 | 127 08 | 357 06 |
| Banking house..... | 4,700 00 | 4,700 00 | 4,700 00 | 4,700 00 |
| Furniture and fixtures..... | 2,432 00 | 2,432 00 | 2,000 00 | 2,000 00 |
| Other real estate..... | 524 92 | 524 92 | 524 92 | 524 92 |
| Due from banks in reserve cities..... | 30,039 34 | 22,900 49 | 29,536 83 | 24,010 00 |
| Due from other banks and bankers..... | 730 38 | | 1,000 00 | |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 171 64 | 526 20 | 502 17 | 381 43 |
| Nickels and cents..... | 31 90 | 12 43 | 84 07 | 41 81 |
| Gold coin..... | 840 00 | 1,315 00 | 1,595 00 | 2,155 00 |
| Silver coin..... | 1,334 20 | 984 75 | 519 00 | 1,278 75 |
| U. S. and National bank notes..... | 1,624 00 | 8,320 00 | 6,732 00 | 5,110 00 |
| Totals..... | \$125,950 99 | \$123,064 79 | \$135,555 78 | \$137,427 93 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$50,000 00 | \$25,000 00 | \$25,000 00 | \$25,000 00 |
| Surplus fund..... | 7,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 2,427 42 | 872 35 | 1,874 76 | 2,857 75 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 22,719 39 | 25,464 06 | 26,854 49 | 26,286 05 |
| Demand commercial certificates of deposit..... | 43,804 18 | 61,728 38 | 71,826 53 | 73,284 13 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | | | | |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$125,950 99 | \$123,064 79 | \$135,555 78 | \$137,427 93 |

No. 180.

STATE BANK OF CARSONVILLE, CARSONVILLE.

Organized October 17, 1895.

JOSEPH M. GAIGE, *President*; WM. H. AITKIN, *Vice President*; ALLA M. NILES, *Cashier*.

DIRECTORS.—Joseph M. Gaige, Wm. H. Aitkin, Hattie C. Aitkin, Mary C. Richardson, Alla M. Niles.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$47,372 39 | \$47,009 39 | \$48,490 03 | \$41,157 18 |
| Stocks, bonds and mortgages..... | 3,131 77 | 3,589 24 | 2,548 93 | 8,265 93 |
| Overdrafts..... | 478 68 | 269 91 | 823 75 | 1,480 21 |
| Banking house..... | 2,958 07 | 2,958 07 | 2,958 07 | 2,958 07 |
| Furniture and fixtures..... | 1,396 59 | 1,396 59 | 1,406 84 | 1,407 29 |
| Other real estate..... | 1,446 54 | 1,391 73 | 1,393 23 | 1,010 66 |
| Due from banks in reserve cities..... | 5,449 91 | 4,338 44 | 5,640 25 | 16,200 64 |
| Due from other banks and bankers..... | 5,286 94 | 341 50 | 3,479 97 | 687 25 |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 952 97 | 1,808 62 | 855 96 | 470 98 |
| Nickels and cents..... | 4 95 | 5 37 | 11 46 | 21 65 |
| Gold coin..... | 527 50 | 402 50 | 252 50 | 380 00 |
| Silver coin..... | 375 95 | 373 55 | 74 45 | 192 95 |
| U. S. and National bank notes..... | 1,015 00 | 1,138 00 | 1,512 00 | 1,059 00 |
| Totals..... | \$70,397 26 | \$65,022 91 | \$69,447 44 | \$75,291 81 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$30,000 00 | \$30,000 00 | \$30,000 00 | \$30,000 00 |
| Surplus fund..... | 750 00 | 750 00 | 1,064 36 | 1,064 36 |
| Undivided profits, less current expenses, interest and taxes paid..... | 1,351 41 | 1,808 01 | 290 69 | 1,120 46 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 13,600 61 | 7,342 70 | 10,005 23 | 16,055 85 |
| Demand commercial certificates of deposit..... | | | | |
| Time commercial certificates of deposit..... | 23,964 09 | 19,980 43 | 27,687 76 | 26,983 79 |
| Savings deposits..... | | | | |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | | | 31 92 |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | 731 15 | 5,141 77 | 399 40 | 35 43 |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$70,397 26 | \$65,022 91 | \$69,447 44 | \$75,291 81 |

No. 80.

CHARLEVOIX SAVINGS BANK, CHARLEVOIX.

Organized August 4, 1884.

JOHN NICHOLLS, *President*; JOHN SAVELAND, *Vice President*; A. BUTTARS, *Cashier*.

DIRECTORS.—John Saveland, Archibald Buttars, E. H. Green, John Nicholls, W. H. Gray, F. E. Lewis.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$46,463 88 | \$50,999 91 | \$48,799 32 | \$45,706 80 |
| Stocks, bonds and mortgages..... | 10,953 38 | 10,953 38 | 11,453 38 | 11,733 38 |
| Overdrafts..... | 162 13 | 470 65 | 43 89 | 17 10 |
| Banking house..... | | | | |
| Furniture and fixtures..... | 2,087 95 | 2,087 95 | 2,337 95 | 2,337 95 |
| Other real estate..... | 4,045 95 | 4,018 95 | 4,011 38 | 3,968 28 |
| Due from banks in reserve cities..... | 4,160 31 | 7,717 38 | 29,417 30 | 3,160 60 |
| Due from other banks and bankers..... | 142 15 | | 124 00 | 49 00 |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 1,047 14 | 1,145 01 | 2,385 06 | 717 49 |
| Nickels and cents..... | 28 27 | 19 69 | 10 75 | 67 51 |
| Gold coin..... | 1,405 00 | 1,337 50 | 70 00 | 737 50 |
| Silver coin..... | 821 75 | 845 45 | 498 25 | 1,346 15 |
| U. S. and National bank notes..... | 3,879 00 | 4,380 00 | 1,510 00 | 5,275 00 |
| Totals..... | \$75,196 91 | \$83,975 87 | \$100,661 28 | \$75,116 76 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$33,000 00 | \$33,000 00 | \$33,000 00 | \$33,000 00 |
| Surplus fund..... | 194 65 | 194 65 | 787 62 | 787 62 |
| Undivided profits, less current expenses, interest and taxes paid..... | 96 19 | 321 99 | 43 75 | 1,134 98 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 28,953 26 | 36,603 52 | 51,267 34 | 27,456 57 |
| Demand commercial certificates of deposit..... | 1,245 35 | 980 70 | 2,875 93 | 1,103 65 |
| Time commercial certificates of deposit..... | 11,707 46 | 12,795 56 | 12,686 64 | 11,633 94 |
| Savings deposits..... | | | | |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | 79 45 | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$75,196 91 | \$83,975 87 | \$100,661 28 | \$75,116 76 |

No. 67.

CHELSEA SAVINGS BANK, CHELSEA.

Organized January 30, 1882.

WM. J. KNAPP, *President*; THOS. S. SEARS, *Vice President*; GEO. P. GLAZIER, *Cashier*;
THEO. E. WOOD, *Assistant Cashier*.

DIRECTORS.—John R. Gates, Geo. P. Glazier, Wm. J. Knapp, H. M. Woods, Jas. L. Babcock, Thos. S. Sears, William P. Schenk, V. D. Hindelang, Geo. W. Palmer.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|--|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$80,516 57 | \$105,089 60 | \$105,607 00 | \$108,236 81 |
| Stocks, bonds and mortgages..... | 125,804 82 | 159,806 52 | 141,006 75 | 148,676 31 |
| Overdrafts..... | | | | |
| Banking house..... | 4,200 00 | 4,200 00 | 4,200 00 | 3,800 00 |
| Furniture and fixtures..... | 3,918 43 | 3,956 23 | 3,963 88 | 3,500 00 |
| Other real estate..... | 15,811 27 | 15,811 27 | 13,026 63 | 10,175 00 |
| Due from banks in reserve cities..... | 65,246 95 | 36,943 09 | 40,974 44 | 35,999 86 |
| Due from other banks and bankers..... | | | | |
| Exchanges for clearing house..... | 113 88 | 170 60 | 107 36 | 200 00 |
| Checks and cash items..... | 919 75 | 1,579 46 | 3,523 56 | 1,004 19 |
| Nickels and cents..... | 240 90 | 192 72 | 166 88 | 225 48 |
| Gold coin..... | 2,090 00 | 2,335 00 | 1,127 50 | 1,480 00 |
| Silver coin..... | 1,413 25 | 1,432 25 | 1,212 75 | 1,175 25 |
| U. S. and National bank notes..... | 4,071 00 | 4,175 00 | 4,545 00 | 6,405 00 |
| Totals..... | \$304,346 82 | \$335,691 74 | \$319,461 75 | \$320,867 90 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$60,000 00 | \$60,000 00 | \$60,000 00 | \$60,000 00 |
| Surplus fund..... | 6,061 00 | 6,061 00 | 6,362 00 | 6,362 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 1,402 21 | 1,406 69 | 2,402 39 | 7,513 24 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 45,055 74 | 63,553 43 | 33,065 81 | 31,745 32 |
| Demand commercial certificates of deposit..... | 86,034 22 | 92,141 70 | 94,038 33 | 94,827 66 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 22,442 69 | 22,348 94 | 28,877 64 | 28,716 93 |
| Savings certificates of deposit..... | 83,350 96 | 90,179 98 | 94,715 58 | 91,702 75 |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$304,346 82 | \$335,691 74 | \$319,461 75 | \$320,867 90 |

No. 203.

THE KEMPF COMMERCIAL AND SAVINGS BANK, CHELSEA.

Organized January 14, 1898.

R. KEMPF, *President*; H. S. HOLMES, *Vice President*; J. A. PALMER, *Cashier*;
GEO. A. BEGOLE, *Assistant Cashier*.

DIRECTORS.—Reuben Kempf, Charles H. Kempf, H. S. Holmes, C. Klein, R. S. Armstrong.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$25,186 88 | \$52,960 19 | \$52,488 50 | \$60,098 59 |
| Stocks, bonds and mortgages..... | 1,800 00 | 40,511 88 | 122,521 84 | 123,196 31 |
| Overdrafts..... | | | 20 57 | 11 66 |
| Banking house..... | 8,000 00 | 8,000 00 | 8,000 00 | 8,000 00 |
| Furniture and fixtures..... | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 |
| Other real estate..... | | | | |
| Current expenses, interest and taxes paid..... | 361 20 | 866 66 | | |
| Due from banks in reserve cities..... | 47,920 54 | 42,222 59 | 41,189 49 | 54,392 29 |
| Due from other banks and bankers..... | 12,575 37 | 22,865 61 | 12,556 63 | 13,817 43 |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 275 06 | 163 59 | 527 28 | 309 26 |
| Nickels and cents..... | 181 30 | 242 34 | 259 02 | 222 25 |
| Gold coin..... | 930 00 | 3,105 00 | 2,287 50 | 2,637 50 |
| Silver coin..... | 1,699 35 | 1,473 05 | 809 00 | 1,142 90 |
| U. S. and National bank notes..... | 3,685 00 | 4,877 00 | 5,221 00 | 9,404 00 |
| Totals | \$104,614 70 | \$179,287 91 | \$247,880 83 | \$275,2 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$27,450 00 | \$40,000 00 | \$40,000 00 | \$40,000 00 |
| Surplus fund..... | | | | |
| Undivided profits, less current expenses, interest and taxes paid..... | *130 09 | *816 26 | 549 25 | 1,885 44 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 29,770 27 | 35,599 48 | 35,705 45 | 47,479 17 |
| Demand commercial certificates of deposit..... | | | | |
| Time commercial certificates of deposit..... | 25,092 16 | 39,987 07 | 26,240 88 | 27,861 40 |
| Savings deposits..... | 10,356 86 | 33,305 71 | 108,324 64 | 126,143 96 |
| Savings certificates of deposit..... | 11,815 32 | 29,579 39 | 37,060 61 | 31,862 22 |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals | \$104,614 70 | \$179,287 91 | \$247,880 83 | \$275,232 19 |

* Gross undivided profits.

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STATE BANKS OF MICHIGAN

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No. 118.

CLARE COUNTY SAVINGS BANK, CLARE.

Organized June 23, 1891.

C. W. PERRY, *President*; ROLLIN H. JENNEY, *Vice President*; WM. WOLSEY, *Second Vice President*; C. H. SUTHERLAND, *Cashier*.

DIRECTORS.—C. H. Sutherland, Wm. Wolsey, C. W. Perry, R. H. Jenney, J. C. Rockafellow.

| • Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$38,845 24 | \$43,058 53 | \$34,559 27 | \$43,823 82 |
| Stocks, bonds and mortgages..... | 24,853 20 | 25,201 04 | 24,586 04 | 24,986 04 |
| Overdrafts..... | 386 10 | 84 36 | 222 32 | 131 95 |
| Banking house..... | 5,500 00 | 5,500 00 | 5,500 00 | 5,500 00 |
| Furniture and fixtures..... | 1,200 00 | 1,200 00 | 1,200 00 | 1,200 00 |
| Other real estate..... | | | | |
| Due from banks in reserve cities..... | 41,108 86 | 28,273 95 | 33,729 83 | 32,322 62 |
| Due from other banks and bankers..... | 300 63 | 226 79 | 588 64 | 173 01 |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 706 48 | 1,273 64 | 770 61 | 288 89 |
| Nickels and cents..... | 95 64 | 113 82 | 150 61 | 121 12 |
| Gold coin..... | 2,715 00 | 3,030 00 | 1,625 00 | 2,020 00 |
| Silver coin..... | 847 80 | 1,027 90 | 559 25 | 1,773 50 |
| U. S. and National bank notes..... | 3,793 00 | 4,884 00 | 2,735 00 | 2,980 00 |
| Totals..... | \$120,351 95 | \$113,874 03 | \$106,226 57 | \$115,320 95 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$20,000 00 | \$20,000 00 | \$20,000 00 | \$20,000 00 |
| Surplus fund..... | 7,000 00 | 7,000 00 | 7,000 00 | 7,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 2,357 19 | 1,035 11 | 664 63 | 1,474 49 |
| Dividends unpaid..... | 15 00 | | | |
| Commercial deposits subject to check..... | 37,091 88 | 29,685 82 | 25,551 67 | 30,209 72 |
| Demand commercial certificates of deposit..... | | | | |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 18,228 51 | 18,212 92 | 16,187 86 | 23,919 62 |
| Savings certificates of deposit..... | 35,659 37 | 37,940 18 | 36,822 41 | 32,717 12 |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$120,351 95 | \$113,874 03 | \$106,226 57 | \$115,320 95 |

STATE BANKING DEPARTMENT

No. 104.

BRANCH COUNTY SAVINGS BANK, COLDWATER.

Organized October 14, 1890.

B. S. SPOFFORD, *President*; F. L. BURDICK, *Vice President*; B. R. MOORE, *Second Vice President*;
C. T. GILBERT, *Cashier*.

DIRECTORS.—C. T. Gilbert, B. S. Spofford, G. W. Vanaken, N. A. Reynolds, F. L. Burdick, B. R. Moore,
Alfred Milnes, S. H. Clizbe, N. Baldwin.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$176,142 04 | \$199,879 51 | \$198,575 60 | \$188,001 13 |
| Stocks, bonds and mortgages..... | 64,020 40 | 77,055 36 | 96,458 98 | 103,336 83 |
| Overdrafts..... | 737 26 | 1,502 35 | 3,908 30 | 3,690 22 |
| Banking house..... | | | | |
| Furniture and fixtures..... | 1,600 00 | 1,600 00 | 1,600 00 | 1,600 00 |
| Other real estate..... | | | | |
| Due from banks in reserve cities..... | 88,997 46 | 76,732 57 | 46,418 64 | 63,650 41 |
| Due from other banks and bankers..... | | | | |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 2,673 00 | 2,628 00 | 183 00 | 607 00 |
| Nickels and cents..... | 35 00 | 17 45 | 39 47 | 22 83 |
| Gold coin..... | 10,077 50 | 10,090 00 | 10,120 00 | 10,077 50 |
| Silver coin..... | 1,457 20 | 1,186 75 | 2,041 05 | 1,140 50 |
| U. S. and National bank notes..... | 7,636 00 | 5,939 00 | 7,102 00 | 4,491 00 |
| Totals..... | \$353,375 86 | \$376,630 99 | \$366,447 04 | \$376,617 42 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$50,000 00 | \$50,000 0 | \$50,000 00 | \$50,000 00 |
| Surplus fund..... | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 2,299 79 | 3,578 15 | 1,319 66 | 2,636 95 |
| Dividends unpaid..... | 15 00 | 15 00 | | |
| Commercial deposits subject to check..... | 79,879 92 | 74,589 55 | 55,084 94 | 50,327 20 |
| Demand commercial certificates of deposit..... | 108,793 78 | 127,284 45 | 128,730 57 | 129,298 57 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 102,387 37 | 111,163 84 | 121,311 87 | 134,384 70 |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$353,375 86 | \$376,630 99 | \$366,447 04 | \$376,617 42 |

No. 32.

FARMERS' STATE BANK, CONCORD.

Organized November 20, 1886.

WILLIAM D. CHAPPLE, *President*; C. YOUNG, *Vice President*; PERCY E. CHAPPLE, *Cashier*.

DIRECTORS.—W. D. Chapple, A. W. Reynolds, P. E. Chapple, C. Young, H. Erwin Dewey, F. P. Dann, A. S. Wolcott.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|--|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts. | \$60,802 99 | \$52,994 77 | \$52,704 68 | \$58,959 53 |
| Stocks, bonds and mortgages..... | 19,571 00 | 21,056 50 | 35,084 86 | 35,124 36 |
| Overdrafts..... | 37 06 | 706 69 | 64 95 | 130 18 |
| Banking house..... | 2,175 00 | 2,175 00 | 2,175 00 | 2,175 00 |
| Furniture and fixtures..... | 1,700 00 | 1,700 00 | 1,700 00 | 1,700 00 |
| Other real estate..... | 500 00 | 500 00 | 500 00 | 500 00 |
| Premiums paid..... | | | 303 64 | 303 64 |
| Due from banks in reserve cities..... | 25,299 69 | 38,280 20 | 31,826 47 | 24,259 99 |
| Due from other banks and bankers..... | | | | |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 216 57 | 450 00 | 118 06 | 70 99 |
| Nickels and cents..... | 18 10 | 11 36 | 29 58 | 3 36 |
| Gold coin..... | 4,045 00 | 4,110 00 | 3,870 00 | 4,025 00 |
| Silver coin..... | 550 00 | 475 00 | 362 00 | 630 00 |
| U. S. and National bank notes..... | 3,218 00 | 3,600 00 | 3,900 00 | 2,750 00 |
| Totals..... | \$118,133 41 | \$126,059 52 | \$132,639 24 | \$130,672 05 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$35,000 00 | \$35,000 00 | \$35,000 00 | \$35,000 00 |
| Surplus fund..... | 2,900 00 | 2,900 00 | 3,060 00 | 3,060 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 199 94 | 605 41 | 542 12 | 541 66 |
| Dividends unpaid..... | 108 00 | | 15 00 | |
| Commercial deposits subject to check..... | 18,273 89 | 13,908 17 | 13,860 01 | 14,626 45 |
| Demand commercial certificates of deposit..... | 9,054 34 | 18,245 96 | 18,122 03 | 21,374 09 |
| Time commercial certificates of deposit..... | 52,597 24 | 55,399 98 | 62,040 08 | 56,069 85 |
| Savings deposits..... | | | | |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$118,133 41 | \$126,059 52 | \$132,639 24 | \$130,672 05 |

No. 174.

COMMERCIAL STATE BANK OF CONSTANTINE, CONSTANTINE.

Organized August 1, 1894.

JOHN H. JONES, *President*; SAMUEL GIBSON, *Vice President*; JOHN B. GEORGE, *Second Vice President*; JAMES A. MARSH, *Cashier*.

DIRECTORS.—David E. Wilson, J. B. George, J. H. Jones, A. B. George, S. Gibson, W. H. Burger, C. M. Burger, L. A. Melcher, John Blue, J. Welborn, C. E. Hagenbuch, I. N. Nash, James A. Marsh.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$71,918 87 | \$82,988 47 | \$85,138 05 | \$87,446 67 |
| Stocks, bonds and mortgages..... | 18,208 52 | 17,749 92 | 18,962 92 | 20,112 92 |
| Overdrafts..... | 3,034 53 | 722 53 | 608 02 | 707 11 |
| Banking house..... | 3,879 50 | 3,967 10 | 4,155 16 | 4,157 26 |
| Furniture and fixtures..... | 1,315 90 | 1,787 52 | 1,787 52 | 1,787 52 |
| Other real estate..... | | | | |
| Due from banks in reserve cities..... | 15,688 59 | 36,704 44 | 33,386 51 | 35,753 96 |
| Due from other banks and bankers..... | | | | |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 284 02 | 69 62 | 137 70 | 163 32 |
| Nickels and cents..... | 38 65 | 28 28 | 119 15 | 113 52 |
| Gold coin..... | 2,610 00 | 2,720 00 | 2,390 00 | 2,470 00 |
| Silver coin..... | 619 00 | 570 35 | 310 55 | 595 70 |
| U. S. and National bank notes..... | 4,608 00 | 995 00 | 2,275 00 | 1,458 00 |
| Totals..... | \$122,205 58 | \$148,303 23 | \$149,270 58 | \$154,765 98 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$25,000 00 | \$25,000 00 | \$25,000 00 | \$25,000 00 |
| Surplus fund..... | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 690 13 | 1,844 63 | 2,222 63 | 2,757 16 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 16,952 28 | 21,461 12 | 19,254 15 | 23,396 73 |
| Demand commercial certificates of deposit..... | 74,563 17 | 94,997 48 | 97,793 80 | 98,612 09 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | | | | |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$122,205 58 | \$148,303 23 | \$149,270 58 | \$154,765 98 |

No. 173.

FIRST STATE BANK OF CONSTANTINE, CONSTANTINE.

Organized June 28, 1894.

DELIA S. CROSSETT, *President*; S. B. HAGENBUCH, *Vice President*; W. W. HARVEY, *Cashier*;
 GEORGE CROSSETT HARVEY, *Assistant Cashier*.

DIRECTORS.—J. W. Simons, J. Mark Harvey, W. W. Harvey, S. B. Hagenbuch, D. S. Crossett,
 Edwin W. Keighley, George Crossett Harvey.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$69,384 51 | \$59,696 42 | \$64,070 31 | \$69,184 93 |
| Stocks, bonds and mortgages..... | 27,221 52 | 32,101 30 | 33,631 14 | 33,284 52 |
| Overdrafts..... | 3,243 96 | 1,998 18 | 1,355 57 | 3,794 29 |
| Banking house..... | 5,250 00 | 5,250 00 | 5,250 00 | 5,250 00 |
| Furniture and fixtures..... | | | | |
| Other real estate..... | | | | |
| Current expenses, interest and taxes paid..... | | | 1,092 84 | |
| Due from banks in reserve cities..... | 16,454 60 | 30,605 65 | 16,481 66 | 12,198 25 |
| Due from other banks and bankers..... | | | | 100 00 |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 717 95 | 220 34 | 1,102 37 | 131 50 |
| Nickels and cents..... | 282 01 | 168 51 | 114 92 | 115 40 |
| Gold coin..... | 6,500 00 | 6,000 00 | 6,500 00 | 5,000 00 |
| Silver coin..... | 1,000 00 | 800 00 | 1,400 00 | 800 00 |
| U. S. and National bank notes..... | 2,795 00 | 4,795 00 | 2,035 00 | 3,865 00 |
| Totals..... | \$132,849 55 | \$141,635 40 | \$133,033 81 | \$133,723 89 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$30,000 00 | \$30,000 00 | \$30,000 00 | \$30,000 00 |
| Surplus fund..... | 700 00 | 700 00 | 1,000 00 | 1,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 539 05 | 503 16 | *809 72 | 122 52 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 18,640 34 | 28,728 25 | 22,091 58 | 18,207 66 |
| Demand commercial certificates of deposit..... | 356 85 | 82 00 | 59 00 | 246 00 |
| Time commercial certificates of deposit..... | 6,000 00 | 1,000 00 | | 5,000 00 |
| Savings deposits..... | 76,613 31 | 80,621 99 | | |
| Savings certificates of deposit..... | | | 79,073 51 | 73,147 71 |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | 6,000 00 |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$132,849 55 | \$141,635 40 | \$133,033 81 | \$133,723 89 |

* Gross undivided profits.

No. 183.

SANILAC COUNTY STATE BANK, CROSWELL.

Organized December 26, 1895.

B. R. NOBLE, *President*; M. D. WAGNER, *Vice President*; JOHN P. NIGGEMAN, JR., *Cashier*.

DIRECTORS.—B. R. Noble, John P. Niggeman, Jr., James L. Benedict, Matthew D. Wagner, Charles F. Lawson.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$47,696 64 | \$47,737 01 | \$51,746 29 | \$51,405 68 |
| Stocks, bonds and mortgages..... | 3,416 00 | 3,518 00 | 3,627 00 | 3,229 00 |
| Overdrafts..... | 886 66 | 404 87 | 346 08 | 163 82 |
| Banking house..... | 2,500 00 | 2,500 00 | 2,565 00 | 2,565 00 |
| Furniture and fixtures..... | 2,700 00 | 2,700 00 | 2,700 00 | 2,710 00 |
| Other real estate..... | 900 00 | 900 00 | 900 00 | 900 00 |
| Due from banks in reserve cities..... | 13,750 67 | 11,951 78 | 11,448 70 | 10,255 32 |
| Due from other banks and bankers..... | | 139 60 | | 141 06 |
| Exchanges for clearing house..... | | | 17 00 | 874 37 |
| Checks and cash items..... | | 93 15 | 192 00 | 159 75 |
| Nickels and cents..... | 30 35 | 34 19 | 55 46 | 34 25 |
| Gold coin..... | 1,377 50 | 1,372 50 | 1,225 00 | 832 50 |
| Silver coin..... | 389 75 | 275 00 | 223 75 | 544 00 |
| U. S. and National bank notes..... | 3,500 00 | 2,805 00 | 2,699 00 | 6,150 00 |
| Totals..... | \$77,147 57 | \$74,431 10 | \$77,745 28 | \$79,964 75 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$30,000 00 | \$30,000 00 | \$30,000 00 | \$30,000 00 |
| Surplus fund..... | 2,000 00 | 2,000 00 | 2 500 00 | 2,800 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 1,367 63 | 2,585 70 | 903 35 | 122 14 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 15,526 99 | 12,614 60 | 14,686 54 | 17,544 63 |
| Demand commercial certificates of deposit..... | 26,194 38 | 24,759 31 | 25,732 34 | 25,780 04 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 1,844 12 | 2,467 32 | 2,943 12 | 3,281 65 |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | 214 45 | 4 17 | 979 93 | 436 29 |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$77,147 57 | \$74,431 10 | \$77,745 28 | \$79,964 75 |

No. 182.

STATE BANK OF CROSWELL, CROSWELL.

Organized December 4, 1895.

JOSEPH M. GAIGE, *President*; WM. H. AITKIN, *Vice President*; FRANK J. BATTERSBEE, *Cashier*.

DIRECTORS.—Joseph M. Gaige, Frank J. Battersbee, Wm. H. Aitkin, Geo. W. Sherk, H. C. Aitkin, M. C. Richardson.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$35,547 06 | \$40,823 22 | \$42,853 49 | \$27,704 38 |
| Stocks, bonds and mortgages..... | 3,864 26 | 2,832 03 | 1,046 35 | 2,115 00 |
| Overdrafts..... | 92 28 | 200 75 | 1,053 82 | 2,584 43 |
| Banking house..... | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 |
| Furniture and fixtures..... | 742 80 | 742 80 | 742 80 | 742 80 |
| Other real estate..... | | | 1,257 47 | 1,209 47 |
| Due from banks in reserve cities..... | 6,239 55 | 3,221 21 | 3,879 04 | 16,043 88 |
| Due from other banks and bankers..... | 295 34 | 25 45 | 408 09 | 1,853 97 |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 47 36 | 458 91 | 62 28 | 498 25 |
| Nickels and cents..... | 8 98 | 42 18 | 1 55 | 24 53 |
| Gold coin..... | | | | |
| Silver coin..... | 231 95 | 48 00 | 1 60 | 483 60 |
| U. S. and National bank notes..... | 701 00 | 1,081 00 | 582 00 | 778 00 |
| Totals..... | \$49,770 58 | \$51,445 55 | \$53,888 49 | \$56,038 31 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$20,000 00 | \$20,000 00 | \$20,000 00 | \$20,000 00 |
| Surplus fund..... | 1,600 00 | 1,600 00 | 1,600 00 | 1,600 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 945 99 | 1,691 68 | 1,622 42 | 1,710 29 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 14,366 26 | 10,984 62 | 14,528 29 | 15,172 19 |
| Demand commercial certificates of deposit..... | | | | |
| Time commercial certificates of deposit..... | 12,858 33 | 17,007 31 | 15,485 17 | 17,368 39 |
| Savings deposits..... | | | | |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | 161 94 | 652 61 | 187 44 |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$49,770 58 | \$51,445 55 | \$53,888 49 | \$56,038 31 |

STATE BANKING DEPARTMENT

No. 176.

DAVISON STATE BANK, DAVISON.

Organized December 28, 1894.

J. F. CARTWRIGHT, *President and Cashier*; A. B. CULLEN, *Vice President*.

DIRECTORS.—A. B. Cullen, Israel Hill, J. H. Baxter, J. F. Cartwright, Charles Blackmore.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|--|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$27,944 51 | \$30,729 91 | \$27,647 59 | \$28,450 59 |
| Stocks, bonds and mortgages..... | 2,325 62 | 2,968 34 | 2,973 86 | 2,970 86 |
| Overdrafts..... | 3,326 05 | 1,698 23 | 996 10 | 1,245 96 |
| Banking house..... | 6,781 06 | 6,741 15 | 6,675 05 | 6,718 35 |
| Furniture and fixtures..... | 1,300 04 | 1,303 34 | 1,303 34 | 1,680 37 |
| Other real estate..... | 1,300 00 | 1,680 37 | 1,680 37 | 1,303 34 |
| Current expenses and interest paid..... | 1,061 24 | 995 53 | 1,613 06 | 2,007 65 |
| Due from banks in reserve cities..... | 974 97 | | 1,261 93 | 6,504 80 |
| Due from other banks and bankers..... | 1,136 25 | 121 83 | 1,867 33 | 1,455 82 |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 22 00 | 1,317 87 | 1,800 00 | 369 55 |
| Nickels and cents..... | 31 63 | 49 26 | 58 31 | 74 23 |
| Gold coin..... | 1,505 00 | 920 00 | 682 50 | 730 00 |
| Silver coin..... | 310 20 | 171 95 | 935 60 | 1,266 70 |
| U. S. and National bank notes..... | 1,233 00 | 535 00 | 1,567 00 | 1,865 00 |
| Totals..... | \$49,251 57 | \$49,232 78 | \$51,062 04 | \$56,643 22 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$20,000 00 | \$20,000 00 | \$20,000 00 | \$20,000 00 |
| Surplus fund..... | 300 00 | 300 00 | 300 00 | 300 00 |
| Gross undivided profits..... | 28 21 | 65 42 | 1,109 83 | 1,437 82 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 5,831 90 | 5,897 53 | 5,953 15 | 6,653 31 |
| Demand commercial certificates of deposit..... | 23,091 46 | 22,304 92 | 23,699 06 | 28,020 21 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | | | | |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | 664 91 | | 231 88 |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$49,251 57 | \$49,232 78 | \$51,062 04 | \$56,643 22 |

No. 102.

FIRST STATE BANK OF DECATUR, DECATUR.

Organized September 19, 1890.

A. B. COPLEY, *President*; E. B. COPLEY, *Vice President*; A. H. HUYCK, *Cashier*.

DIRECTORS.—A. B. Copley, F. B. Byers, A. E. Lawrence, E. B. Copley, A. H. Huyck.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$70,862 21 | \$66,406 80 | \$58,733 50 | \$60,206 00 |
| Stocks, bonds and mortgages..... | 25,955 14 | 25,918 14 | 29,918 14 | 26,722 14 |
| Overdrafts..... | 89 07 | | 33 91 | 296 85 |
| Banking house..... | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 |
| Furniture and fixtures..... | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 |
| Other real estate..... | 1,800 00 | 1,800 00 | 1,800 00 | 2,065 00 |
| Due from banks in reserve cities..... | 10,233 54 | 15,335 04 | 9,121 45 | 15,246 86 |
| Due from other banks and bankers..... | 1,851 20 | 2,828 38 | 1,267 68 | |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 1,524 70 | 5,180 45 | 269 77 | 901 04 |
| Nickels and cents..... | 26 62 | 17 03 | 11 64 | 34 27 |
| Gold coin..... | 4,911 50 | 5,416 50 | 5,076 50 | 5,481 50 |
| Silver coin..... | 404 35 | 983 00 | 666 80 | 533 75 |
| U. S. and National bank notes..... | 5,286 00 | 4,295 00 | 2,702 00 | 5,859 00 |
| Totals..... | \$126,444 33 | \$131,680 34 | \$113,101 39 | \$121,246 41 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$30,000 00 | \$30,000 00 | \$30,000 00 | \$30,000 00 |
| Surplus fund..... | 1,000 00 | 1,000 00 | 1,500 00 | 1,500 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 3,862 93 | 4,862 87 | 4,139 66 | 2,344 39 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 39,103 35 | 39,964 64 | 26,084 33 | 36,839 95 |
| Demand commercial certificates of deposit..... | 36,235 72 | 41,946 15 | 38,341 57 | 35,437 06 |
| Time commercial certificates of deposit..... | 16,006 05 | 13,670 40 | 12,799 55 | 14,888 73 |
| Savings deposits..... | | | | |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | 236 28 | 236 28 | 236 28 | 236 28 |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$126,444 33 | \$131,680 34 | \$113,101 39 | \$121,246 41 |

No. 196.

FARMERS' STATE BANK OF DECKERVILLE, DECKERVILLE.

Organized June 25, 1897.

IRA ARNOT, *President*; AMANDA ARNOT, *Vice President*; E. M. MARK, *Cashier*; V. A. WOOLEY, *Assistant Cashier*.

DIRECTORS.—Ira Arnot, Amanda Arnot, Myra Arnot Mark, V. A. Wooley, Phebe Arnot.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts | \$44,322 63 | \$44,149 26 | \$42,270 55 | \$37,778 71 |
| Stocks, bonds and mortgages..... | 3,197 00 | 4,506 88 | 3,000 00 | 4,000 00 |
| Overdrafts | 1,739 79 | 595 28 | 999 84 | 5,916 50 |
| Banking house..... | 1,721 61 | 1,725 86 | 1,725 86 | 1,860 86 |
| Furniture and fixtures..... | 412 80 | 412 80 | 765 00 | 789 00 |
| Other real estate..... | | | 1,010 00 | |
| Due from banks in reserve cities | 1,051 58 | 5,738 31 | 3,255 26 | 1,097 07 |
| Due from other banks and bankers..... | | | | |
| Exchanges for clearing house | | | | |
| Checks and cash items..... | 1,495 84 | 494 34 | 711 55 | 1,705 19 |
| Nickels and cents..... | 5 94 | 8 65 | 6 70 | 2 41 |
| Gold coin..... | 50 00 | 30 00 | 5 00 | 75 00 |
| Silver coin..... | 246 50 | 72 75 | 85 | 70 15 |
| U. S. and National bank notes..... | 2,543 00 | 2,756 00 | 3,104 00 | 4,689 00 |
| Totals | \$56,786 69 | \$60,490 13 | \$56,854 61 | \$57,983 89 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$15,000 00 | \$15,000 00 | \$15,000 00 | \$15,000 00 |
| Surplus fund..... | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 1,068 12 | 2,060 16 | 582 38 | 2,240 39 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 18,858 96 | 16,255 72 | 10,492 36 | 11,628 81 |
| Demand commercial certificates of deposit | 20,606 84 | 23,942 05 | 29,289 89 | 27,565 00 |
| Time commercial certificates of deposit | | | | |
| Savings deposits..... | | | | |
| Savings certificates of deposit | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | 252 77 | 232 20 | 489 98 | 549 69 |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | 2,000 00 | | |
| Totals | \$56,786 69 | \$60,490 13 | \$56,854 61 | \$57,983 89 |

No. 195.

STATE BANK OF DECKERVILLE, DECKERVILLE.

Organized June 1, 1897.

JOSEPH M. GAIGE, *President*; WM. H. AITKIN, *Vice President*; J. M. BOSTWICK, *Cashier*;
A. M. NILES, *Assistant Cashier*.

DIRECTORS.—Joseph M. Gaige, Wm. H. Aitkin, A. M. Niles, H. C. Aitkin, M. C. Richardson.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$17,499 56 | \$19,498 09 | \$26,002 65 | \$24,631 92 |
| Stocks, bonds and mortgages..... | 918 13 | 670 00 | 1,530 00 | 1,530 00 |
| Overdrafts..... | 6 42 | 83 93 | 596 92 | 360 51 |
| Banking house..... | | | 1,428 85 | 1,859 76 |
| Furniture and fixtures..... | 617 35 | 687 90 | 693 40 | 697 75 |
| Other real estate..... | | | | |
| Due from banks in reserve cities..... | 3,388 93 | | 958 41 | 4,807 07 |
| Due from other banks and bankers..... | 5,105 62 | 5,108 35 | | 104 10 |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 150 63 | 624 41 | 101 00 | 57 95 |
| Nickels and cents..... | 1 45 | 6 87 | 5 61 | 1 09 |
| Gold coin..... | 95 00 | 175 00 | 75 00 | 295 00 |
| Silver coin..... | 65 00 | 73 30 | 17 00 | 57 15 |
| U. S. and National bank notes..... | 1,305 00 | 1,970 00 | 3,490 00 | 853 00 |
| Totals..... | \$29,153 09 | \$28,897 85 | \$34,898 84 | \$35,255 30 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$15,000 00 | \$15,000 00 | \$15,000 00 | \$15,000 00 |
| Surplus fund..... | | | 140 44 | 140 44 |
| Undivided profits, less current expenses, interest and taxes paid..... | 1,018 69 | 1,127 49 | 12 97 | 479 04 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 7,678 35 | 6,431 19 | 8,675 92 | 8,138 29 |
| Demand commercial certificates of deposit..... | 5,447 24 | 6,328 52 | 8,822 58 | 11,497 53 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | | | | |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | 8 81 | 10 65 | 2,246 93 | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$29,153 09 | \$28,897 85 | \$34,898 84 | \$35,255 30 |

STATE BANKING DEPARTMENT

No. 210.

DELRAY SAVINGS BANK, DELRAY.

Organized October 17, 1898.

CHAS. E. LYON, *President*; A. H. GREEN, JR., *Vice President*; F. A. SMITH, *Cashier*.

DIRECTORS.—Chas. E. Lyon, L. H. Jones, F. J. Clippert, Chas. K. Latham, F. A. Smith, Thos. H. Simpson, A. H. Green, Jr.

| Resources. | Report of | Report of | Report of | Report of Dec. 1. |
|---|-----------|-----------|-----------|----------------------|
| Loans and discounts..... | | | | \$3,880 00 |
| Stocks, bonds and mortgages..... | | | | |
| Overdrafts..... | | | | |
| Banking house..... | | | | |
| Furniture and fixtures..... | | | | 400 74 |
| Other real estate..... | | | | |
| Expense account..... | | | | 786 64 |
| Due from banks in reserve cities..... | | | | 14,136 85 |
| Due from other banks and bankers..... | | | | |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | | | | 25 24 |
| Nickels and cents..... | | | | 54 41 |
| Gold coin..... | | | | 75 00 |
| Silver coin..... | | | | 526 55 |
| U. S. and National bank notes..... | | | | 3,533 00 |
| Totals | | | | \$23,418 43 |
| Liabilities. | | | | |
| Capital stock paid in..... | | | | \$16,950 00 |
| Surplus fund..... | | | | |
| Undivided profits, less current expenses, interest and taxes paid..... | | | | |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | | | | 4,671 90 |
| Demand commercial certificates of deposit..... | | | | 97 00 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | | | | 1,672 36 |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | | | 27 17 |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals | | | | \$23,418 43 |

No. 73.

CENTRAL SAVINGS BANK, DETROIT.

Organized April 19, 1888.

GILBERT HART, *President*; CONRAD CLIPPERT, *Vice President*; CHAS. K. LATHAM, *Second Vice President*; JOSEPH C. HART, *Cashier*.

DIRECTORS.—Chas. K. Latham, Joseph C. Hart, Conrad Clippert, Gilbert Hart, Wm. T. Gage.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$105,607 24 | \$120,907 12 | \$94,711 28 | \$85,843 83 |
| Stocks, bonds and mortgages..... | 323,568 78 | 324,606 28 | 350,604 17 | 347,886 17 |
| Overdrafts..... | 453 23 | 571 49 | 1,401 15 | 609 26 |
| Banking house..... | | | | |
| Furniture and fixtures..... | 1,890 00 | 1,890 00 | 1,890 00 | 1,890 00 |
| Other real estate..... | 5 738 06 | 8,238 06 | 8,238 06 | 8,238 06 |
| Due from banks in reserve cities..... | 121,945 53 | 127,705 92 | 80,924 89 | 95,328 43 |
| Due from other banks and bankers..... | | | | |
| Exchanges for clearing house..... | 2,474 09 | 2,751 43 | 889 64 | 2,782 68 |
| Checks and cash items..... | 937 12 | 902 71 | 452 86 | 2,051 64 |
| Nickels and cents..... | 79 49 | 124 45 | 110 60 | 230 45 |
| Gold coin..... | 18,290 00 | 18,602 50 | 19,200 00 | 18,460 00 |
| Silver coin..... | 1,210 55 | 1,139 85 | 1,450 60 | 1,306 40 |
| U. S. and National bank notes..... | 9,892 00 | 6,479 00 | 8,322 00 | 5,210 00 |
| Totals..... | \$592,086 09 | \$613,918 81 | \$568,195 25 | \$569,836 92 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$100,000 00 | \$100,000 00 | \$100,000 00 | \$100,000 00 |
| Surplus fund..... | 12,500 00 | 12,500 00 | 13,000 00 | 13,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 1,517 37 | 4,740 25 | 2,015 87 | 5,952 17 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 64,315 89 | 72,809 45 | 69,416 02 | 71,194 31 |
| Demand commercial certificates of deposit..... | 27,799 48 | 22,654 16 | 18,928 42 | 15,268 34 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 378,540 85 | 392,930 07 | 362,420 37 | 362,709 19 |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | 301 98 | 2,394 82 | 2,414 57 | 1,192 91 |
| Cashier's checks outstanding..... | | | | 520 00 |
| Due to banks and bankers..... | 7,110 52 | 5,890 06 | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$592,086 09 | \$613,918 81 | \$568,195 25 | \$569,836 92 |

No 82.

CITIZENS' SAVINGS BANK, DETROIT.

Organized March 2, 1885.

R. H. FYFE, *President*; THOMAS BERRY, *Vice President*; FRANK F. TILLOTSON, *Cashier*.

DIRECTORS.—John H. Avery, Levi L. Barbour, Thos. Berry, C. A. Kent, Christian Mack, Frank F. Tillotson, R. H. Fyfe, C. B. Hubbard, W. F. Jewell.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$754,207 90 | \$767,055 57 | \$687,841 69 | \$645,150 91 |
| Stocks, bonds and mortgages..... | 413,048 03 | 453,519 75 | 495,619 80 | 469,220 33 |
| Overdrafts..... | 453 60 | 163 07 | 548 84 | 438 98 |
| Banking house..... | | | | |
| Furniture and fixtures..... | 8,431 46 | 8,264 80 | 7,931 48 | 7,681 49 |
| Other real estate..... | 161,407 93 | 155,304 45 | 137,829 79 | 137,852 55 |
| Due from banks in reserve cities..... | 200,179 17 | 152,616 50 | 96,920 41 | 185,974 74 |
| Due from other banks and bankers..... | 9,270 30 | 17,028 37 | 12,986 12 | 17,478 58 |
| Exchanges for clearing house..... | 15,523 36 | 8,845 14 | 14,010 32 | 33,317 11 |
| Checks and cash items..... | 726 46 | 477 59 | 382 41 | 207 69 |
| Nickels and cents..... | 125 42 | 86 89 | 30 24 | 65 95 |
| Gold coin..... | 55,915 00 | 50,010 00 | 50,095 00 | 55,590 00 |
| Silver coin..... | 3,320 00 | 5,784 00 | 1,418 00 | 4,254 00 |
| U. S. and National bank notes..... | 56,842 00 | 32,506 00 | 17,025 00 | 47,779 00 |
| Totals..... | \$1,680,050 63 | \$1,651,662 13 | \$1,522,639 10 | \$1,605,011 33 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$200,000 00 | \$200,000 00 | \$200,000 00 | \$200,000 00 |
| Surplus fund..... | 58,831 41 | 67,031 94 | 50,000 00 | 50,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | | | 16,235 60 | 23,307 97 |
| Dividends unpaid..... | 300 00 | 300 00 | 165 00 | |
| Commercial deposits subject to check..... | 328,495 71 | 284,464 96 | 303,745 19 | 351,380 29 |
| Demand commercial certificates of deposit..... | | 8,991 91 | 14,450 20 | 14,498 03 |
| Time commercial certificates of deposit..... | 10,067 91 | | | |
| Savings deposits..... | 542,012 06 | 551,220 42 | 538,098 20 | 544,729 41 |
| Savings certificates of deposit..... | 243,080 49 | 232,925 05 | 180,087 41 | 141,582 43 |
| Certified checks..... | 5,393 80 | 1,829 05 | 1,577 24 | 14,819 59 |
| Cashier's checks outstanding..... | 19 46 | | 3,208 92 | 2,114 00 |
| Due to banks and bankers..... | 291,849 79 | 304,898 80 | 215,071 34 | 262,579 61 |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$1,680,050 63 | \$1,651,662 13 | \$1,522,639 10 | \$1,605,011 33 |

No. 37.

THE CITY SAVINGS BANK, DETROIT.

Organized October 25, 1889.

W. H. BRACE, *President*; GEO. R. ANGELL, *Vice President*; H. R. ANDREWS, *Cashier*.

DIRECTORS.—W. H. Brace, G. R. Angell, J. A. Remick, F. C. Pingree, W. L. Andrus, F. C. Andrews, Geo. Dilgwall, Joseph Schrage, Homer McGraw.

| Resources. | Report of Feb. 18. | Report of May 5 | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|--------------------|------------------------|----------------------|
| Loans and discounts..... | \$1,289,045 37 | \$1,187,172 71 | \$1,349,351 34 | \$1,202,061 13 |
| Stocks, bonds and mortgages..... | 424,598 25 | 616,875 75 | 645,027 50 | 624,280 13 |
| Overdrafts..... | 3,495 14 | 2,938 87 | 2,361 38 | 573 90 |
| Banking house..... | | | | |
| Furniture and fixtures..... | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 |
| Other real estate..... | 132,737 04 | 33,180 05 | 41,954 77 | 195,070 83 |
| Due from banks in reserve cities..... | 224,965 37 | 136,204 82 | 337,300 28 | 321,384 12 |
| Due from other banks and bankers..... | 13,412 72 | 14,587 61 | 15,876 79 | 21,054 16 |
| Exchanges for clearing house..... | 18,098 86 | 42,295 09 | 26,140 68 | 29,418 60 |
| Checks and cash items..... | 2,433 30 | 1,975 00 | 574 32 | 2,803 84 |
| Nickels and cents..... | 140 51 | 136 28 | 159 80 | 146 95 |
| Gold coin..... | 6,205 00 | 14,947 50 | 18,327 50 | 15,932 50 |
| Silver coin..... | 2,438 75 | 4,814 75 | 2,930 25 | 3,450 25 |
| U. S. and National bank notes..... | 71,671 00 | 91,437 00 | 101,272 00 | 89,323 00 |
| Totals..... | \$2,195,241 31 | \$2,152,565 43 | \$2,547,276 61 | \$2,511,499 41 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$150,000 00 | \$150,000 00 | \$150,000 00 | \$150,000 00 |
| Surplus fund..... | 10,000 00 | 10,000 00 | 15,000 00 | 15,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 8,933 42 | 12,491 99 | 9,739 57 | 5,062 35 |
| Dividends unpaid..... | 200 00 | | | |
| Commercial deposits subject to check..... | 705,747 34 | 709,483 62 | 1,084,165 35 | 926,092 35 |
| Demand commercial certificates of deposit..... | 2,724 90 | 2,973 51 | 1,314 65 | 51,943 28 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 884,123 38 | 868,356 64 | 917,739 48 | 974,992 75 |
| Savings certificates of deposit..... | 127,696 71 | 157,948 80 | 133,337 25 | 115,982 58 |
| Certified checks..... | 8,004 93 | 4 122 99 | 3,858 66 | 17,073 06 |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | 297,810 63 | 237,187 88 | 232,121 65 | 255,353 04 |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$2,195,241 31 | \$2,152,565 43 | \$2,547,276 61 | \$2,511,499 41 |

STATE BANKING DEPARTMENT

No. 47.

DETROIT SAVINGS BANK, DETROIT.

Organized 1849. Reorganized July 18, 1871.

SIDNEY D. MILLER, *President*; FREDERICK B. SIBLEY, *Vice President*; EUSTACE C. BOWMAN, *Cashier*.

DIRECTORS.—Sidney D. Miller, James E. Pittman, Frederick B. Sibley, James McMillan, George Hendrie, Chas. A. Dean, William K. Anderson, E. A. Chapoton, D. C. Delamater.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$1,234,585 59 | \$1,265,600 31 | \$1,357,227 50 | \$1,165,493 76 |
| Stocks, bonds and mortgages..... | 3,758,458 10 | 3,916,962 29 | 3,949,160 25 | 3,939,638 05 |
| Overdrafts..... | 1,154 48 | 1,932 94 | 727 83 | 2,474 01 |
| Banking house..... | | | | |
| Furniture and fixtures..... | 6,000 00 | 6,000 00 | 6,000 00 | 5,000 00 |
| Real estate..... | 86,470 26 | 84,766 50 | 92,320 92 | 104,052 35 |
| Due from banks in reserve cities..... | 493,539 71 | 387,646 58 | 311,090 74 | 441,100 90 |
| Due from other banks and bankers..... | 4,830 84 | 8,179 81 | 5,569 27 | 5,955 64 |
| Exchanges for clearing house..... | 8,351 07 | 12,415 89 | 9,399 19 | 44,180 83 |
| Checks and cash items..... | 2,830 10 | 3,753 79 | 4,895 28 | 3,452 00 |
| Nickels and cents..... | 356 90 | 169 94 | 191 09 | 284 94 |
| Gold coin..... | 325,892 50 | 315,080 00 | 253,590 00 | 264,900 00 |
| Silver coin..... | 31,370 95 | 39,020 85 | 48,522 60 | 47,975 40 |
| U. S. and National bank notes..... | 387,335 00 | 300,472 00 | 210,859 00 | 243,775 00 |
| Totals..... | \$6,341,175 50 | \$6,342,000 90 | \$6,249,553 67 | \$6,268,282 88 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$200,000 00 | \$200,000 00 | \$200,000 00 | \$200,000 00 |
| Surplus fund..... | 100,000 00 | 100,000 00 | 100,000 00 | 100,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 249,570 00 | 282,978 95 | 265,737 00 | 308,811 04 |
| Dividends unpaid..... | 600 00 | 600 00 | 600 00 | 600 00 |
| Commercial deposits subject to check..... | 326,715 16 | 333,911 10 | 315,226 08 | 327,952 46 |
| Demand commercial certificates of deposit..... | 32,135 14 | 52,618 85 | 40,485 51 | 28,741 63 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 5,168,462 17 | 5,153,376 32 | 5,085,554 80 | 5,051,875 08 |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | 2,715 19 | 2,519 74 | 1,286 21 | 4,395 21 |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | 260,977 84 | 215,995 94 | 240,664 07 | 245,907 46 |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$6,341,175 50 | \$6,342,000 90 | \$6,249,553 67 | \$6,268,282 88 |

No. 94.

THE DETROIT RIVER SAVINGS BANK, DETROIT.

Organized March 26, 1890.

AARON A. PARKER, *President*; GEORGE W. EDWARDS, *Vice President*; WM. E. REILLY, *Cashier*;
 GEORGE R. BEARD, *Assistant Cashier*.

DIRECTORS.—A. R. Munger, A. A. Parker, J. E. Pittman, J. H. McMillan, J. W. Dailey, Cameron Currie,
 G. W. Edwards, Sidney T. Miller, John Pridgeon, Jr., George M. Hendrie, Herbert M. Field.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$314,420 30 | \$310,464 35 | \$324,792 31 | \$321,823 79 |
| Stocks, bonds and mortgages..... | 102,262 37 | 125,521 07 | 152,459 05 | 143,542 01 |
| Overdrafts..... | 245 27 | 247 74 | 166 67 | 247 14 |
| Banking house..... | | | | |
| Furniture and fixtures..... | 990 80 | 990 80 | 1,265 80 | 1,265 80 |
| Other real estate..... | 6,829 14 | 6,829 14 | 6,829 14 | 6,829 14 |
| Due from banks in reserve cities..... | 95,568 47 | 44,438 96 | 64,150 89 | 123,102 47 |
| Due from other banks and bankers..... | 1,731 49 | 57 76 | | 1,416 71 |
| Exchanges for clearing house..... | 2,485 61 | 6,056 57 | 4,070 45 | 6,646 34 |
| Checks and cash items..... | 812 08 | 850 76 | 2,325 70 | 1,560 93 |
| Nickels and cents..... | 109 81 | 43 15 | 127 86 | 129 35 |
| Gold coin..... | 5,877 50 | 7,452 50 | 5,470 00 | 7,472 50 |
| Silver coin..... | 2,641 00 | 1,193 00 | 8,937 00 | 6,528 85 |
| U. S. and National bank notes..... | 7,153 00 | 6,742 00 | 9,279 00 | 7,053 00 |
| Totals..... | \$541,126 84 | \$510,887 80 | \$579,873 87 | \$627,618 03 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$100,000 00 | \$100,000 00 | \$100,000 00 | \$100,000 00 |
| Surplus fund..... | 16,000 00 | 16,000 00 | 17,000 00 | 17,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 2,270 79 | 5,062 55 | 3,730 31 | 5,857 41 |
| Dividends unpaid..... | | | 51 92 | 42 11 |
| Commercial deposits subject to check..... | 182,633 48 | 172,034 85 | 222,285 70 | 205,762 82 |
| Demand commercial certificates of deposit..... | 31,921 70 | 31,998 70 | 27,435 09 | 25,900 00 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 198,181 32 | 150,454 62 | 199,259 24 | 227,868 14 |
| Savings certificates of deposit..... | | | | 32,942 75 |
| Certified checks..... | 119 55 | 337 08 | 111 61 | 1,494 80 |
| Cashier's checks outstanding..... | | | | 750 00 |
| Due to banks and bankers..... | 10,000 00 | 35,000 00 | 10,000 00 | 10,000 00 |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$541,126 84 | \$510,887 80 | \$579,873 87 | \$627,618 03 |

No. 9.

THE DIME SAVINGS BANK, DETROIT.

Organized April 5, 1884.

SULLIVAN M. CUTCHEON, *President*; W. LIVINGSTONE, *Vice President*; GEORGE H. BARBOUR, *Vice President*; C. A. WARREN, *Cashier*; C. S. FLEMING, *Assistant Cashier*.

DIRECTORS.—S. M. Cutcheon, George H. Barbour, J. L. Hudson, C. A. Warren, William Livingstone, James B. McKay, Bethune Duffield, Marshall H. Godfrey.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$768,504 54 | \$753,226 86 | \$673,188 89 | \$655,100 20 |
| Stocks, bonds and mortgages..... | 905,566 25 | 1,057,950 82 | 1,097,694 68 | 1,075,383 68 |
| Overdrafts..... | 29 46 | 230 03 | 17 46 | 171 44 |
| Banking house..... | 70,000 00 | 70,000 00 | 91,230 00 | 94,636 00 |
| Furniture and fixtures..... | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 |
| Other real estate..... | 71,131 88 | 82,637 44 | 82,637 44 | 83,337 44 |
| Due from banks in reserve cities..... | 448,784 29 | 334,344 29 | 368,979 71 | 280,749 16 |
| Due from other banks and bankers..... | 2,528 17 | 763 88 | 1,132 45 | 431 35 |
| Exchanges for clearing house..... | 22,652 79 | 40,722 67 | 10,967 69 | 18,361 89 |
| Checks and cash items..... | 4,988 61 | 5,560 22 | 4,012 12 | 9,067 95 |
| Nickels and cents..... | 234 91 | 310 21 | 213 52 | 244 63 |
| Gold coin..... | 55,976 50 | 60,287 50 | 71,300 00 | 68,456 00 |
| Silver coin..... | 3,531 75 | 4,459 85 | 3,453 30 | 7,015 10 |
| U. S. and National bank notes..... | 80,321 00 | 77,202 00 | 48,794 00 | 54,854 00 |
| Totals..... | \$2,435,250 15 | \$2,488,695 77 | \$2,454,621 26 | \$2,348,808 84 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$200,000 00 | \$200,000 00 | \$200,000 00 | \$200,000 00 |
| Surplus fund..... | 40,000 00 | 40,000 00 | 40,000 00 | 40,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 7,187 41 | 8,272 42 | 10,789 58 | 10,055 54 |
| Dividends unpaid..... | | | 15 00 | 15 00 |
| Commercial deposits subject to check..... | 856,163 59 | 778,289 59 | 767,321 15 | 665,050 79 |
| Demand commercial certificates of deposit..... | 4,250 00 | | | |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 1,163,848 52 | 1,243,879 57 | 1,252,916 41 | 1,300,981 58 |
| Savings certificates of deposit..... | 153,651 73 | 204,557 79 | 170,920 39 | 128,144 64 |
| Certified checks..... | 2,370 32 | 1,810 01 | 1,939 33 | 3,485 18 |
| Cashier's checks outstanding..... | 2,778 58 | 6,886 39 | 719 40 | 1,076 11 |
| Due to banks and bankers..... | 5,000 00 | 5,000 00 | 10,000 00 | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$2,435,250 15 | \$2,488,695 77 | \$2,454,621 26 | \$2,348,808 84 |

No. 5.

GERMAN AMERICAN BANK, DETROIT.

Organized February 3, 1883.

JOHN S. GRAY, *President*; CHAS. E. KANTER, *Vice President and Cashier*; LOUIS BLITZ, *Second Vice President*; GEO. H. KIRCHNER, *Assistant Cashier*.

DIRECTORS.—C. E. Kanter, John S. Gray, George R. Angell, Louis Blitz, George H. Kirchner.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$395,977 38 | \$501,455 22 | \$432,521 26 | \$423,533 72 |
| Stocks, bonds and mortgages..... | 340,387 53 | 346,249 51 | 368,015 23 | 377,293 34 |
| Overdrafts..... | 983 44 | 532 16 | 1,614 79 | 2,600 58 |
| Banking house..... | | | | |
| Furniture and fixtures..... | 2,500 00 | 2,500 00 | 2,000 00 | 2,000 00 |
| Other real estate..... | 4,167 05 | 4,167 05 | 11,859 74 | 11,960 74 |
| Due from banks in reserve cities..... | 347,222 16 | 211,581 69 | 319,702 99 | 312,958 40 |
| Due from other banks and bankers..... | 16,741 63 | 12,730 39 | 7,670 38 | 6,773 19 |
| Exchanges for clearing house..... | 5,361 21 | 5,226 08 | 2,935 80 | 5,511 32 |
| Checks and cash items..... | 4,623 89 | 312 53 | 851 39 | 534 09 |
| Nickels and cents..... | 136 42 | 215 00 | 127 38 | 228 07 |
| Gold coin..... | 53,430 00 | 52,302 50 | 54,917 50 | 63,677 50 |
| Silver coin..... | 14,333 35 | 14,874 55 | 7,459 00 | 1,679 10 |
| U. S. and National bank notes..... | 68,921 00 | 62,719 00 | 89,910 00 | 96,004 00 |
| Totals..... | \$1,254,785 06 | \$1,214,865 68 | \$1,299,585 46 | \$1,304,754 05 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$100,000 00 | \$100,000 00 | \$100,000 00 | \$100,000 00 |
| Surplus fund..... | 8,500 00 | 8,500 00 | 9,000 00 | 9,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 6,998 20 | 9,885 13 | 9,095 38 | 14,718 83 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 212,817 29 | 219,264 96 | 251,014 99 | 209,179 78 |
| Demand commercial certificates of deposit..... | 17,317 90 | 18,819 23 | 16,026 81 | 15,996 81 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 803,936 81 | 796,430 42 | 774,778 87 | 796,434 86 |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | 22,225 45 | 1,041 15 | 2,377 96 | 7,467 48 |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | 82,989 41 | 60,934 79 | 137,291 45 | 151,956 29 |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$1,254,785 06 | \$1,214,865 68 | \$1,299,585 46 | \$1,304,754 05 |

STATE BANKING DEPARTMENT

No. 90.

THE HOME SAVINGS BANK, DETROIT.

Organized December 11, 1888.

JAMES MCGREGOR, *President*; EDWIN F. CONELY, *Vice President*; W. H. ELLIS, *Second Vice President*; C. I. FARRELL, *Third Vice President*; J. H. HAASS, *Cashier*; H. J. FOX, *Auditor*.

DIRECTORS.—James McGregor, C. I. Farrell, W. H. Ellis, L. Connor, Edwin F. Conely, Fred Guenther, Ralph Phelps, Jr., J. H. Haass.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$858,339 92 | \$843,849 88 | \$780,404 95 | \$765,775 69 |
| Stocks, bonds and mortgages..... | 599,274 43 | 668,031 91 | 691,049 62 | 712,173 32 |
| Overdrafts..... | 236 96 | 627 71 | 340 65 | 851 97 |
| Banking house..... | | | | |
| Furniture and fixtures..... | 19,274 21 | 19,271 21 | 19,258 21 | 19,256 21 |
| Other real estate..... | 23,458 32 | 23,458 32 | 22,558 32 | 22,558 32 |
| Due from banks in reserve cities..... | 220,888 89 | 153,775 69 | 232,856 74 | 319,918 15 |
| Due from other banks and bankers..... | 1,415 29 | 4,190 57 | 3,539 34 | 3,343 91 |
| Exchanges for clearing house..... | 7,747 29 | 8,778 20 | 3,627 65 | 10,574 04 |
| Checks and cash items..... | 627 31 | 222 98 | 867 09 | 450 83 |
| Nickels and cents..... | 173 98 | 189 45 | 170 88 | 173 16 |
| Gold coin..... | 11,435 00 | 26,060 00 | 25,110 00 | 25,210 00 |
| Silver coin..... | 7,828 00 | 10,611 00 | 8,859 75 | 7,823 25 |
| U. S. and National bank notes..... | 47,901 00 | 39,079 00 | 49,898 00 | 46,611 00 |
| Totals..... | \$1,798,600 60 | \$1,798,145 92 | \$1,838,541 20 | \$1,934,719 85 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$200,000 00 | \$200,000 00 | \$200,000 00 | \$200,000 00 |
| Surplus fund..... | 28,000 00 | 28,000 00 | 30,000 00 | 30,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 3,359 92 | 7,024 82 | 1,654 02 | 23,988 72 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 369,099 40 | 338,049 50 | 334,509 58 | 400,134 30 |
| Demand commercial certificates of deposit..... | | | | |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 1,191,122 87 | 1,214,754 47 | 1,270,492 94 | 1,190,189 74 |
| Savings certificates of deposit..... | | | | 87,699 03 |
| Certified checks..... | 7,018 41 | 10,317 13 | 1,884 66 | 2,708 06 |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$1,798,600 60 | \$1,798,145 92 | \$1,838,541 20 | \$1,934,719 85 |

No. 161..

MCLELLAN & ANDERSON SAVINGS BANK, DETROIT.

Organized May 18, 1893.

GEORGE ANDERSON, *President*; HENRY COWIE, *Vice President*; ENOCH SMITH, *Cashier*.

DIRECTORS.—George Anderson, J. B. Book, S. C. Sutter, Thomas S. Jerome, James H. McDonald, Enoch Smith, Henry T. Phillips, Henry Cowie, Geo. R. Shaw.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$364,724 03 | \$413,992 12 | \$431,548 87 | \$385,233 71 |
| Stocks, bonds and mortgages..... | 151,621 40 | 161,740 44 | 190,982 84 | 230,737 31 |
| Overdrafts..... | 397 37 | 3,694 69 | 1,234 14 | 328 51 |
| Banking house..... | | | | |
| Furniture and fixtures..... | | | | |
| Other real estate..... | 4,859 88 | 6,579 49 | 4,077 62 | 4,056 62 |
| Due from banks in reserve cities..... | 26,740 31 | 33,095 05 | 26,035 33 | 56,412 68 |
| Due from other banks and bankers..... | 392 84 | 202 66 | 806 04 | 172 14 |
| Exchanges for clearing house..... | 11,189 15 | 4,749 93 | 6,635 82 | 6,523 40 |
| Checks and cash items..... | 531 96 | 938 28 | 1,773 71 | 1,006 56 |
| Nickels and cents..... | 41 30 | 53 44 | 24 82 | 23 98 |
| Gold coin..... | 11,935 00 | 13,752 50 | 15,862 50 | 18,485 00 |
| Silver coin..... | 265 75 | 1,711 50 | 624 00 | 1,067 00 |
| U. S. and National bank notes..... | 27,777 00 | 15,471 00 | 10,515 00 | 11,923 00 |
| Totals..... | \$600,475 99 | \$655,981 10 | \$690,120 69 | \$715,969 91 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$150,000 00 | \$150,000 00 | \$150,000 00 | \$150,000 00 |
| Surplus fund..... | 6,500 00 | 6,500 00 | 7,000 00 | 7,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 7,079 92 | 11,972 46 | 10,938 55 | 7,651 41 |
| Dividends unpaid..... | 62 50 | | 12 50 | 12 50 |
| Commercial deposits subject to check..... | 141,402 07 | 133,343 11 | 144,270 14 | 138,513 63 |
| Demand commercial certificates of deposit..... | | | | |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 181,779 77 | 221,404 65 | 249,010 58 | 274,007 32 |
| Savings certificates of deposit..... | 113,634 73 | 117,637 78 | 104,731 65 | 118,785 05 |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | 17 00 | 123 10 | 4,157 27 | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | 15,000 00 | 20,000 00 | 20,000 00 |
| Totals..... | \$600,475 99 | \$655,981 10 | \$690,120 69 | \$715,969 91 |

STATE BANKING DEPARTMENT

No. 4.

THE MECHANICS' BANK, DETROIT.

Organized October 10, 1871.

E. H. BUTLER, *President*; WM. A. BUTLER, JR., *Cashier*; FRED E. BUTLER, *Assistant Cashier*.

DIRECTORS.—E. H. Butler, Wm. A. Butler, Jr., Allan Sheldon, Fred E. Butler, Herbert Bowen.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|-----------------------|------------------------|-----------------------|
| Loans and discounts..... | \$369,850 85 | \$500,426 58 | \$518,168 47 | \$493,531 90 |
| Stocks, bonds and mortgages..... | 541,792 11 | 522,228 70 | 513,961 83 | 512,193 06 |
| Overdrafts..... | 98 90 | 237 76 | 1,036 15 | 1,548 79 |
| Banking house..... | | | | |
| Furniture and fixtures..... | | | | |
| Other real estate..... | 41,868 30 | 49,213 30 | 54,213 30 | 54,213 30 |
| Premiums paid..... | 6,074 50 | 6,074 50 | 5,452 50 | 5,452 50 |
| Due from banks in reserve cities..... | 359,404 64 | 222,930 77 | 207,565 38 | 293,901 66 |
| Due from other banks and bankers..... | 4,206 85 | 3,897 19 | 4,607 01 | 3,706 23 |
| Exchanges for clearing house..... | 5,304 97 | 7,204 14 | 2,282 12 | 1,475 43 |
| Checks and cash items..... | 461 45 | 414 80 | 588 36 | 970 58 |
| Nickels and cents..... | 162 43 | 35 41 | 42 75 | 110 17 |
| Gold coin..... | 15,000 00 | 23,425 00 | 25,000 00 | 15,200 00 |
| Silver coin..... | 1,640 00 | 932 00 | 801 00 | 1,891 00 |
| U. S. and National bank notes..... | 41,222 00 | 38,844 00 | 27,159 00 | 10,337 00 |
| Totals..... | \$1,387,087 00 | \$1,375,864 15 | \$1,360,877 87 | \$1,394,531 62 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$100,000 00 | \$100,000 00 | \$100,000 00 | \$100,000 00 |
| Surplus fund..... | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 5,133 21 | 10,700 75 | 8,507 28 | 6,288 47 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 409,114 22 | 399,760 27 | 421,286 11 | 417,708 47 |
| Demand commercial certificates of deposit..... | 2,802 81 | 3,557 30 | 4,732 76 | 5,572 76 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 811,903 51 | 821,114 71 | 796,691 44 | 826,348 77 |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | 10,129 50 | 1,141 07 | 1,465 05 | 617 01 |
| Cashier's checks outstanding..... | 2 00 | 2 00 | 680 00 | 1,403 88 |
| Due to banks and bankers..... | 23,001 75 | 14,588 05 | 2,515 23 | 11,592 26 |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$1,387,087 00 | \$1,375,864 15 | \$1,360,877 87 | \$1,394,531 62 |

No. 81.

MICHIGAN SAVINGS BANK, DETROIT.

Organized February 19, 1877.

GEORGE PECK, *President*; JNO. H. KAPLE, *Vice President*; CHAS. EMERSON, *Treasurer*.

DIRECTORS.—Jas. D. Standish, A. G. Lindsay, Clarence M. Burton, Henry A. Cleland, Simon J. Murphy, John H. Kaple, George Peck, Frank Crandell, C. C. Jenks, Hoyt Post, Chas. Emerson.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|-----------------------|------------------------|-----------------------|
| Loans and discounts..... | \$325,411 20 | \$314,519 88 | \$287,380 07 | \$266,586 08 |
| Stocks, bonds and mortgages..... | 833,116 97 | 834,334 47 | 861,101 38 | 861,409 17 |
| Overdrafts..... | 127 04 | 123 53 | 35 43 | 160 40 |
| Banking house..... | | | | |
| Furniture and fixtures..... | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 |
| Other real estate..... | 63,810 56 | 63,810 56 | 59,785 56 | 59,247 63 |
| Due from banks in reserve cities..... | 321,075 49 | 387,967 81 | 246,376 63 | 305,409 04 |
| Due from other banks and bankers..... | | 933 03 | | |
| Exchanges for clearing house..... | 2,835 74 | 9,555 03 | 12,548 21 | 11,403 80 |
| Checks and cash items..... | 3,239 20 | 2,933 28 | 5,266 68 | 5,649 10 |
| Nickels and cents..... | 64 23 | 18 09 | 26 98 | 79 74 |
| Gold coin..... | 81,770 00 | 82,377 50 | 82,125 57 | 87,146 30 |
| Silver coin..... | 1,144 40 | 467 60 | 954 40 | 1,056 05 |
| U. S. and National bank notes..... | 17,152 00 | 17,635 00 | 10,338 00 | 17,222 00 |
| Totals..... | \$1,651,746 83 | \$1,716,675 78 | \$1,567,938 91 | \$1,617,369 31 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$150,000 00 | \$150,000 00 | \$150,000 00 | \$150,000 00 |
| Surplus fund..... | 30,000 00 | 30,000 00 | 30,000 00 | 30,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 26,509 33 | 21,558 62 | 15,485 86 | 15,445 13 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 169,206 85 | 256,774 35 | 176,341 64 | 226,560 73 |
| Demand commercial certificates of deposit..... | 335 99 | 192 12 | 308 33 | 6,979 00 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 1,130,440 20 | 1,126,998 18 | 1,053,929 57 | 1,063,779 01 |
| Savings certificates of deposit..... | 139,947 33 | 128,218 20 | 124,945 44 | 110,949 17 |
| Certified checks..... | 591 46 | 283 99 | 2,140 02 | 88 88 |
| Cashier's checks outstanding..... | | 86 99 | 3 44 | |
| Due to banks and bankers..... | 4,715 67 | 2,563 33 | 14,784 61 | 13,567 39 |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$1,651,746 83 | \$1,716,675 78 | \$1,567,938 91 | \$1,617,369 31 |

STATE BANKING DEPARTMENT

No. 15.

THE PENINSULAR SAVINGS BANK, DETROIT.

Organized August 27, 1887.

A. CHAPOTON, JR., *Vice President*; JOHN M. DWYER, *Second Vice President*; J. H. JOHNSON, *Cashier*;
J. A. LATTA, *Assistant Cashier*.

DIRECTORS.—Theodore C. Sherwood, E. O. Grosvenor, H. Becker, F. Howard, M. Brennan, J. M. Dwyer,
A. Chapoton, Jr., S. W. Clarkson, Albert H. Webb, Edward H. Doyle, John H. Johnson, Cornelius
Corbett, Geo. H. Leshner, D. A. MacLaughlan.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$1,423,039 39 | \$1,525,826 53 | \$1,592,719 72 | \$1,529,084 54 |
| Stocks, bonds and mortgages..... | 747,014 04 | 766,090 97 | 787,034 14 | 779,499 47 |
| Overdrafts..... | 1,480 23 | 681 62 | 2,333 43 | 1,287 14 |
| Banking house..... | 175,000 00 | 175,000 00 | 175,000 00 | 175,000 00 |
| Furniture and fixtures..... | 11,000 00 | 11,000 00 | 11,000 00 | 11,000 00 |
| Other real estate..... | 39,981 20 | 40,167 99 | 54,455 94 | 54,689 16 |
| Due from banks in reserve cities..... | 351,146 11 | 263,636 94 | 428,052 26 | 406,696 24 |
| Due from other banks and bankers..... | 16,177 22 | 27,314 79 | 26,217 75 | 35,341 71 |
| Exchanges for clearing house..... | 10,633 66 | 16,867 47 | 11,100 15 | 17,433 21 |
| Checks and cash items..... | 6,948 10 | 10,149 36 | 8,369 93 | 6,971 46 |
| Nickels and cents..... | 904 45 | 950 83 | 204 24 | 366 77 |
| Gold coin..... | 50,337 50 | 45,490 00 | 68,520 00 | 61,612 50 |
| Silver coin..... | 29,840 00 | 20,163 00 | 7,302 00 | 7,373 00 |
| U. S. and National bank notes..... | 151,683 00 | 109,700 00 | 138,511 00 | 132,005 00 |
| Totals..... | \$3,015,184 90 | \$3,012,439 50 | \$3,310,820 56 | \$3,218,360 20 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$300,000 00 | \$300,000 00 | \$300,000 00 | \$300,000 00 |
| Surplus fund..... | 100,000 00 | 100,000 00 | 100,000 00 | 100,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 5,442 99 | 4,764 98 | 10,738 35 | 2,453 80 |
| Dividends unpaid..... | 77 00 | 28 00 | 120 00 | 45 00 |
| Commercial deposits subject to check..... | 698,976 18 | 689,559 15 | 959,178 84 | 881,018 86 |
| Demand commercial certificates of deposit..... | 14,171 75 | 5,564 10 | 7,193 22 | 2,567 86 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 683,790 48 | 680,338 80 | 701,535 78 | 745,744 88 |
| Savings certificates of deposit..... | 169,916 93 | 205,866 61 | 163,822 35 | 172,114 74 |
| Certified checks..... | 16,424 35 | 9,915 35 | 16,489 24 | 3,849 50 |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | 1,026,385 22 | 1,016,402 51 | 1,051,742 78 | 1,010,565 56 |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$3,015,184 90 | \$3,012,439 50 | \$3,310,820 56 | \$3,218,360 20 |

STATE BANKS OF MICHIGAN

57

No. 52.

PEOPLE'S SAVINGS BANK, DETROIT.

Organized January 1, 1872.

M. W. O'BRIEN, *President*; F. A. SCHULTE, *Vice President*; G. E. LAWSON, *Cashier*; R. W. SMYLYE, *Auditor*.

DIRECTORS.—F. F. Palms, Geo. E. Lawson, M. W. O'Brien, F. A. Schulte, Geo. H. Barbour, Jeremiah Dwyer, Clarence Carpenter, C. A. Ducharme, Fred T. Moran, Chas. L. Palms, Sigmond Rothschild.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$2,380,700 59 | \$2,730,568 55 | \$2,955,557 61 | \$2,586,658 79 |
| Stocks, bonds and mortgages..... | 2,960,522 95 | 3,016,591 00 | 3,058,567 90 | 3,160,966 58 |
| Overdrafts..... | 322 23 | 1,779 26 | 953 39 | 5,632 41 |
| Banking house..... | | | | |
| Furniture and fixtures..... | 7,500 00 | 7,500 00 | 7,500 00 | 7,500 00 |
| Other real estate..... | 192,615 38 | 191,163 75 | 190,079 17 | 190,416 04 |
| Due from banks in reserve cities..... | 981,724 78 | 700,451 00 | 742,991 97 | 954,503 55 |
| Due from other banks and bankers..... | 26,292 57 | 38,968 40 | 37,126 96 | 29,894 58 |
| Exchanges for clearing house..... | 18,753 15 | 29,789 95 | 23,942 24 | 56,463 87 |
| Checks and cash items..... | 2,110 02 | 2,516 09 | 890 47 | 3,838 66 |
| Nickels and cents..... | 368 99 | 350 42 | 351 76 | 261 89 |
| Gold coin..... | 220,567 50 | 216,380 00 | 240,807 50 | 231,032 50 |
| Silver coin..... | 14,080 50 | 17,329 00 | 11,865 00 | 10,206 50 |
| U. S. and National bank notes..... | 158,346 00 | 135,967 00 | 135,048 00 | 124,187 00 |
| Totals..... | \$6,963,904 66 | \$7,089,354 42 | \$7,405,681 97 | \$7,361,562 37 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$500,000 00 | \$500,000 00 | \$500,000 00 | \$500,000 00 |
| Surplus fund..... | 125,000 00 | 125,000 00 | 125,000 00 | 125,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 102,778 08 | 133,312 64 | 121,870 02 | 91,971 72 |
| Dividends unpaid..... | 120 00 | | | |
| Commercial deposits subject to check..... | 636,200 01 | 694,249 92 | 586,423 17 | 648,481 46 |
| Demand commercial certificates of deposit..... | 13,397 84 | 18,724 15 | 11,814 27 | 10,046 22 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 4,483,783 84 | 4,427,634 99 | 4,590,403 08 | 4,672,220 77 |
| Savings certificates of deposit..... | 687,493 06 | 697,058 26 | 559,918 51 | 572,510 24 |
| Certified checks..... | 4,684 66 | 4,451 39 | 1,951 00 | 1,935 08 |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | 410,447 17 | 488,923 07 | 908,301 92 | 739,396 88 |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$6,963,904 66 | \$7,089,354 42 | \$7,405,681 97 | \$7,361,562 37 |

STATE BANKING DEPARTMENT

No. 7.

STATE SAVINGS BANK, DETROIT.

Organized October 24, 1883.

GEORGE H. RUSSEL, *President*; M. S. SMITH, *Vice President*; R. S. MASON, *Cashier*; H. P. BORGMAN, *Assistant Cashier*; A. E. WING, *Auditor*.

DIRECTORS.—Wm. C. Colburn, Geo. H. Russel, Robert S. Mason, Martin S. Smith, Hugh McMillan, Henry Russel, Henry B. Ledyard, Russell A. Alger, W. H. Elliott, Henry M. Campbell, R. W. Gillett, Wm. C. McMillan, Chas. L. Freer, Frank J. Hecker, Peter White.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$2,700,826 79 | \$2,836,886 81 | \$2,744,357 54 | \$2,662,495 03 |
| Stocks, bonds and mortgages..... | 1,847,470 52 | 1,778,045 26 | 1,891,242 34 | 1,976,259 14 |
| Overdrafts..... | 5,879 01 | 4,463 09 | 5,760 34 | 2,010 40 |
| Banking house..... | | | | |
| Furniture and fixtures..... | 6,000 00 | 6,000 00 | 6,000 00 | 5,000 00 |
| Other real estate..... | 221,129 44 | 221,167 34 | 221,469 29 | 223,079 47 |
| Due from banks in reserve cities..... | 946,469 14 | 777,747 17 | 1,030,082 83 | 1,002,086 44 |
| Due from other banks and bankers..... | 73,525 72 | 71,629 80 | 143,796 63 | 87,189 46 |
| Exchanges for clearing house..... | 169,954 97 | 21,928 90 | 18,845 54 | 47,588 79 |
| Checks and cash items..... | 6,602 83 | 6,468 87 | 8,974 62 | 13,380 13 |
| Nickels and cents..... | 1,301 66 | 259 87 | 170 36 | 230 32 |
| Gold coin..... | 119,547 00 | 146,290 00 | 140,125 00 | 114,023 00 |
| Silver coin..... | 35,518 95 | 19,909 45 | 36,339 80 | 24,558 40 |
| U. S. and National bank notes..... | 149,845 00 | 149,455 00 | 100,990 50 | 235,815 00 |
| Totals..... | \$6,284,071 03 | \$6,040,251 56 | \$6,348,154 79 | \$6,393,715 58 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$200,000 00 | \$200,000 00 | \$200,000 00 | \$200,000 00 |
| Surplus fund..... | 150,000 00 | 150,000 00 | 150,000 00 | 150,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 53,666 98 | 54,272 10 | 57,388 16 | 56,769 01 |
| Dividends unpaid..... | | | 22 00 | 2,932 00 |
| Commercial deposits subject to check..... | 2,183,691 27 | 1,946,557 77 | 1,962,130 88 | 1,688,350 04 |
| Demand commercial certificates of deposit..... | 5,979 50 | 2,442 77 | 294 02 | 8,047 10 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 1,812,477 34 | 1,792,327 25 | 1,908,994 08 | 2,048,882 37 |
| Savings certificates of deposit..... | 724,011 45 | 771,922 17 | 799,557 60 | 835,888 08 |
| Certified checks..... | 8,861 33 | 10,390 66 | 12,902 23 | 37,223 27 |
| Cashier's checks outstanding..... | 16,185 08 | 6,679 24 | 6,002 50 | 5,819 97 |
| Due to banks and bankers..... | 1,129,198 08 | 1,105,659 60 | 1,250,863 32 | 1,359,803 74 |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$6,284,071 03 | \$6,040,251 56 | \$6,348,154 79 | \$6,393,715 58 |

No. 6.

WAYNE COUNTY SAVINGS BANK, DETROIT.

Organized September 18, 1871.

CHAS. F. COLLINS, *President*; D. M. FERRY, *Vice President*; JEROME CROUL, *Second Vice President*;
 ALFRED K. KEIFER, *Treasurer*; E. H. COLLINS, *Assistant Treasurer*.

DIRECTORS.—D. M. Ferry, Jerome Croul, Chas. F. Collins, Wm. A. Moore, Wm. S. Green, E. H. Flinn,
 H. K. White, J. B. Book, A. L. Stephens.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$1,669,074 91 | \$1,690,597 23 | \$1,625,363 34 | \$1,471,942 53 |
| Stocks, bonds and mortgages..... | 5,098,063 11 | 5,095,168 36 | 5,187,175 23 | 5,301,398 23 |
| Overdrafts..... | | | 694 74 | 1,281 83 |
| Banking house..... | 184,034 95 | 185,637 46 | 187,087 60 | 187,087 60 |
| Furniture and fixtures..... | | | | |
| Other real estate..... | 65,315 70 | 67,295 55 | 74,687 92 | 73,335 05 |
| Due from banks in reserve cities..... | 1,294,681 38 | 1,315,086 48 | 1,260,799 63 | 1,241,658 27 |
| Due from other banks and bankers..... | | | | |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 26,508 74 | 24,597 77 | 11,380 50 | 39,184 87 |
| Nickels and cents..... | 433 63 | 369 13 | 341 28 | 152 59 |
| Gold coin..... | 161,207 50 | 165,150 00 | 177,655 00 | 188,295 00 |
| Silver coin..... | 7,080 60 | 7,225 30 | 8,160 20 | 9,474 90 |
| U. S. and National bank notes..... | 84,131 00 | 81,580 00 | 84,673 00 | 104,534 00 |
| Totals..... | \$8,590,531 52 | \$8,632,707 28 | \$8,618,018 44 | \$8,618,344 87 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$150,000 00 | \$150,000 00 | \$150,000 00 | \$150,000 00 |
| Surplus fund..... | 150,000 00 | 150,000 00 | 150,000 00 | 150,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 351,125 59 | 318,011 39 | 346,962 51 | 369,113 32 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | | | | |
| Demand commercial certificates of deposit..... | | | | |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 7,939,405 93 | 8,014,695 89 | 7,971,055 93 | 7,949,190 97 |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | | | 40 58 |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$8,590,531 52 | \$8,632,707 28 | \$8,618,018 44 | \$8,618,344 87 |

STATE BANKING DEPARTMENT

No. 157.

DEXTER SAVINGS BANK, DEXTER.

Organized April 22, 1893.

THOMAS BIRKETT, *President*; E. F. CHASE, *Vice President*; GEORGE BENTON, *Second Vice President*;
E. H. CARPENTER, *Cashier*; G. S. FRANCISCO, *Assistant Cashier*.

DIRECTORS.—Thomas Birkett, E. F. Chase, George Benton, C. H. Van Riper, S. L. Jenny, W. D. Smith,
J. A. Gallagher.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$46,033 92 | \$46,604 95 | \$50,226 70 | \$51,109 19 |
| Stocks, bonds and mortgages..... | 36,733 62 | 42,348 68 | 45,110 22 | 37,997 15 |
| Overdrafts..... | | 193 46 | 177 71 | 169 77 |
| Banking house..... | | | | |
| Furniture and fixtures..... | 1,340 58 | 1,400 58 | 1,400 58 | 1,400 58 |
| Other real estate..... | | | | |
| Due from banks in reserve cities..... | 27,424 27 | 30,642 86 | 14,808 48 | 6,010 35 |
| Due from other banks and bankers..... | 561 45 | 451 93 | 4 75 | 106 76 |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | | | 95 22 | 5,004 89 |
| Nickels and cents..... | 103 38 | 95 47 | 73 72 | 31 04 |
| Gold coin..... | 300 00 | 380 00 | 650 00 | 600 00 |
| Silver coin..... | 968 15 | 1,003 30 | 429 60 | 809 75 |
| U. S. and National bank notes..... | 1,938 00 | 1,276 00 | 1,457 00 | 1,058 00 |
| Totals..... | \$115,403 37 | \$124,397 23 | \$114,433 98 | \$104,297 48 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$15,000 00 | \$15,000 00 | \$15,000 00 | \$15,000 00 |
| Surplus fund..... | 1,000 00 | 1,000 00 | 1,500 00 | 1,500 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 2,622 36 | 3,461 47 | 3,129 25 | 3,825 02 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 30,287 69 | 27,484 03 | 20,147 23 | 18,495 32 |
| Demand commercial certificates of deposit..... | | | | |
| Time commercial certificates of deposit..... | 30,123 84 | 32,230 87 | 33,830 28 | 26,283 11 |
| Savings deposits..... | 31,672 28 | 37,145 96 | 38,118 70 | 36,083 60 |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | 4,697 20 | 4,074 90 | 2,708 52 | 3,110 43 |
| Due to banks and bankers..... | | 4,000 00 | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$115,403 37 | \$124,397 23 | \$114,433 98 | \$104,297 48 |

No. 28.

CITY BANK, DOWAGIAC.

Organized March 19, 1887.

JOHN LYLE, *President*; N. F. CHOATE, *Vice President*; F. W. LYLE, *Cashier*; I. B. GAGE, *Assistant Cashier*.

DIRECTORS.—Nelson F. Choate, Frank W. Lyle, John Lyle, I. B. Gage, Oliver Lyle.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$156,078 04 | \$167,365 05 | \$160,457 69 | \$147,075 26 |
| Stocks, bonds and mortgages..... | 10,250 00 | 10,450 00 | 12,375 00 | 14,075 00 |
| Overdrafts..... | 6,372 09 | 8,679 72 | 4,181 21 | 6,974 19 |
| Banking house..... | | | | |
| Furniture and fixtures..... | 6,752 07 | 6,752 07 | 6,765 57 | 6,765 57 |
| Other real estate..... | 15,006 10 | 15,006 10 | 16,937 05 | 16,937 05 |
| Due from banks in reserve cities..... | 67,523 62 | 32,538 29 | 51,384 98 | 56,735 92 |
| Due from other banks and bankers..... | | | | |
| Exchanges for clearing house..... | 1,045 44 | 1,306 77 | 2,696 77 | 3,117 90 |
| Checks and cash items..... | 2,090 89 | 5,968 61 | 5,553 54 | 6,445 80 |
| Nickels and cents..... | 90 30 | 221 25 | 117 40 | 108 35 |
| Gold coin..... | 8,665 00 | 9,075 00 | 10,400 00 | 11,275 00 |
| Silver coin..... | 542 00 | 1,497 45 | 1,066 00 | 651 00 |
| U. S. and National bank notes..... | 10,981 00 | 9,676 00 | 11,402 00 | 10,951 00 |
| Totals..... | \$285,396 55 | \$268,536 31 | \$283,337 21 | \$281,112 04 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$60,000 00 | \$60,000 00 | \$60,000 00 | \$60,000 00 |
| Surplus fund..... | 12,000 00 | 12,000 00 | 12,000 00 | 12,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 2,500 20 | 1,031 09 | 1,570 61 | 1,212 77 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 72,537 23 | 42,229 54 | 56,791 42 | 45,097 58 |
| Demand commercial certificates of deposit..... | 138,359 12 | 153,275 68 | 152,975 18 | 162,801 69 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | | | | |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$285,396 55 | \$268,536 31 | \$283,337 21 | \$281,112 04 |

STATE BANKING DEPARTMENT

No. 142.

MONROE COUNTY BANK, DUNDEE.

Organized September 26, 1892.

C. F. E. LONG, *President*; M. J. HOWE, *Vice President*; WM. CLUTE, *Cashier*.

DIRECTORS.—Byron J. Corbin, C. F. E. Long, William Clute, M. J. Howe, Geo. J. Shaefer, W. C. Palmer.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$38,614 86 | \$44,592 73 | \$42,720 81 | \$43,264 56 |
| Stocks, bonds and mortgages..... | 9,124 20 | 8,865 47 | 9,265 47 | 8,865 47 |
| Overdrafts..... | 2,415 62 | 2,282 01 | 1,715 66 | 2,345 31 |
| Banking house..... | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 |
| Furniture and fixtures..... | 1,344 00 | 1,344 00 | 1,344 00 | 1,344 00 |
| Other real estate..... | | | 44 50 | 44 50 |
| Due from banks in reserve cities..... | 39,517 23 | 34,605 09 | 35,104 64 | 36,943 79 |
| Due from other banks and bankers..... | | | 139 90 | 967 04 |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 180 07 | 116 79 | 1,613 25 | 1,332 18 |
| Nickels and cents..... | 105 74 | 78 51 | 14 43 | 35 16 |
| Gold coin..... | 2,260 00 | 2,560 00 | 2,260 00 | 2,490 00 |
| Silver coin..... | 368 85 | 106 40 | 130 00 | 26 50 |
| U. S. and National bank notes..... | 1,718 00 | 747 00 | 856 00 | 934 00 |
| Totals..... | \$98,148 57 | \$97,798 00 | \$97,708 66 | \$101,092 51 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$15,000 00 | \$15,000 00 | \$15,000 00 | \$15,000 00 |
| Surplus fund..... | 500 00 | 500 00 | 500 00 | 500 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 2,065 51 | 1,992 35 | 2,444 17 | 2,509 67 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 25,890 08 | 16,867 07 | 16,685 82 | 18,750 62 |
| Demand commercial certificates of deposit..... | 54,692 98 | 63,438 58 | 63,078 67 | 64,332 22 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | | | | |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$98,148 57 | \$97,798 00 | \$97,708 66 | \$101,092 51 |

No. 205.

BANK OF DURAND, DURAND.

Organized August 8, 1898.

LUTHER LOUCKS, *President*; O. H. OBERT, *Vice President*; J. D. LELAND, *Cashier*.

DIRECTORS.—Luther Loucks, O. H. Obert, J. D. Leland, Frank C. Gale, N. P. Leland, Benjamin Geer, A. Derham, O. B. Hibbard, F. A. Millard, Warren L. Scribner, F. G. Bailey.

| Resources. | Report of | Report of | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------|-----------|------------------------|----------------------|
| Loans and discounts..... | | | \$12,680 12 | \$32,792 21 |
| Stocks, bonds and mortgages..... | | | 2,542 96 | 4,277 96 |
| Overdrafts..... | | | | |
| Banking house..... | | | 5,150 00 | 5,150 00 |
| Furniture and fixtures..... | | | 940 00 | 940 00 |
| Other real estate..... | | | | |
| Expense, interest and taxes..... | | | 436 13 | 440 91 |
| Due from banks in reserve cities..... | | | 5,550 78 | 7,425 34 |
| Due from other banks and bankers..... | | | | 27 81 |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | | | 188 75 | 763 34 |
| Nickels and cents..... | | | 29 78 | 29 45 |
| Gold coin..... | | | 85 00 | 200 00 |
| Silver coin..... | | | 845 00 | 170 00 |
| U. S. and National bank notes..... | | | 4,938 00 | 3,021 00 |
| Totals..... | | | \$33,386 52 | \$55,238 02 |
| Liabilities. | | | | |
| Capital stock paid in..... | | | \$25,000 00 | \$25,000 00 |
| Surplus fund..... | | | | |
| Undivided profits, less current expenses, interest and taxes paid..... | | | | |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | | | 2,066 52 | 3,441 19 |
| Demand commercial certificates of deposit..... | | | 5,195 00 | 18,463 85 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | | | 1,125 00 | 3,332 98 |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | 5,000 00 |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | | | \$33,386 52 | \$55,238 02 |

No. 124.

SHIAWASSEE COUNTY BANK, DURAND.

Organized October 5, 1891.

ROBERT C. FAIR, *President*; CHARLES H. SAYRE, *Vice President*; F. N. CONN, *Cashier*.

DIRECTORS.—C. H. Sayre, F. N. Conn, Lynds L. Conn, Albert H. Pattengill, D. B. Sayre, Robert C. Fair.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$36,745 54 | \$37,452 82 | \$39,695 06 | \$45,011 70 |
| Stocks, bonds and mortgages..... | 21,500 86 | 22,275 86 | 23,818 36 | 21,324 50 |
| Overdrafts..... | 146 16 | 397 58 | 1,163 90 | 474 42 |
| Banking house..... | | | | |
| Furniture and fixtures..... | 1,733 00 | 1,733 00 | 1,811 50 | 1,811 50 |
| Other real estate..... | 6,776 44 | 6,776 44 | 6,776 44 | 6,776 44 |
| Due from banks in reserve cities..... | 9,071 99 | 13,795 96 | 13,861 72 | 8,351 01 |
| Due from other banks and bankers..... | 3,496 53 | 1,508 12 | 2,330 00 | 1,035 18 |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 270 00 | 270 68 | 52 05 | 975 36 |
| Nickels and cents..... | 117 44 | 150 45 | 115 59 | 78 02 |
| Gold coin..... | 1,600 00 | 1,505 00 | 1,825 00 | 1,975 00 |
| Silver coin..... | 1,098 50 | 1,330 50 | 1,299 10 | 1,212 30 |
| U. S. and National bank notes..... | 1,267 00 | 4,146 00 | 2,751 00 | 9,604 00 |
| Totals..... | \$83,823 46 | \$91,342 41 | \$95,499 72 | \$98,629 43 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$25,000 00 | \$25,000 00 | \$25,000 00 | \$25,000 00 |
| Surplus fund..... | 500 00 | 500 00 | 500 00 | 500 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 747 44 | 739 06 | 1,048 77 | 1,767 42 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 16,060 78 | 17,279 46 | 17,039 73 | 18,662 78 |
| Demand commercial certificates of deposit..... | 29,523 76 | 31,972 45 | 36,865 61 | 37,103 14 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 11,991 48 | 15,851 44 | 15,045 61 | 15,499 13 |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | | | 96 96 |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$83,823 46 | \$91,342 41 | \$95,499 72 | \$98,629 43 |

No. 114.

TAWAS STATE SAVINGS BANK, EAST TAWAS.

Organized March 6, 1891.

M. H. FRENCH, *President*; MILO EASTMAN, *Vice President*; W. G. RICHARDS, *Second Vice President*;
F. F. FRENCH, *Cashier*.

DIRECTORS.—M. H. French, Milo Eastman, F. F. French, W. G. Richards, E. E. Kunze.

| Resources. | Report of Feb 18. | Report of May 5. | Report of * | Report of |
|--|----------------------|---------------------|----------------|-----------|
| Loans and discounts..... | \$55,548 34 | \$56,583 23 | | |
| Stocks, bonds and mortgages..... | 3,279 72 | 3,142 78 | | |
| Overdrafts..... | 135 24 | 249 11 | | |
| Banking house..... | 3,630 00 | 3,630 00 | | |
| Furniture and fixtures..... | 1,236 00 | 1,236 00 | | |
| Other real estate..... | | | | |
| Current expenses and taxes..... | 393 84 | 1,140 05 | | |
| Due from banks in reserve cities..... | 6,553 84 | 1,995 71 | | |
| Due from other banks and bankers..... | | | | |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 1,502 20 | 1,639 79 | | |
| Nickels and cents..... | 16 50 | 12 50 | | |
| Gold coin..... | 75 00 | 195 00 | | |
| Silver coin..... | 36 00 | 50 25 | | |
| U. S. and National bank notes..... | 1,411 00 | 2,813 00 | | |
| Totals..... | \$73,817 68 | \$72,687 42 | | |
| Liabilities. | | | | |
| Capital stock paid in..... | \$25,000 00 | \$25,000 00 | | |
| Surplus fund..... | 3,500 00 | 3,500 00 | | |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 17,351 77 | 14,631 91 | | |
| Demand commercial certificates of deposit..... | 748 34 | 205 00 | | |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 4,185 46 | 1,887 58 | | |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | 23,032 11 | 27,462 93 | | |
| Bills payable..... | | | | |
| Totals..... | \$73,817 68 | \$72,687 42 | | |

*Closed July 21st.

No. 53.

MICHIGAN STATE BANK, EATON RAPIDS.

Organized July 22, 1884.

JNO. M. CORBIN, *President*; H. P. WEBSTER, *Vice President*; H. H. HAMILTON, *Cashier*; E. S. HARRIS, *Assistant Cashier*.

DIRECTORS.—Joseph Carr, H. P. Webster, E. S. Harris, H. H. Hamilton, E. F. Knapp, J. M. Corbin, Henry C. Minnie, I. N. Reynolds.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|-----------------------|----------------------|
| Loans and discounts..... | \$125,595 29 | \$121,567 78 | \$119,435 60 | \$127,063 43 |
| Stocks, bonds and mortgages..... | 34,463 24 | 35,447 54 | 51,941 04 | 52,056 04 |
| Overdrafts..... | 4,346 15 | 2,818 68 | 1,466 32 | 3,163 14 |
| Banking house..... | 5,500 00 | 5,500 00 | 5,500 00 | 5,500 00 |
| Furniture and fixtures..... | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 |
| Other real estate..... | 1,809 67 | 1,809 67 | 975 00 | 975 00 |
| Due from banks in reserve cities..... | 13,323 08 | 23,931 23 | 26,412 05 | 19,658 |
| Due from other banks and bankers..... | 290 73 | 1,113 05 | ----- | ----- |
| Exchanges for clearing house..... | ----- | ----- | ----- | ----- |
| Checks and cash items..... | 542 94 | 1,775 31 | 1,177 47 | 1,787 96 |
| Nickels and cents..... | 206 73 | 118 77 | 125 30 | 153 44 |
| Gold coin..... | 2,715 00 | 2,222 50 | 2,030 00 | 3,282 50 |
| Silver coin..... | 1,200 00 | 625 00 | 200 00 | 425 25 |
| U. S. and National bank notes..... | 1,759 00 | 3,519 00 | 3,986 00 | 4,756 00 |
| Totals..... | \$193,751 83 | \$202,448 53 | \$215,248 78 | \$220,821 36 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$75,000 00 | \$75,000 00 | \$75,000 00 | \$75,000 00 |
| Surplus fund..... | 10,500 00 | 10,500 00 | 10,900 00 | 10,900 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 3,284 41 | 4,117 24 | 3,126 35 | 4,743 99 |
| Dividends unpaid..... | 140 25 | 107 07 | 178 00 | 30 00 |
| Commercial deposits subject to check..... | 35,624 19 | 32,169 77 | 30,368 14 | 28,222 63 |
| Demand commercial certificates of deposit..... | 69,202 98 | 80,554 45 | 95,676 29 | 101,924 74 |
| Time commercial certificates of deposit..... | ----- | ----- | ----- | ----- |
| Savings deposits..... | ----- | ----- | ----- | ----- |
| Savings certificates of deposit..... | ----- | ----- | ----- | ----- |
| Certified checks..... | ----- | ----- | ----- | ----- |
| Cashier's checks outstanding..... | ----- | ----- | ----- | ----- |
| Due to banks and bankers..... | ----- | ----- | ----- | ----- |
| Notes and bills rediscounted..... | ----- | ----- | ----- | ----- |
| Bills payable..... | ----- | ----- | ----- | ----- |
| Totals..... | \$193,751 83 | \$202,448 53 | \$215,248 78 | \$220,821 36 |

No. 193.

EDMORE STATE BANK, EDMORE.

Organized April 5, 1897.

NO. W. PFEIFLER, *President*; FREDERICK NEFF, *Vice President*; SHERMAN NEFF, *Second Vice President*; EDWARD A. RUNDELL, *Cashier*.

DIRECTORS.—Jno. W. Pfeiffer, Frederick Neff, Sherman Neff, Edward A. Rundell, Henry J. Burch.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$5,216 68 | \$5,610 02 | \$8,464 71 | \$10,687 51 |
| Stocks, bonds and mortgages..... | 8,380 72 | 11,321 42 | 16,335 73 | 17,532 06 |
| Overdrafts..... | | | 627 45 | 492 74 |
| Banking house..... | 1,779 05 | 1,773 86 | 1,768 21 | 1,776 24 |
| Furniture and fixtures..... | 896 53 | 915 18 | 926 51 | 926 51 |
| Other real estate..... | | | | |
| Due from banks in reserve cities..... | 6,000 00 | 10,086 79 | 11,199 19 | 6,088 11 |
| Due from other banks and bankers..... | 7,189 24 | 7,058 48 | 4,094 52 | 7,273 73 |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 87 13 | | 110 24 | 93 73 |
| Nickels and cents..... | 34 21 | 40 86 | 29 67 | 21 27 |
| Gold coin..... | 577 50 | 2,065 50 | 1,747 50 | 1,837 50 |
| Silver coin..... | 507 00 | 250 50 | 346 75 | 176 00 |
| U. S. and National bank notes..... | 2,350 00 | 6,084 00 | 2,983 00 | 4,677 00 |
| Totals..... | \$33,018 06 | \$45,206 61 | \$48,633 48 | \$51,582 40 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$15,000 00 | \$15,000 00 | \$15,000 00 | \$15,000 00 |
| Surplus fund..... | | | | |
| Undivided profits, less current expenses, interest and taxes paid..... | 222 97 | 571 83 | 721 03 | 618 86 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 7,841 78 | 11,393 54 | 10,326 03 | 10,090 88 |
| Demand commercial certificates of deposit..... | 8,318 33 | 7,882 66 | 5,431 00 | 1,888 00 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 18 51 | 21 09 | 838 92 | 2,597 04 |
| Savings certificates of deposit..... | 1,616 47 | 10,337 49 | 16,316 50 | 21,387 62 |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$33,018 06 | \$45,206 61 | \$48,633 48 | \$51,582 40 |

No. 129.

ELK RAPIDS SAVINGS BANK, ELK RAPIDS.

Organized January 20, 1892.

R. W. BAGOT, *President*; MILTON B. LANG, *Vice President*; HORATIO B. LEWIS, *Second Vice President*; F. B. MOORE, *Cashier*.

DIRECTORS.—Horatio B. Lewis, M. B. Lang, R. W. Bagot, Frank B. Moore, Benj. R. Moore, Harry Hirshberg, W. M. Andrus.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$40,906 52 | \$44,295 79 | \$50,783 53 | \$50,059 79 |
| Stocks, bonds and mortgages..... | 24,918 65 | 26,128 65 | 24,831 90 | 24,581 90 |
| Overdrafts..... | | 167 09 | 21 48 | 169 88 |
| Banking house..... | | | | |
| Furniture and fixtures..... | 2,139 95 | 2,139 95 | 2,149 52 | 2,149 52 |
| Other real estate..... | | | | |
| Due from banks in reserve cities..... | 26,857 90 | 24,333 19 | 9,048 10 | 5,690 96 |
| Due from other banks and bankers..... | | | | 108 27 |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 335 04 | 581 75 | 287 90 | 787 27 |
| Nickels and cents..... | 60 14 | 91 10 | 111 45 | 61 60 |
| Gold coin..... | 1,530 00 | 1,545 00 | 1,642 50 | 1,772 50 |
| Silver coin..... | 1,028 65 | 609 00 | 816 75 | 483 65 |
| U. S. and National bank notes..... | 3,370 00 | 2,624 00 | 5,380 00 | 2,210 00 |
| Totals..... | \$101,146 85 | \$102,515 52 | \$95,073 13 | \$88,075 34 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$35,000 00 | \$35,000 00 | \$35,000 00 | \$35,000 00 |
| Surplus fund..... | 5,830 00 | 5,830 00 | 280 00 | 280 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 508 06 | 756 83 | 1,634 36 | 1,714 10 |
| Dividends unpaid..... | 91 79 | 16 42 | 12 14 | 12 14 |
| Commercial deposits subject to check..... | 26,921 21 | 24,435 38 | 20,217 01 | 15,590 72 |
| Demand commercial certificates of deposit..... | 18,259 97 | 22,329 12 | 22,802 75 | 21,612 63 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 14,532 79 | 14,147 77 | 15,012 36 | 13,865 75 |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | 3 03 | | 114 51 | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$101,146 85 | \$102,515 52 | \$95,073 13 | \$88,075 34 |

No. 152.

FIRST STATE SAVINGS BANK, EVART.

Organized February 17, 1893.

V. R. DAVY, *President*; J. W. MATTHEWS, *Vice President*; WM. ROGERS, *Cashier*.DIRECTORS.—V. E. Lacy, V. R. Davy, C. H. Rose, Wm. Rogers, J. W. Matthews, J. S. Edwards,
G. E. Brandeberry.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|--|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$31,852 51 | \$36,658 44 | \$44,263 43 | \$45,248 03 |
| Stocks, bonds and mortgages..... | 7,168 81 | 13,118 81 | 16,482 81 | 16,487 81 |
| Overdrafts..... | 830 59 | 826 86 | 270 48 | 90 57 |
| Banking house..... | 3,790 00 | 3,790 00 | 3,790 00 | 3,790 00 |
| Furniture and fixtures..... | 1,450 00 | 1,450 00 | 1,350 00 | 1,350 00 |
| Other real estate..... | 300 00 | 300 00 | 300 00 | 300 00 |
| Due from banks in reserve cities..... | 33,297 73 | 33,762 25 | 15,830 02 | 18,590 21 |
| Due from other banks and bankers..... | | | | |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 119 02 | 555 11 | 60 00 | 64 53 |
| Nickels and cents..... | 19 19 | 30 12 | 7 35 | 57 23 |
| Gold coin..... | 1,518 80 | 908 80 | 1,058 60 | 1,202 90 |
| Silver coin..... | 763 30 | 608 65 | 246 35 | 1,236 60 |
| U. S. and National bank notes..... | 1,605 00 | 1,125 00 | 1,674 00 | 1,466 00 |
| Totals..... | \$82,714 95 | \$93,134 04 | \$85,333 04 | \$89,884 58 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$15,000 00 | \$15,000 00 | \$15,000 00 | \$15,000 00 |
| Surplus fund..... | 4,500 00 | 4,500 00 | 4,800 00 | 4,800 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 359 93 | 1,182 46 | 578 57 | 1,268 01 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 25,432 73 | 31,889 16 | 22,265 63 | 28,173 71 |
| Demand commercial certificates of deposit..... | 20,025 20 | 21,207 17 | 18,953 57 | 16,272 22 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 17,397 09 | 19,355 25 | 23,735 27 | 24,180 84 |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | | | 189 80 |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$82,714 95 | \$93,134 04 | \$85,333 04 | \$89,884 58 |

STATE BANKING DEPARTMENT

No. 209.

COMMERCIAL SAVINGS BANK OF FENTON, FENTON

Organized October 1, 1898.

H. B. LATOURETTE, *President*; E. C. FOOTE, *Vice President*; E. M. NEWELL, *Cashier*.

DIRECTORS.—H. B. Latourette, E. C. Foote, E. M. Newell, W. B. Phillips, L. M. Cook.

| Resources. | Report of | Report of | Report of | Report of Dec. 1. |
|---|-----------|-----------|-----------|----------------------|
| Loans and discounts..... | | | | \$30,196 94 |
| Stocks, bonds and mortgages..... | | | | 2,661 80 |
| Overdrafts..... | | | | |
| Banking house..... | | | | 4,000 00 |
| Furniture and fixtures..... | | | | 1,000 00 |
| Other real estate..... | | | | |
| Due from banks in reserve cities..... | | | | 20,117 62 |
| Due from other banks and bankers..... | | | | |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | | | | 352 75 |
| Nickels and cents..... | | | | 54 53 |
| Gold coin..... | | | | 1,165 00 |
| Silver coin..... | | | | 236 00 |
| U. S. and National bank notes..... | | | | 4,644 00 |
| Totals..... | | | | \$64,428 64 |
| Liabilities. | | | | |
| Capital stock paid in..... | | | | \$25,000 00 |
| Surplus fund..... | | | | |
| Undivided profits, less current expenses, interest and taxes paid..... | | | | 133 96 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | | | | 18,987 51 |
| Demand commercial certificates of deposit..... | | | | 3,058 24 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | | | | 13,067 87 |
| Savings certificates of deposit..... | | | | 4,181 06 |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | | | | \$64,428 64 |

No. 101.

CITIZENS' COMMERCIAL AND SAVINGS BANK, FLINT.

Organized August 4, 1890.

R. J. WHALEY, *President*; GEO. W. BUCKINGHAM, *Vice President*; H. C. SPENCER, *Cashier*;
W. E. MARTIN, *Assistant Cashier*.

DIRECTORS.—Alex. McFarlan, J. H. Whiting, D. D. Aitken, G. W. Hubbard, H. C. Spencer, R. J. Whaley, G. W. Buckingham, M. Ephraim, Wm. C. Durant.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$414,571 04 | \$487,506 57 | \$412,218 44 | \$405,153 58 |
| Stocks, bonds and mortgages..... | 181,463 26 | 194,932 52 | 213,119 57 | 277,349 63 |
| Overdrafts..... | 3,625 63 | 6,464 60 | 5,245 23 | 17,408 07 |
| Banking house..... | 13,000 00 | 13,000 00 | 13,000 00 | 13,000 00 |
| Furniture and fixtures..... | | | | |
| Other real estate..... | | | 7,418 71 | 7,418 71 |
| Premiums paid..... | | | | 1,496 00 |
| Due from banks in reserve cities..... | 160,838 16 | 92,416 35 | 224,996 78 | 195,207 40 |
| Due from other banks and bankers..... | 56 80 | 512 70 | 298 01 | 12 04 |
| Exchanges for clearing house..... | | | | 3,301 29 |
| Checks and cash items..... | 639 78 | 421 21 | 904 95 | |
| Nickels and cents..... | 21 75 | 153 98 | 321 45 | 269 39 |
| Gold coin..... | 28,545 00 | 32,107 50 | 32,817 50 | 32,785 00 |
| Silver coin..... | 2,050 96 | 1,934 35 | 1,403 99 | 1,076 80 |
| U. S. and National bank notes..... | 10,515 00 | 11,970 00 | 11,178 00 | 21,451 00 |
| Totals..... | \$815,327 38 | \$841,419 78 | \$922,922 63 | \$975,908 91 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$150,000 00 | \$150,000 00 | \$150,000 00 | \$150,000 00 |
| Surplus fund..... | 22,000 00 | 22,000 00 | 23,000 00 | 23,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 3,150 29 | 5,592 69 | 3,515 02 | 4,465 26 |
| Dividends unpaid..... | 30 00 | 30 00 | 175 00 | 100 00 |
| Commercial deposits subject to check..... | 327,80 70 | 331,240 84 | 419,476 39 | 463,229 20 |
| Demand commercial certificates of deposit..... | 4,737 73 | 7,836 94 | 4,316 09 | 7,561 76 |
| Time commercial certificates of deposit..... | 209,981 23 | 200,035 56 | 173,279 53 | 138,360 94 |
| Savings deposits..... | 97,619 43 | 124,683 75 | 148,432 08 | 188,255 43 |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | 728 52 | 936 32 |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$815,327 38 | \$841,419 78 | \$922,922 63 | \$975,908 91 |

STATE BANKING DEPARTMENT

No. 23.

GENESEE COUNTY SAVINGS BANK, FLINT.

Organized May 1, 1872.

W. A. ATWOOD, *President*; JAMES C. WILLSON, *Vice President*; A. G. BISHOP, *Cashier*; JAS. MARTIN, *Assistant Cashier*.

DIRECTORS.—Wm. W. Crapo, W. A. Atwood, Geo. R. Gold, C. C. Pierson, Jas. C. Willson, F. H. Pierce, George E. Taylor, A. G. Bishop, W. C. Orrell.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$439,859 63 | \$483,166 82 | \$393,586 02 | \$397,779 25 |
| Stocks, bonds and mortgages..... | 351,339 86 | 381,780 57 | 422,394 62 | 437,950 30 |
| Overdrafts..... | 2,744 00 | 1,836 00 | 1,826 09 | 2,770 54 |
| Banking house..... | | | | |
| Furniture and fixtures..... | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 |
| Other real estate..... | 18,184 12 | 18,184 12 | 16,843 12 | 17,625 79 |
| Due from banks in reserve cities..... | 184,696 08 | 166,571 91 | 145,391 23 | 147,912 56 |
| Due from other banks and bankers..... | 4,774 15 | 3,139 64 | 76,602 77 | 3,635 51 |
| Exchanges for clearing house..... | | 1,743 62 | | |
| Checks and cash items..... | 4,435 67 | 2,624 71 | 3,190 43 | 3,611 39 |
| Nickels and cents..... | 60 22 | 197 48 | 117 50 | 66 73 |
| Gold coin..... | 25,900 00 | 28,112 50 | 31,737 50 | 31,362 50 |
| Silver coin..... | 3,570 00 | 3,137 50 | 3,900 00 | 5,250 00 |
| U. S. and National bank notes..... | 7,568 00 | 11,850 00 | 17,444 00 | 16,645 00 |
| Totals..... | \$1,048,131 73 | \$1,107,344 87 | \$1,118,033 28 | \$1,069,609 57 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$100,000 00 | \$100,000 00 | \$100,000 00 | \$100,000 00 |
| Surplus fund..... | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 19,451 50 | 23,502 05 | 18,496 55 | 24,517 18 |
| Dividends unpaid..... | 325 00 | 25 00 | 50 00 | |
| Commercial deposits subject to check..... | 167,669 82 | 174,797 73 | 164,587 99 | 138,938 22 |
| Demand commercial certificates of deposit..... | 9,337 00 | 13,644 45 | 7,319 41 | 14,898 96 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 436,882 32 | 459,062 29 | 504,575 94 | 516,969 87 |
| Savings certificates of deposit..... | 264,466 09 | 286,313 35 | 272,877 64 | 224,285 34 |
| Certified checks..... | | | 125 75 | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$1,048,131 73 | \$1,107,344 87 | \$1,118,033 28 | \$1,069,609 57 |

No. 165.

UNION TRUST AND SAVINGS BANK, FLINT.

Organized July 11, 1893.

C. T. BRIDGMAN, *President*; FLINT P. SMITH, *Vice President*; M. DAVISON, *Cashier*; SIDNEY J. SMALE, *Assistant Cashier*.

DIRECTORS.—C. T. Bridgman, Flint P. Smith, James J. Hurley, Wm. H. Edwards, Mathew Davison
W. A. Paterson, W. E. Braman, Wm. F. Stewart, Geo. H. Durand.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$179,621 61 | \$229,641 28 | \$158,030 75 | \$164,088 41 |
| Stocks, bonds and mortgages..... | 105,380 04 | 105,679 09 | 121,720 08 | 134,708 05 |
| Overdrafts..... | 1,201 12 | 842 04 | 638 59 | 259 50 |
| Banking house..... | 22,000 00 | 22,000 00 | 22,000 00 | 22,000 00 |
| Furniture and fixtures..... | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 |
| Other real estate..... | 10,350 00 | 12,650 00 | 12,650 00 | 12,650 00 |
| Genesee county abstract books..... | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Due from banks in reserve cities..... | 45,092 82 | 19,372 36 | 73,289 65 | 60,234 82 |
| Due from other banks and bankers..... | 1,007 97 | 2,168 28 | 6,923 68 | 12,166 71 |
| Exchanges for clearing house..... | 42 50 | 255 00 | 98 57 | 1,016 27 |
| Checks and cash items..... | 313 47 | 230 48 | 917 85 | 744 05 |
| Nickels and cents..... | 177 25 | 215 01 | 203 58 | 229 20 |
| Gold coin..... | 7,090 00 | 3,775 00 | 5,107 00 | 7,710 00 |
| Silver coin..... | 1,065 00 | 1,600 00 | 1,600 00 | 2,950 50 |
| U. S. and National bank notes..... | 5,444 00 | 6,316 00 | 7,307 00 | 9,640 00 |
| Totals..... | \$391,785 78 | \$417,744 54 | \$423,486 75 | \$441,397 51 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$100,000 00 | \$100,000 00 | \$100,000 00 | \$100,000 00 |
| Surplus fund..... | 25,000 00 | 25,000 00 | 10,000 00 | 10,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 1,525 05 | 3,499 37 | 3,339 01 | 5,015 94 |
| Dividends unpaid..... | 115 00 | 47 50 | 182 50 | 27 50 |
| Commercial deposits subject to check..... | 62,660 76 | 46,388 63 | 73,730 86 | 60,124 31 |
| Demand commercial certificates of deposit..... | 2,467 18 | 2,294 06 | 4,365 95 | 6,681 94 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 89,199 43 | 100,133 86 | 129,558 21 | 148,305 39 |
| Savings certificates of deposit..... | 110,818 36 | 112,464 39 | 102,310 22 | 111,242 43 |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | 27,916 73 | | |
| Bills payable..... | | | | |
| Totals..... | \$391,785 78 | \$417,744 54 | \$423,486 75 | \$441,397 51 |

STATE BANKING DEPARTMENT

No. 126.

FIRST STATE AND SAVINGS BANK OF FLUSHING, FLUSHING.

Organized November 28, 1891.

DANIEL COTCHER, *President*; F. A. NILES, *Vice President*; GEORGE PACKARD, *Cashier*.

DIRECTORS.—Daniel Cotcher, F. A. Niles, George Packard, J. Kimmell, William Dorward, C. S. Brown, James M. Greenfield.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$50,637 43 | \$43,459 94 | \$55,293 73 | \$51,164 55 |
| Stocks, bonds and mortgages..... | 109,394 19 | 116,534 19 | 116,446 19 | 115,634 03 |
| Overdrafts..... | | | | |
| Banking house..... | 2,700 00 | 2,700 00 | 2,700 00 | 2,700 00 |
| Furniture and fixtures..... | 1,800 00 | 1,800 00 | 1,800 00 | 1,800 00 |
| Other real estate..... | | | | |
| Due from banks in reserve cities..... | 32,651 36 | 37,975 52 | 13,403 46 | 20,472 46 |
| Due from other banks and bankers..... | 928 09 | 2,305 20 | 429 58 | 393 40 |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 196 59 | 326 31 | 448 35 | 1,712 78 |
| Nickels and cents..... | 99 70 | 68 85 | 83 74 | 137 77 |
| Gold coin..... | 2,000 00 | 2,010 00 | 1,024 72 | 455 00 |
| Silver coin..... | 693 80 | 812 00 | 1,043 75 | 983 75 |
| U. S. and National bank notes..... | 3,665 00 | 4,273 00 | 1,981 00 | 4,574 00 |
| Totals..... | \$204,766 16 | \$212,265 01 | \$194,654 52 | \$200,027 74 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$55,000 00 | \$55,000 00 | \$55,000 00 | \$55,000 00 |
| Surplus fund..... | 5,500 00 | 5,500 00 | 1,000 00 | 2,600 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 1,604 87 | 2,449 63 | 264 50 | |
| Dividends unpaid..... | 15 00 | | 60 00 | 60 00 |
| Commercial deposits subject to check..... | 12,997 72 | 15,586 79 | 6,070 10 | 7,250 51 |
| Demand commercial certificates of deposit..... | 13,795 17 | 13,826 14 | 9,041 88 | 17,765 00 |
| Time commercial certificates of deposit..... | 39,804 57 | 25,407 88 | 9,430 41 | 18,026 08 |
| Savings deposits..... | 3,048 83 | 3,431 45 | 3,810 49 | 4,113 88 |
| Savings certificates of deposit..... | 73,000 00 | 91,063 12 | 109,866 42 | 95,212 27 |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | 110 72 | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$204,766 16 | \$212,265 01 | \$194,654 52 | \$200,027 74 |

No. 141.

STATE SAVINGS BANK OF FOWLER, FOWLER.

Organized September 19, 1892.

FRANK GRULER, *President*; FREDERICK SCHEMER *Vice President*; W. H. SNELLING, *Cashier*.

DIRECTORS.—Frederick Schemer, Frank Gruler, W. H. Snelling, C. Feldpausch, C. Gruler, M. Spitzley, J. H. Corbit.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$39,040 91 | \$36,794 59 | \$29,129 20 | \$32,397 22 |
| Stocks, bonds and mortgages..... | 33,324 76 | 36,988 13 | 37,558 13 | 37,913 13 |
| Overdrafts..... | 1,108 52 | 3,000 34 | 1,395 81 | 6,342 75 |
| Banking house..... | | | | |
| Furniture and fixtures..... | 863 18 | 863 18 | 863 18 | 1,658 18 |
| Other real estate..... | | | | |
| Due from banks in reserve cities..... | 12,929 63 | 3,301 21 | 15,703 88 | 7,024 59 |
| Due from other banks and bankers..... | | | | |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 25 95 | 81 42 | 206 87 | 306 91 |
| Nickels and cents..... | 31 77 | 61 58 | 154 37 | 87 60 |
| Gold coin..... | 1,220 00 | 1,050 00 | 1,402 50 | 1,517 50 |
| Silver coin..... | 331 00 | 583 00 | 433 00 | 775 00 |
| U. S. and National bank notes..... | 6,384 00 | 4,965 00 | 5,410 00 | 6,963 00 |
| Totals..... | \$95,259 72 | \$87,688 45 | \$92,256 94 | \$94,985 88 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$15,000 00 | \$15,000 00 | \$15,000 00 | \$15,000 00 |
| Surplus fund..... | 1,100 00 | 1,100 00 | 1,100 00 | 1,100 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 486 42 | 722 67 | 1,682 45 | 2,195 33 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 12,967 74 | 12,964 80 | 12,223 50 | 15,560 51 |
| Demand commercial certificates of deposit..... | 56,560 06 | 49,363 43 | 53,503 92 | 51,239 75 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 9,145 50 | 8,537 55 | 8,747 07 | 9,890 29 |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$95,259 72 | \$87,688 45 | \$92,256 94 | \$94,985 88 |

No. 153.

GAYLORD STATE SAVINGS BANK, GAYLORD.

Organized March 4, 1893.

FRANK A. KRAMER, *President*; EARL B. BOLTON, *Vice President*; SANDFORD W. BUCK, *Cashier*;
H. T. GLEZEN, *Assistant Cashier*.

DIRECTORS.—Sandford W. Buck, Earl B. Bolton, Frank A. Kramer, John G. Berry, John C. Scott,
Geo. Skelton, Solomon W. Kramer.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|--|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$60,851 51 | \$65,579 97 | \$76,056 32 | \$81,228 61 |
| Stocks, bonds and mortgages..... | 5,420 00 | 7,480 00 | 8,150 00 | 8,125 00 |
| Overdrafts..... | 75 93 | 35 03 | 17 69 | 23 63 |
| Banking house..... | | | | |
| Furniture and fixtures..... | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 |
| Other real estate..... | | | 900 00 | 900 00 |
| Due from banks in reserve cities..... | 29,166 75 | 38,114 91 | 7,492 00 | 5,749 18 |
| Due from other banks and bankers..... | 8,493 41 | 4,547 71 | 754 28 | 1,730 71 |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 684 08 | 630 32 | 807 90 | 1,148 09 |
| Nickels and cents..... | 146 94 | 199 57 | 179 68 | 186 84 |
| Gold coin..... | 3,712 50 | 3,855 00 | 4,070 00 | 4,465 00 |
| Silver coin..... | 807 75 | 1,729 00 | 1,028 85 | 571 00 |
| U. S. and National bank notes..... | 3,049 00 | 4,049 00 | 3,798 00 | 3,001 00 |
| Totals..... | \$113,407 87 | \$127,220 51 | \$104,254 72 | \$108,129 06 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$25,000 00 | \$25,000 00 | \$25,000 00 | \$25,000 00 |
| Surplus fund..... | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 3,337 07 | 4,522 07 | 1,582 35 | 2,043 15 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 45,711 91 | 47,296 53 | 26,837 73 | 26,720 42 |
| Demand commercial certificates of deposit..... | 34,358 89 | 45,401 91 | 45,834 64 | 44,365 49 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | | | | |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | 5,000 00 |
| Totals..... | \$113,407 87 | \$127,220 51 | \$104,254 72 | \$108,129 06 |

STATE BANKS OF MICHIGAN

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No. 61.

GRAND RAPIDS SAVINGS BANK, GRAND RAPIDS.

Organized May 1, 1872.

CHARLES W. GARFIELD, *President*; O. A. BALL, *Vice President*; F. A. HALL, *Cashier*; D. B. SHEDD, *Assistant Cashier*; GUY W. ROUSE, *Auditor*.

DIRECTORS.—Charles W. Garfield, George M. Edison, Aaron Brewer, N. Fred Avery, O. A. Ball, Roger W. Butterfield, Frank E. Leonard, Thos. M. Peck, Frank Jewell.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|--|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$414,308 59 | \$459,444 75 | \$465,270 83 | \$509,486 18 |
| Stocks, bonds and mortgages..... | 630,302 72 | 616,892 81 | 590,720 38 | 573,775 65 |
| Overdrafts..... | 699 37 | 1,487 38 | 359 06 | 824 08 |
| Banking house..... | | | | |
| Furniture and fixtures..... | 3,418 00 | 3,418 00 | 3,455 90 | 3,455 90 |
| Other real estate..... | 24,335 00 | 24,335 00 | 41,905 56 | 41,905 56 |
| Premiums paid..... | 3,975 00 | 3,975 00 | 3,805 00 | 3,805 00 |
| Due from banks in reserve cities..... | 163,245 33 | 160,520 06 | 166,960 30 | 177,378 75 |
| Due from other banks and bankers..... | 189 76 | 102 01 | 34 58 | 230 33 |
| Exchanges for clearing house..... | 2,439 24 | 3,983 93 | 1,843 59 | 3,389 43 |
| Checks and cash items..... | 168 85 | 630 01 | 334 30 | 167 35 |
| Nickels and cents..... | 412 19 | 479 79 | 465 50 | 762 55 |
| Gold coin..... | 35,815 00 | 35,490 00 | 35,487 50 | 35,862 50 |
| Silver coin..... | 3,069 19 | 2,478 20 | 1,683 05 | 2,430 65 |
| U. S. and National bank notes..... | 28,961 00 | 25,908 00 | 33,262 00 | 44,045 00 |
| Totals..... | \$1,311,339 24 | \$1,339,144 94 | \$1,345,587 55 | \$1,397,518 93 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$150,000 00 | \$150,000 00 | \$150,000 00 | \$150,000 00 |
| Surplus fund..... | 30,000 00 | 30,000 00 | 30,000 00 | 30,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 7,346 92 | 13,364 32 | 7,648 55 | 14,638 24 |
| Dividends unpaid..... | 111 00 | 45 00 | 56 25 | 18 75 |
| Commercial deposits subject to check..... | 85,320 06 | 79,665 09 | 86,797 90 | 100,789 30 |
| Demand commercial certificates of deposit..... | 106,534 54 | 106,376 52 | 133,419 67 | 160,955 60 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 687,542 71 | 717,396 51 | 745,625 98 | 771,287 40 |
| Savings certificates of deposit..... | 244,484 01 | 242,297 50 | 191,539 20 | 169,829 64 |
| Certified checks..... | | | 500 00 | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$1,311,339 24 | \$1,339,144 94 | \$1,345,587 55 | \$1,397,518 93 |

No. 65.

KENT COUNTY SAVINGS BANK, GRAND RAPIDS.

Organized December 24, 1884.

JOHN A. COVODE, *President*; HENRY IDEMA, *Vice President*; J. A. S. VERDIER, *Cashier*

DIRECTORS.—John A. Covode, Henry Idema, J. A. S. Verdier, E. Crofton Fox, Anton G. Hodenpyl, T. J. O'Brien, F. C. Miller, John W. Blodgett.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$968,360 38 | \$1,001,237 07 | \$948,457 82 | \$931,847 86 |
| Stocks, bonds and mortgages..... | 494,863 33 | 529,909 71 | 790,518 96 | 847,934 70 |
| Overdrafts..... | 473 47 | 846 15 | 352 59 | 797 06 |
| Banking house..... | 30,000 00 | 30,000 00 | 30,000 00 | 30,000 00 |
| Furniture and fixtures..... | 4,000 00 | 4,000 00 | 4,000 00 | 4,000 00 |
| Other real estate..... | 32,904 50 | 24,453 80 | 25,857 11 | 23,169 83 |
| Due from banks in reserve cities..... | 301,299 50 | 131,436 06 | 367,395 03 | 213,861 00 |
| Due from other banks and bankers..... | | 1,487 67 | 8,937 52 | 1,073 16 |
| Exchanges for clearing house..... | 4,166 98 | 23,615 02 | 1,851 23 | 12,463 83 |
| Checks and cash items..... | 1,508 35 | 2,261 28 | 4,439 46 | 108 65 |
| Nickels and cents..... | 789 79 | 853 04 | 594 31 | 549 02 |
| Gold coin..... | 61,040 00 | 61,110 00 | 61,105 00 | 61,325 00 |
| Silver coin..... | 2,370 80 | 2,616 90 | 511 60 | 3,061 95 |
| U. S. and National bank notes..... | 33,762 00 | 45,555 00 | 24,612 00 | 32,826 00 |
| Totals..... | \$1,935,539 10 | \$1,859,381 70 | \$2,268,632 63 | \$2,163,018 06 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$50,000 00 | \$50,000 00 | \$50,000 00 | \$50,000 00 |
| Surplus fund..... | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 7,000 01 | 12,086 29 | 13,594 95 | 25,124 91 |
| Dividends unpaid..... | 160 00 | 160 00 | 80 00 | 80 00 |
| Commercial deposits subject to check..... | 715,737 08 | 635,855 04 | 1,023,995 08 | 880,464 48 |
| Demand commercial certificates of deposit..... | 1,895 35 | 2,232 75 | 1,881 75 | 1,701 15 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 768,252 60 | 774,418 56 | 822,387 85 | 842,745 56 |
| Savings certificates of deposit..... | 342,494 06 | 334,529 06 | 306,638 00 | 312,751 96 |
| Certified checks..... | | 100 00 | 55 00 | 150 00 |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$1,935,539 10 | \$1,859,381 70 | \$2,268,632 63 | \$2,163,018 06 |

No. 108.

PEOPLE'S SAVINGS BANK, GRAND RAPIDS.

Organized December 23, 1890.

THOS. HEFFERAN *President*; JNO. PATTON, JR., *Vice President*; C. M. HEALD, *Second Vice President*;
CHAS. B. KELSEY, *Cashier*.

DIRECTORS.—J. H. Gibbs, C. B. Judd, D. D. Cody, Jno. Patton, Jr. Wm. A. Smith, S. A. Morman, D. E. Waters, Jno. Murray, C. M. Heald, T. Hefferan, C. W. Coit, C. H. Berkey, Reuben Hatch, A. J. Daniels, C. B. Kelsey.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$240,208 22 | \$249,117 99 | \$232,127 32 | \$228,696 94 |
| Stocks, bonds and mortgages..... | 605,388 25 | 634,612 94 | 692,758 33 | 762,036 58 |
| Overdrafts..... | 828 78 | 701 42 | 586 72 | 1,317 90 |
| Banking house..... | | | | 7,018 05 |
| Furniture and fixtures..... | 6,904 94 | 6,971 44 | 6,350 60 | 6,350 60 |
| Other real estate..... | 1,694 45 | 3,265 28 | 11,101 08 | 15,388 34 |
| Premiums..... | 3,172 21 | 4,450 96 | 4,777 66 | |
| Due from banks in reserve cities..... | 153,431 31 | 198,998 40 | 248,263 45 | 200,677 22 |
| Due from other banks and bankers..... | 24 00 | 1,710 23 | 10 00 | 3,100 69 |
| Exchanges for clearing house..... | 3,377 78 | 4,304 26 | 3,147 50 | 16,009 63 |
| Checks and cash items..... | 1,180 27 | 651 12 | 929 36 | 498 21 |
| Nickels and cents..... | 108 95 | 115 66 | 62 30 | 139 32 |
| Gold coin..... | 20,695 00 | 20,430 00 | 21,645 00 | 21,007 50 |
| Silver coin..... | 939 70 | 2,947 75 | 1,907 20 | 2,663 90 |
| U. S. and National bank notes..... | 10,328 00 | 18,941 00 | 9,470 00 | 26,654 00 |
| Totals..... | \$1,048,281 86 | \$1,147,218 45 | \$1,233,136 52 | \$1,291,558 88 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$100,000 00 | \$100,000 00 | \$100,000 00 | \$100,000 00 |
| Surplus fund..... | 18,000 00 | 18,000 00 | 20,000 00 | 20,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 2,737 53 | 6,511 28 | 2,989 62 | 607 97 |
| Dividends unpaid..... | 30 00 | 30 00 | 30 00 | |
| Commercial deposits subject to check..... | 79,430 26 | 91,613 61 | 120,944 77 | 106,838 56 |
| Demand commercial certificates of deposit..... | 25,300 00 | 21,800 00 | 26,300 00 | 25,500 00 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 395,028 04 | 416,009 74 | 475,107 79 | 515,583 10 |
| Savings certificates of deposit..... | 427,755 98 | 493,253 82 | 487,764 34 | 523,029 25 |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$1,048,281 86 | \$1,147,218 45 | \$1,233,136 52 | \$1,291,558 88 |

No. 139.

STATE BANK OF MICHIGAN, GRAND RAPIDS.

Organized June 25, 1892.

DANIEL MCCOY, *President*; EDWARD LOWE, *Vice President*; M. H. SORRICK, *Cashier*.

DIRECTORS.—Wm. J. Stuart, M. Shanahan, Wm. H. Jones, J. K. Johnston, Edward Lowe, Daniel McCoy, C. C. Follmer, G. W. Perkins, E. A. Stowe, S. B. Jenks, M. H. Sorrick, E. H. Foote.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$471,847 85 | \$557,291 48 | \$556,691 93 | \$542,081 31 |
| Stocks, bonds and mortgages..... | 79,121 58 | 109,557 48 | 114,797 02 | 117,436 02 |
| Overdrafts..... | 659 34 | 704 51 | 544 73 | 471 73 |
| Banking house..... | | | | |
| Furniture and fixtures..... | 6,703 40 | 6,703 40 | 6,603 40 | 6,603 40 |
| Other real estate..... | 2,345 71 | 2,345 71 | 2,345 71 | 2,345 71 |
| Due from banks in reserve cities..... | 118,791 08 | 58,818 18 | 69,603 60 | 61,835 59 |
| Due from other banks and bankers..... | 4,281 36 | 3,270 90 | 2,435 56 | 10,974 38 |
| Exchanges for clearing house..... | 2,388 91 | 8,418 33 | 2,022 42 | 15,274 41 |
| Checks and cash items..... | 3,151 54 | 2,514 78 | 7,010 15 | 7,542 46 |
| Nickels and cents..... | 959 28 | 1,021 62 | 1,344 49 | 1,025 33 |
| Gold coin..... | 10,448 50 | 16,588 50 | 18,170 80 | 21,137 00 |
| Silver coin..... | 1,825 00 | 2,574 00 | 3,108 76 | 1,686 54 |
| U. S. and National bank notes..... | 13,404 00 | 5,558 00 | 24,386 00 | 17,797 00 |
| Totals..... | \$715,927 55 | \$775,366 89 | \$809,064 57 | \$806,210 88 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$150,000 00 | \$150,000 00 | \$150,000 00 | \$150,000 00 |
| Surplus fund..... | 16,000 00 | 16,000 00 | 16,500 00 | 16,500 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 14,270 95 | 17,805 42 | 16,765 44 | 16,875 85 |
| Dividends unpaid..... | 321 00 | 298 50 | 6 00 | |
| Commercial deposits subject to check..... | 159,930 74 | 150,177 46 | 170,067 71 | 156,427 33 |
| Demand commercial certificates of deposit..... | 191,848 39 | 206,029 05 | 192,318 23 | 183,994 60 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 181,899 90 | 209,500 60 | 239,728 95 | 279,661 63 |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | 1,544 00 | 4,300 00 | | |
| Cashier's checks outstanding..... | 10 00 | | | |
| Due to banks and bankers..... | 102 57 | 21,255 86 | 6,690 94 | 2,751 47 |
| Notes and bills rediscounted..... | | | 16,987 30 | |
| Bills payable..... | | | | |
| Totals..... | \$715,927 55 | \$775,366 89 | \$809,064 57 | \$806,210 88 |

No. 27.

FARMERS' BANK OF GRASS LAKE, GRASS LAKE.

Organized April 24, 1883.

JOHN W. KNIGHT, *President*; M. L. RAYMOND, *Vice President*; E. L. COOPER, *Cashier*.

DIRECTORS.—A. Hitchcock, M. L. Raymond, E. Robinson, E. L. Cooper, E. J. Foster, John W. Knight, M. W. Dwelle, E. W. Crafts, D. G. Hellier.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$38,826 96 | \$39,281 96 | \$36,438 75 | \$33,952 98 |
| Stocks, bonds and mortgages..... | 52,032 00 | 52,380 50 | 53,966 98 | 55,905 99 |
| Overdrafts..... | 3,854 23 | 1,289 71 | 382 62 | 2,891 36 |
| Banking house..... | 3,600 00 | 3,600 00 | 3,600 00 | 3,600 00 |
| Furniture and fixtures..... | | | | |
| Other real estate..... | | | 2,500 00 | 2,500 00 |
| Due from banks in reserve cities..... | 25,499 99 | 33,626 26 | 27,793 25 | 28,692 95 |
| Due from other banks and bankers..... | | | | |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 844 64 | 278 06 | 254 34 | 404 13 |
| Nickels and cents..... | 83 30 | 51 47 | 108 92 | 223 51 |
| Gold coin..... | 2,145 00 | 2,235 00 | 2,575 00 | 2,765 00 |
| Silver coin..... | 2,489 00 | 2,292 00 | 2,227 00 | 2,809 00 |
| U. S. and National bank notes..... | 3,475 00 | 6,007 00 | 6,535 00 | 3,165 00 |
| Totals..... | \$132,850 12 | \$141,041 96 | \$136,381 86 | \$136,909 92 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$25,000 00 | \$25,000 00 | \$25,000 00 | \$25,000 00 |
| Surplus fund..... | 2,350 00 | 2,350 00 | 2,500 00 | 2,500 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 642 15 | 856 55 | 621 62 | 831 79 |
| Dividends unpaid..... | 213 50 | | | |
| Commercial deposits subject to check..... | 32,300 74 | 35,851 51 | 32,552 86 | 29,157 82 |
| Demand commercial certificates of deposit..... | | | | |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 1,689 06 | 1,869 55 | 2,226 73 | 2,148 58 |
| Savings certificates of deposit..... | 70,654 67 | 75,114 35 | 73,480 65 | 77,271 73 |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$132,850 12 | \$141,041 96 | \$136,381 86 | \$136,909 92 |

STATE BANKING DEPARTMENT

No. 188.

GREENVILLE STATE BANK, GREENVILLE.

Organized April 21, 1896.

F. N. WRIGHT, *President*; W. D. JOHNSON, *Vice President*; E. RUTAN, *Second Vice President*;
W. H. BROWNE, *Cashier*.

DIRECTORS.—F. N. Wright, F. S. Gibson, W. D. Johnson, W. H. Browne, C. W. Johnson, E. Rutan,
C. T. Wright.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec 1. |
|---|-----------------------|---------------------|------------------------|---------------------|
| Loans and discounts..... | \$86,900 27 | \$85,460 53 | \$93,076 94 | \$87,178 05 |
| Stocks, bonds and mortgages..... | 31,048 35 | 36,247 35 | 58,647 35 | 59,947 35 |
| Overdrafts..... | 20 | | | |
| Banking house..... | | | | |
| Furniture and fixtures..... | 1,100 00 | 1,100 00 | 1,100 00 | 1,100 00 |
| Other real estate..... | | | | |
| Due from banks in reserve cities..... | 54,845 19 | 93,492 84 | 61,435 18 | 62,187 74 |
| Due from other banks and bankers..... | 16,239 55 | 8,478 26 | 1,435 77 | 6,745 44 |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | | | | |
| Nickels and cents..... | 196 42 | 116 37 | 148 66 | 74 32 |
| Gold coin..... | 5,825 00 | 10,330 00 | 10,540 00 | 11,275 00 |
| Silver coin..... | 1,543 00 | 1,377 00 | 1,177 00 | 1,803 00 |
| U. S. and National bank notes..... | 6,175 00 | 5,970 00 | 5,260 00 | 5,225 00 |
| Totals..... | \$203,872 98 | \$242,572 35 | \$232,820 90 | \$235,535 90 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$25,000 00 | \$25,000 00 | \$25,000 00 | \$25,000 00 |
| Surplus fund..... | 1,750 00 | 1,750 00 | 1,750 00 | 1,750 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 1,491 02 | 3,196 21 | 5,035 53 | 5,621 03 |
| Dividends unpaid..... | 80 00 | 80 00 | 80 00 | 80 00 |
| Commercial deposits subject to check..... | 62,455 64 | 71,895 23 | 48,702 36 | 57,190 98 |
| Demand commercial certificates of deposit..... | | | | |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | | | | |
| Savings certificates of deposit..... | 113,096 32 | 140,650 91 | 152,253 01 | 144,805 77 |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | 1,088 12 |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$203,872 98 | \$242,572 35 | \$232,820 90 | \$235,535 90 |

No. 95.

SUPERIOR SAVINGS BANK, HANCOCK.

Organized April 17, 1890.

C. A. WRIGHT, *President*; JACOB BAER, *Vice President*; M. C. GETCHELL, *Cashier*.

DIRECTORS.—J. Vivian, Jacob Baer, C. A. Wright, E. L. Wright, M. C. Getchell.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$165,585 97 | \$165,076 02 | \$165,486 16 | \$203,413 13 |
| Stocks, bonds and mortgages..... | 72,516 24 | 70,888 24 | 69,657 48 | 69,405 48 |
| Overdrafts..... | 136 07 | 154 24 | 988 00 | 509 21 |
| Banking house..... | 19,985 56 | 19,985 56 | 19,985 56 | 19,985 56 |
| Furniture and fixtures..... | 1,563 96 | 1,563 96 | 1,563 96 | 1,563 96 |
| Other real estate..... | 8,789 05 | 8,789 05 | 8,819 84 | 8,892 57 |
| Due from banks in reserve cities..... | 27,370 06 | 34,284 91 | 69,275 61 | 67,343 83 |
| Due from other banks and bankers..... | 10,843 08 | 10,692 73 | 13,061 96 | 1,601 40 |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 3,651 55 | 4,758 92 | 1,305 06 | 18,747 84 |
| Nickels and cents..... | 157 94 | 65 41 | 107 94 | 138 88 |
| Gold coin..... | 2,555 00 | 1,050 00 | 2,305 00 | 3,020 00 |
| Silver coin..... | 4,376 95 | 2,629 15 | 974 75 | 2,654 40 |
| U. S. and National bank notes..... | 1,282 00 | 23,410 00 | 24,119 00 | 18,853 00 |
| Totals..... | \$328,813 43 | \$343,348 19 | \$377,650 32 | \$416,129 26 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$50,000 00 | \$50,000 00 | \$50,000 00 | \$50,000 00 |
| Surplus fund..... | 20,000 00 | 20,000 00 | 20,000 00 | 20,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 6,202 90 | 6,489 69 | 6,115 69 | 5,775 06 |
| Dividends unpaid..... | 32 00 | | | |
| Commercial deposits subject to check..... | 51,764 84 | 78,304 44 | 82,927 87 | 120,473 78 |
| Demand commercial certificates of deposit..... | 293 47 | 105 84 | 279 24 | 423 17 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 178,202 91 | 165,340 66 | 198,878 75 | 200,379 96 |
| Savings certificates of deposit..... | 20,280 76 | 21,498 16 | 17,641 08 | 10,243 08 |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | 2,036 55 | 1,609 40 | 1,807 69 | 8,834 21 |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$328,813 43 | \$343,348 19 | \$377,650 32 | \$416,129 26 |

No. 50.

OCEANA COUNTY SAVINGS BANK, HART.

Organized October 31, 1887

C. T. HILLS, *President*; A. L. CARR, *Vice President*; GEORGE R. BATES, *Second Vice President*; E. D. RICHMOND, *Cashier*; D. J. MATHEWS, *Assistant Cashier*.

DIRECTORS.—L. N. Keating, A. L. Carr, D. J. Mathews, E. D. Richmond, C. H. Hackley, George R. Bates, C. T. Hills.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$66,577 67 | \$76,096 07 | \$67,539 67 | \$72,820 60 |
| Stocks, bonds and mortgages..... | 21,356 01 | 23,376 01 | 27,201 01 | 34,566 80 |
| Overdrafts..... | 458 97 | 10 12 | 339 44 | 10 57 |
| Banking house..... | 4,160 00 | 4,160 00 | 4,160 00 | 4,160 00 |
| Furniture and fixtures..... | 2,068 16 | 2,056 66 | 6,146 16 | 6,356 16 |
| Other real estate..... | 1,289 80 | 1,289 80 | 1,289 80 | 670 65 |
| Due from banks in reserve cities..... | 20,387 05 | 22,290 56 | 13,073 08 | 6,532 79 |
| Due from other banks and bankers..... | 38 40 | 59 29 | 244 50 | 139 14 |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 1,121 83 | 418 37 | 1,065 41 | 749 55 |
| Nickels and cents..... | 89 95 | 55 10 | 83 61 | 80 25 |
| Gold coin..... | 2,350 00 | 2,260 00 | 2,400 00 | 2,500 00 |
| Silver coin..... | 1,630 00 | 600 00 | 713 00 | 1,750 00 |
| U. S. and National bank notes..... | 3,982 00 | 3,727 00 | 6,523 00 | 6,726 00 |
| Totals..... | \$125,509 84 | \$136,398 98 | \$130,778 68 | \$137,062 51 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$50,000 00 | \$50,000 00 | \$50,000 00 | \$50,000 00 |
| Surplus fund..... | 4,880 00 | 4,880 00 | 4,880 00 | 4,880 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 1,783 72 | 1,484 09 | 3,104 95 | 3,501 38 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 13,480 30 | 17,622 11 | 17,136 09 | 16,102 41 |
| Demand commercial certificates of deposit..... | 25,600 64 | 30,115 24 | 27,971 52 | 28,339 03 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 29,765 18 | 32,297 54 | 27,686 12 | 34,239 69 |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$125,509 84 | \$136,398 98 | \$130,778 68 | \$137,062 51 |

No. 11.

HASTINGS CITY BANK, HASTINGS.

Organized October 26, 1886.

D. G. ROBINSON, *President*; CHESTER MESSER, *Vice President*; DAN. W. REYNOLDS, *Cashier*.

DIRECTORS.—D. G. Robinson, C. Messer, D. S. Goodyear, D. W. Reynolds, P. T. Colgrove, R. B. Messer, M. L. Cook.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$153,109 55 | \$157,572 49 | \$138,120 32 | \$138,129 95 |
| Stocks, bonds and mortgages..... | 20,183 76 | 21,266 51 | 33,157 51 | 31,372 51 |
| Overdrafts..... | 232 96 | 177 68 | 249 34 | 999 47 |
| Banking house..... | 13,000 00 | 13,000 00 | 13,000 00 | 13,000 00 |
| Furniture and fixtures..... | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 |
| Other real estate..... | 4,725 00 | 4,500 00 | 8,500 00 | 8,500 00 |
| Due from banks in reserve cities..... | 53,608 50 | 47,903 32 | 39,200 46 | 33,474 60 |
| Due from other banks and bankers..... | | | | |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 2,960 50 | 820 94 | 1,431 14 | 1,592 54 |
| Nickels and cents..... | | | | |
| Gold coin..... | 7,090 00 | 10,270 00 | 8,662 50 | 8,382 50 |
| Silver coin..... | 870 21 | 809 27 | 1,297 24 | 1,655 26 |
| U. S. and National bank notes..... | 3,820 00 | 8,120 00 | 1,492 00 | 5,869 00 |
| Totals..... | \$261,600 48 | \$266,440 21 | \$247,110 51 | \$244,975 83 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$75,000 00 | \$75,000 00 | \$75,000 00 | \$75,000 00 |
| Surplus fund..... | 20,000 00 | 20,000 00 | 20,000 00 | 20,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 1,831 30 | 1,823 02 | 1,195 93 | 2,110 73 |
| Dividends unpaid..... | 148 00 | | | |
| Commercial deposits subject to check..... | 48,159 97 | 39,033 59 | 40,017 97 | 43,087 56 |
| Demand commercial certificates of deposit..... | 108,328 32 | 121,673 17 | 99,979 08 | 93,210 56 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 8,132 89 | 8,910 43 | 10,917 53 | 11,566 98 |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$261,600 48 | \$266,440 21 | \$247,110 51 | \$244,975 83 |

No. 78.

HILLSDALE SAVINGS BANK, HILLSDALE.

Organized July 30, 1884.

CHAUNCEY F. COOK, *President*; H. S. WALWORTH, *Vice President*; ASHER B. LA FLEUR, *Cashier*.

DIRECTORS.—J. F. Crume, J. F. King, C. F. Cook, H. S. Walworth, Asher B. La Fleur.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$265,891 95 | \$279,556 93 | \$263,385 31 | \$235,441 90 |
| Stocks, bonds and mortgages..... | 55,664 33 | 71,204 33 | 109,985 58 | 116,035 58 |
| Overdrafts..... | 9,088 34 | 9,701 07 | 5,506 47 | 8,907 47 |
| Banking house..... | | | | |
| Furniture and fixtures..... | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 |
| Other real estate..... | | | | |
| Due from banks in reserve cities..... | 48,475 50 | 79,041 48 | 59,212 24 | 48,192 73 |
| Due from other banks and bankers..... | 14,971 40 | 5,835 68 | 7,636 82 | 8,385 30 |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 2,491 54 | 2,658 34 | 2,378 98 | 1,400 27 |
| Nickels and cents..... | 53 62 | 63 94 | 56 18 | 19 91 |
| Gold coin..... | 12,490 00 | 12,567 50 | 12,765 00 | 12,835 00 |
| Silver coin..... | 1,896 00 | 2,915 10 | 1,350 65 | 6 7 90 |
| U. S. and National bank notes..... | 10,530 00 | 10,460 00 | 6,216 00 | 10,683 00 |
| Totals | \$423,552 68 | \$476,004 37 | \$470,493 23 | \$444,509 06 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$60,000 00 | \$60,000 00 | \$60,000 00 | \$60,000 00 |
| Surplus fund..... | 20,000 00 | 20,000 00 | 20,000 00 | 20,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 9,667 83 | 10,419 81 | 12,220 77 | 13,648 82 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 58,329 87 | 62,612 96 | 70,369 11 | 49,825 03 |
| Demand commercial certificates of deposit..... | 350 00 | | | |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 77,771 54 | 86,036 85 | 95,670 43 | 103,338 43 |
| Savings certificates of deposit..... | 197,433 44 | 236,934 75 | 212,232 92 | 197,696 78 |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals | \$423,552 68 | \$476,004 37 | \$470,493 23 | \$444,509 06 |

No. 56.

FIRST STATE BANK OF HOLLAND, HOLLAND.

Organized December 16, 1889.

ISAAC CAPPON, *President*; JOHN W. BEARDSLEE, *Vice President*; G. W. MOKMA, *Cashier*; ISAAC MARSILJE, *Assistant Cashier*.

DIRECTORS.—I. Cappon, J. W. Beardslee, G. J. Kollen, J. W. Gravelink, G. W. Mokma, G. J. Diekema, I. Marsilje, Henry Kremers, Jan W. Bosman.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$203,260 77 | \$229,328 23 | \$210,523 00 | \$226,384 04 |
| Stocks, bonds and mortgages..... | 58,769 40 | 58,728 21 | 73,208 21 | 74,023 58 |
| Overdrafts..... | 348 81 | 115 89 | 734 25 | 2,020 01 |
| Banking house..... | 9,710 19 | 9,710 19 | 9,845 86 | 9,845 86 |
| Furniture and fixtures..... | 1,965 79 | 1,965 79 | 1,965 79 | 1,965 79 |
| Other real estate..... | 835 00 | 835 00 | 2,285 00 | 2,285 00 |
| Due from banks in reserve cities..... | 93,104 27 | 92,752 11 | 120,485 75 | 89,786 81 |
| Due from other banks and bankers..... | 13,137 40 | 7,700 65 | 10,799 68 | 17,587 85 |
| Exchanges for clearing house..... | | | | 175 16 |
| Checks and cash items..... | 391 52 | 576 19 | 380 53 | |
| Nickels and cents..... | 196 00 | 224 54 | 129 31 | 110 79 |
| Gold coin..... | 7,205 00 | 6,955 00 | 6,425 00 | 6,175 00 |
| Silver coin..... | 1,079 15 | 2,204 75 | 1,314 25 | 771 75 |
| U. S. and National bank notes..... | 5,668 00 | 7,859 00 | 5,562 00 | 4,360 00 |
| Totals..... | \$395,671 30 | \$418,955 55 | \$443,658 63 | \$435,491 64 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$50,000 00 | \$50,000 00 | \$50,000 00 | \$50,000 00 |
| Surplus fund..... | 6,000 00 | 6,000 00 | 6,500 00 | 6,500 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 6,683 02 | 9,718 74 | 8,128 88 | 9,641 69 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 78,062 87 | 78,553 65 | 73,280 98 | 65,102 44 |
| Demand commercial certificates of deposit..... | 97,463 78 | 111,967 49 | 118,185 05 | 116,355 90 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 157,461 63 | 162,715 67 | 187,563 72 | 187,891 61 |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$395,671 30 | \$418,955 55 | \$443,658 63 | \$435,491 64 |

No. 91.

HOLLAND CITY STATE BANK, HOLLAND.

Organized January 30, 1890.

D. B. K. VAN RAALE, *President*; ADRIAN VAN PUTTEN, *Vice President*; C. VER SCHURE, *Cashier*.

DIRECTORS.—C. Ver Schure, A. Van Putten, M. Van Putten, William H. Beach, John C. Post, P. H. McBride, D. B. K. Van Raaite, R. Veneklasen, Cornelius Nyland.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$153,529 22 | \$158,952 42 | \$173,040 13 | \$199,340 02 |
| Stocks, bonds and mortgages..... | 32,485 00 | 47,787 00 | 41,282 00 | 40,225 00 |
| Overdrafts..... | 97 64 | 182 04 | 751 12 | 1,831 68 |
| Banking house..... | 22,191 09 | 22,191 09 | 22,191 09 | 22,191 09 |
| Furniture and fixtures..... | 4,920 30 | 4,920 30 | 4,920 30 | 4,920 30 |
| Other real estate..... | 6,197 63 | | | |
| Due from banks in reserve cities..... | 26,456 88 | 13,741 51 | 22,035 62 | 14,511 30 |
| Due from other banks and bankers..... | 874 60 | 1,157 13 | | |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 541 48 | 372 00 | 488 66 | 606 46 |
| Nickels and cents..... | 263 84 | 203 15 | 254 94 | 190 71 |
| Gold coin..... | 7,167 50 | 6,630 40 | 6,547 10 | 6,352 80 |
| Silver coin..... | 558 05 | 1,184 65 | 1,299 30 | 690 75 |
| U. S. and National bank notes..... | 6,484 00 | 8,376 00 | 6,198 00 | 7,160 00 |
| Totals..... | \$261,767 23 | \$265,697 69 | \$279,008 26 | \$298,020 11 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$50,000 00 | \$50,000 00 | \$50,000 00 | \$50,000 00 |
| Surplus fund..... | 8,500 00 | 8,500 00 | 9,000 00 | 9,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 563 56 | 2,328 31 | 1,499 41 | 3,742 30 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 76,533 35 | 58,707 81 | 58,181 91 | 58,910 60 |
| Demand commercial certificates of deposit..... | 74,618 81 | 87,056 50 | 90,634 15 | 95,857 71 |
| Time commercial certificates of deposit..... | 5,000 00 | 5,000 00 | | |
| Savings deposits..... | 46,551 51 | 54,105 07 | 69,692 79 | 74,484 04 |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | 6,025 46 |
| Bills payable..... | | | | |
| Totals..... | \$261,767 23 | \$265,697 69 | \$279,008 26 | \$298,020 11 |

No. 106.

FIRST STATE AND SAVINGS BANK, HOLLY.

Organized October 27, 1890.

JAMES C. SIMONSON, *President*; HENRY W. DOWNING, *Vice President*; C. A. WILSON, *Cashier*;
EMMA SARGENT, *Assistant Cashier*.

DIRECTORS.—Chas. A. Wilson, D. D. Hadley, H. W. Downing, J. C. Simonson, W. S. Walls.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$85,452 03 | \$108,363 09 | \$89,722 22 | \$80,196 15 |
| Stocks, bonds and mortgages..... | 71,710 80 | 91,040 80 | 114,938 68 | 116,183 00 |
| Overdrafts..... | 568 03 | 225 23 | 113 11 | 69 34 |
| Banking house..... | 2,500 00 | 2,500 00 | 2,500 00 | 2,800 00 |
| Furniture and fixtures..... | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 |
| Other real estate..... | | | | |
| Due from banks in reserve cities..... | 64,522 82 | 39,524 16 | 33,303 29 | 36,104 90 |
| Due from other banks and bankers..... | 6,121 07 | 3,355 40 | | |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 172 33 | 173 99 | 385 25 | 349 96 |
| Nickels and cents..... | 34 53 | 66 13 | 20 00 | 19 57 |
| Gold coin..... | 2,239 00 | 2,129 00 | 2,199 00 | 2,391 50 |
| Silver coin..... | 484 50 | 431 30 | 291 60 | 939 10 |
| U. S. and National bank notes..... | 8,447 00 | 8,049 00 | 7,478 00 | 11,201 00 |
| Totals..... | \$243,252 11 | \$256,858 10 | \$251,951 15 | \$251,254 52 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$30,000 00 | \$30,000 00 | \$30,000 00 | \$30,000 00 |
| Surplus fund..... | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 1,880 21 | 2,430 28 | 2,205 56 | 2,362 00 |
| Dividends unpaid..... | 100 00 | 100 00 | 100 00 | 100 00 |
| Commercial deposits subject to check..... | 38,793 05 | 45,860 17 | 33,736 29 | 29,817 69 |
| Demand commercial certificates of deposit..... | 13,091 87 | 11,816 49 | 11,754 85 | 14,048 85 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 149,386 98 | 156,651 16 | 164,154 45 | 164,925 98 |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$243,252 11 | \$256,858 10 | \$251,951 15 | \$251,254 52 |

No. 109.

FIRST STATE AND SAVINGS BANK, HOWELL.

Organized January 12, 1891.

CHARLES FISHBEEK, *President*; CHARLES CURTIS, *Vice President*; PERCY T. DUDLEY, *Cashier*.

DIRECTORS.—Charles Curtis, Asa Van Kleeck, Charles Fishbeck, S. B. Rubert, John Ryan, Charles A. Goodnow, Geo. Barnes.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|--|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$54,979 33 | \$37,563 88 | \$59,005 65 | \$48,078 99 |
| Stocks, bonds and mortgages..... | 31,237 83 | 64,989 33 | 71,003 91 | 71,712 25 |
| Overdrafts..... | 830 34 | 190 15 | 14 11 | 15 33 |
| Banking house..... | 4,439 32 | 4,439 32 | 4,439 32 | 4,439 32 |
| Furniture and fixtures..... | 1,585 41 | 1,585 41 | 1,585 41 | 1,585 41 |
| Other real estate..... | 9,365 54 | 4,865 54 | 4,865 54 | 4,865 54 |
| Due from banks in reserve cities..... | 33,824 83 | 36,964 40 | 12,075 39 | 16,513 76 |
| Due from other banks and bankers..... | | 2,345 85 | 2,825 25 | |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 26 00 | 34 62 | 13 50 | 53 43 |
| Nickels and cents..... | 158 60 | 87 90 | 38 72 | 70 14 |
| Gold coin..... | 2,122 50 | 2,282 50 | 2,745 00 | 5,135 00 |
| Silver coin..... | 1,590 10 | 1,417 20 | 2,082 90 | 1,236 00 |
| U. S. and National bank notes..... | 7,485 00 | 9,103 00 | 5,543 00 | 10,917 00 |
| Totals..... | \$147,644 80 | \$165,869 10 | \$166,237 70 | \$164,622 17 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$40,400 00 | \$40,400 00 | \$40,400 00 | \$40,400 00 |
| Surplus fund..... | | | | |
| Undivided profit, less current expenses, interest and taxes paid..... | 3,529 81 | 3,517 44 | 3,750 51 | 4,174 37 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 14,137 62 | 16,713 76 | 16,828 10 | 16,819 73 |
| Demand commercial certificates of deposit..... | 75,365 19 | 1,628 74 | 1,628 74 | 379 74 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 14,212 18 | 13,319 17 | 15,220 28 | 12,336 73 |
| Savings certificates of deposit..... | | 90,289 99 | 88,410 07 | 90,511 60 |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$147,644 80 | \$165,869 10 | \$166,237 70 | \$164,622 17 |

No. 140.

BOIES' STATE SAVINGS BANK, HUDSON.

Organized August 27, 1892.

STEPHEN A. EATON, *President*; E. M. NIX, *Vice President*; BYRON J. FOSTER, *Cashier*.

DIRECTORS.—Stephen A. Eaton, James B. Thorn, David J. Beachboard, H. V. C. Hart, E. M. Nix, E. J. Southworth, Chester C. Pease, Byron J. Foster, Edward Frensdorf.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$87,043 68 | \$83,004 49 | \$75,517 46 | \$79,929 46 |
| Stocks, bonds and mortgages..... | 120,641 33 | 120,158 40 | 133,285 75 | 132,674 75 |
| Overdrafts..... | 3,094 55 | 1,114 35 | 2,687 02 | 3,780 27 |
| Banking house..... | 5,237 00 | 5,237 00 | 5,237 00 | 5,237 00 |
| Furniture and fixtures..... | 1,812 66 | 1,812 66 | 1,812 66 | 1,812 66 |
| Other real estate..... | | | 240 00 | 240 00 |
| Premiums paid..... | 101 52 | 101 52 | 101 52 | |
| Due from banks in reserve cities..... | 36,506 29 | 63,440 50 | 48,015 06 | 48,997 56 |
| Due from other banks and bankers..... | 1,393 22 | 10 00 | | |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | | 73 11 | 334 21 | 828 77 |
| Nickels and cents..... | 34 11 | 38 66 | 153 35 | 86 59 |
| Gold coin..... | 4,175 00 | 4,482 50 | 5,205 00 | 5,097 50 |
| Silver coin..... | 1,105 45 | 777 68 | 2,146 80 | 2,225 55 |
| U. S. and National bank notes..... | 8,342 00 | 4,972 00 | 10,151 00 | 11,411 00 |
| Totals..... | \$269,486 81 | \$285,222 87 | \$284,886 83 | \$292,321 11 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$75,000 00 | \$75,000 00 | \$75,000 00 | \$75,000 00 |
| Surplus fund..... | 5,500 00 | 5,500 00 | 5,500 00 | 5,500 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 2,178 76 | 3,482 27 | 5,973 10 | 6,978 04 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 31,969 30 | 41,669 74 | 40,528 32 | 36,127 30 |
| Demand commercial certificates of deposit..... | | | | |
| Time commercial certificates of deposit..... | 93,619 83 | 93,030 78 | 61,640 03 | 30,090 29 |
| Savings deposits..... | 61,218 92 | 66,540 08 | 96,245 38 | 138,625 48 |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$269,486 81 | \$285,222 87 | \$284,886 83 | \$292,321 11 |

STATE BANKING DEPARTMENT

No. 143.

THOMPSON SAVINGS BANK, HUDSON.

Organized October 22, 1892.

W. B. THOMPSON, *President*; G. I. THOMPSON, *Vice President*; CHARLES C. WHITNEY, *Cashier*.

DIRECTORS—William B. Thompson, Fred S. Vedder, R. W. Thompson, G. I. Thompson, Charles C. Whitney.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$173,441 88 | \$173,189 63 | \$194,909 86 | \$191,521 36 |
| Stocks, bonds and mortgages..... | 215,199 72 | 226,944 72 | 220,336 16 | 222,097 92 |
| Overdrafts..... | 992 35 | 2,024 50 | 199 68 | 1,811 28 |
| Banking house..... | 7,500 00 | 7,500 00 | 7,500 00 | 7,500 00 |
| Furniture and fixtures..... | 5,900 00 | 5,900 00 | 5,850 00 | 5,850 00 |
| Other real estate..... | | 4,910 00 | 2,477 00 | 2,427 83 |
| Due from banks in reserve cities..... | 97,167 36 | 96,380 82 | 132,996 69 | 134,280 18 |
| Due from other banks and bankers..... | 142 72 | 66 00 | 25 00 | 25 15 |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 283 61 | 605 16 | 273 41 | 787 33 |
| Nickels and cents..... | 87 67 | 55 95 | 98 44 | 77 56 |
| Gold coin..... | 7,350 00 | 7,125 00 | 7,015 00 | 7,165 00 |
| Silver coin..... | 1,672 50 | 1,236 70 | 1,271 75 | 777 30 |
| U. S. and National bank notes..... | 14,392 00 | 26,285 00 | 12,212 00 | 8,405 00 |
| Totals..... | \$524,129 81 | \$552,223 48 | \$585,164 99 | \$582,725 94 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$100,000 00 | \$100,000 00 | \$100,000 00 | \$100,000 00 |
| Surplus fund..... | 5,600 00 | 5,600 00 | 6,200 00 | 6,200 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 8,699 15 | 12,230 60 | 10,712 54 | 11,259 59 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 46,193 21 | 56,121 84 | 57,393 89 | 55,860 94 |
| Demand commercial certificates of deposit..... | | | | |
| Time commercial certificates of deposit..... | 204,822 05 | 204,587 67 | 144,038 12 | 94,607 41 |
| Savings deposits..... | 158,815 40 | 173,370 16 | 266,667 29 | 314,798 00 |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | 313 21 | 153 15 | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$524,129 81 | \$552,223 48 | \$585,164 99 | \$582,725 94 |

No. 24.

LAPEER COUNTY BANK, IMLAY CITY.

Organized January 26, 1886.

JNO. BORLAND, *President*; WALTER WALKER, *Vice President*; JOHN BORLAND, JR., *Cashier*;
W. J. ABBS, *Assistant Cashier*.

DIRECTORS.—John Borland, Walter Walker, John Borland, Jr., Will Borland, Edward E. Palmer

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$87,179 33 | \$86,114 19 | \$93,045 06 | \$78,690 95 |
| Stocks, bonds and mortgages..... | 61,776 13 | 62,314 16 | 61,388 72 | 72,416 30 |
| Overdrafts..... | 1,436 89 | 555 73 | 836 65 | 1,357 66 |
| Banking house..... | 4,923 44 | 4,923 44 | 4,923 44 | 4,923 44 |
| Furniture and fixtures..... | 1,891 04 | 1,891 04 | 1,891 04 | 1,891 04 |
| Other real estate..... | | | | 215 34 |
| Due from banks in reserve cities..... | 47,017 31 | 37,902 52 | 35,522 01 | 40,318 76 |
| Due from other banks and bankers..... | 616 64 | | 65 00 | 11,586 15 |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 2,096 27 | 1,635 36 | 1,168 20 | 2,310 88 |
| Nickels and cents..... | 73 08 | 83 58 | 65 61 | 85 51 |
| Gold coin..... | 60 00 | 85 00 | 150 00 | 25 00 |
| Silver coin..... | 1,155 00 | 527 00 | 345 00 | 1,350 00 |
| U. S. and National bank notes..... | 4,448 00 | 6,666 00 | 7,556 00 | 7,654 00 |
| Totals..... | \$212,673 13 | \$202,698 02 | \$206,956 73 | \$222,825 03 |
| Liabilities. | | | | |
| Capital stock paid..... | \$50,000 00 | \$50,000 00 | \$50,000 00 | \$50,000 00 |
| Surplus fund..... | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 3,176 36 | 5,666 95 | 3,145 48 | 4,077 90 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 29,415 72 | 12,762 66 | 14,017 42 | 18,206 63 |
| Demand commercial certificates of deposit..... | 1,524 82 | 850 33 | 1,762 25 | 3,890 51 |
| Time commercial certificates of deposit..... | 8,965 00 | 9,160 00 | 10,570 00 | 5,922 17 |
| Savings deposits..... | 100,677 18 | 101,530 69 | 99,452 68 | 104,926 11 |
| Savings certificates of deposit..... | 8,914 05 | 12,727 39 | 18,008 90 | 25,801 71 |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$212,673 13 | \$202,698 02 | \$206,956 73 | \$222,825 03 |

STATE BANKING DEPARTMENT

No. 58.

IONIA COUNTY SAVINGS BANK, IONIA.

Organized January 4, 1886.

H. R. WAGAR, *President*; JOHN GREENOP, *Vice President*; A. S. Wright, *Cashier*.

DIRECTORS.—H. R. Wagar, Chauncey J. Rumsey, Allen S. Wright, L. N. Olmsted, Franklin H. Doland, John Greenop, Ella V. Just, S. W. Webber, William Toan.

| Resources. | Report of Feb. 18 | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$247,595 24 | \$203,872 05 | \$193,793 16 | \$174,799 83 |
| Stocks, bonds and mortgages..... | 134,388 89 | 132,111 79 | 129,233 47 | 128,569 39 |
| Overdrafts..... | 5,611 74 | 5,147 62 | 3,896 64 | 1,148 27 |
| Banking house..... | | | | |
| Furniture and fixtures..... | 8,179 02 | 8,179 02 | 8,200 02 | 8,200 02 |
| Other real estate..... | 5,469 00 | 5,462 68 | 6,779 80 | 6,779 80 |
| Current expenses, interest and taxes paid..... | | 7,497 66 | | |
| Due from banks in reserve cities..... | 106,778 71 | 57,094 13 | 89,580 98 | 97,664 44 |
| Due from other banks and bankers..... | 7,436 15 | 7,134 03 | 7,220 47 | 4,707 05 |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 4,586 99 | 834 43 | 1,491 62 | 5,941 92 |
| Nickels and cents..... | 42 62 | 4 95 | 5 40 | 17 95 |
| Gold coin..... | 12,727 50 | 14,252 50 | 23,370 00 | 25,415 00 |
| Silver coin..... | 1,182 00 | 3,085 35 | 4,160 05 | 3,151 50 |
| U. S. and National bank notes..... | 19,696 00 | 10,963 00 | 10,431 00 | 5,812 00 |
| Totals..... | \$553,693 86 | \$455,639 21 | \$478,162 61 | \$462,207 17 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$90,400 00 | \$90,400 00 | \$87,400 00 | \$80,400 00 |
| Surplus fund..... | 9,000 00 | 9,000 00 | 9,000 00 | 1,900 33 |
| Undivided profits, less current expenses, interest and taxes paid..... | 1,356 86 | *6,854 69 | 406 81 | 905 08 |
| Dividends unpaid..... | 290 50 | 28 00 | | |
| Commercial deposits subject to check..... | 38,691 58 | 37,014 26 | 51,651 21 | 46,991 96 |
| Demand commercial certificates of deposit..... | | | | |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 86,493 64 | 65,737 96 | 68,971 95 | 75,996 39 |
| Savings certificates of deposit..... | 323,387 75 | 245,438 98 | 256,838 74 | 254,483 73 |
| Certified checks..... | 22 00 | 50 00 | | 65 05 |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | 4,051 53 | 1,115 32 | 3,893 90 | 1,464 63 |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$553,693 86 | \$455,639 21 | \$478,162 61 | \$462,207 17 |

*Gross undivided profits.

No. 191.

STATE SAVINGS BANK OF IONIA, IONIA.

Organized December 8, 1896.

VERNON H. SMITH, *President*; OSMOND S. TOWER, *Vice President*; W. B. HEATH, *Cashier*.

DIRECTORS.—Vernon H. Smith, Osmond S. Tower, John E. Morrison, Thad B. Preston, Oscar R. Long, Seymour B. Gorham, Geo. Gundrum.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$174,397 63 | \$176,597 93 | \$180,295 93 | \$173,070 44 |
| Stocks, bonds and mortgages..... | 31,418 37 | 32,168 37 | 38,547 97 | 38,154 05 |
| Overdrafts..... | 6,579 96 | 7,927 78 | 1,586 21 | 4,562 66 |
| Banking house..... | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 |
| Furniture and fixtures..... | 2,600 00 | 2,600 00 | 2,600 00 | 2,600 00 |
| Other real estate..... | 19,269 91 | 17,532 57 | 17,825 70 | 16,947 81 |
| Due from banks in reserve cities..... | 37,939 64 | 17,961 01 | 30,981 90 | 24,362 45 |
| Due from other banks and bankers..... | | | 201 25 | 146 67 |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 5,326 54 | 825 33 | 311 01 | 216 13 |
| Nickels and cents..... | 65 43 | 18 16 | 236 14 | 241 00 |
| Gold coin..... | 10,055 00 | 7,400 00 | 7,485 00 | 7,610 00 |
| Silver coin..... | 2,334 80 | 1,330 00 | 1,343 45 | 1,541 15 |
| U. S. and National bank notes..... | 11,292 00 | 11,468 00 | 9,392 00 | 10,645 00 |
| Totals..... | \$307,279 28 | \$281,829 15 | \$296,806 56 | \$286,097 36 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$50,000 00 | \$50,000 00 | \$50,000 00 | \$50,000 00 |
| Surplus fund..... | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 810 78 | 982 02 | 2,098 02 | 2,666 17 |
| Dividends unpaid..... | 109 67 | 38 50 | 110 73 | 28 66 |
| Commercial deposits subject to check..... | 45,928 22 | 46,514 94 | 53,076 69 | 35,757 25 |
| Demand commercial certificates of deposit..... | | | | |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 8,098 98 | 6,411 38 | 15,823 41 | 15,712 31 |
| Savings certificates of deposit..... | 190,369 35 | 167,882 31 | 165,697 71 | 171,932 97 |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | 1,962 28 | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$307,279 28 | \$281,829 15 | \$296,806 56 | \$286,097 36 |

No. 135.

COMMERCIAL BANK OF IRON MOUNTAIN, IRON MOUNTAIN.

Organized March 7, 1892.

JESSE SPALDING, *President*; JOHN F. HANCOCK, *Vice President*; OLIVER EVANS, *Cashier*;
E. S. COE, *Assistant Cashier*.

DIRECTORS.—Jesse Spalding, Herbert M. Pelham, Ed. L. Parmenter, M. Levy, A. F. Wright, J. F. Hancock, Francis A. Brown, M. Corry, James MacNaughton.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|--|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$140,053 99 | \$151,795 18 | \$154,667 42 | \$178,901 09 |
| Stocks, bonds and mortgages..... | 5,670 00 | 9,170 00 | 8,670 00 | 8,670 00 |
| Overdrafts..... | 715 23 | 334 44 | 963 85 | 1,039 10 |
| Banking house..... | | | | |
| Furniture and fixtures..... | 1,891 52 | 1,891 52 | 1,850 00 | 1,850 00 |
| Other real estate..... | 9,428 84 | 10,051 06 | 9,861 09 | 9,857 09 |
| Due from banks in reserve cities..... | 46,111 13 | 21,683 85 | 58,390 37 | 12,088 62 |
| Due from other banks and bankers..... | 749 96 | 2,053 84 | 1,476 34 | 1,410 24 |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 341 95 | 160 28 | 149 59 | 315 47 |
| Nickels and cents..... | 56 98 | 46 75 | 87 43 | 32 28 |
| Gold coin..... | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 |
| Silver coin..... | 2,340 00 | 805 00 | 1,676 00 | 1,395 00 |
| U. S. and National bank notes..... | 11,510 00 | 14,400 00 | 9,730 00 | 5,160 00 |
| Totals..... | \$219,869 60 | \$213,391 92 | \$248,522 09 | \$221,718 89 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$50,000 00 | \$50,000 00 | \$50,000 00 | \$50,000 00 |
| Surplus fund..... | | | | |
| Undivided profits, less current expenses, interest and taxes paid..... | 4,146 58 | 5,344 97 | 4,381 69 | 5,310 02 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 112,372 71 | 97,164 39 | 118,523 05 | 72,152 14 |
| Demand commercial certificates of deposit..... | 15,638 05 | 18,368 10 | 24,588 72 | 19,319 02 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 35,883 12 | 41,381 63 | 49,071 16 | 55,674 42 |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | 1,829 14 | 1,132 83 | 1,957 47 | 4,263 29 |
| Notes and bills rediscounted..... | | | | 15,000 00 |
| Bills payable..... | | | | |
| Totals..... | \$219,869 60 | \$213,391 92 | \$248,522 09 | \$221,718 89 |

STATE BANKS OF MICHIGAN

97

No. 12.

THE PENINSULA BANK, ISHPEMING.

Organized October 27, 1887.

WILLIAM SEDGWICK, *President*; OLE WALSETH, *Vice President*; D. P. HOUSEHOLDER, *Cashier*;
E. A. MALMGREN, *Assistant Cashier*.

DIRECTORS.—Otto Eger, Robert Maxwell, Ole Walseth, William Sedgwick, F. Braastad, Thomas Walters, T. H. Bargh, Timothy Hughes, Joseph Mitchell.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$126,703 07 | \$104,514 35 | \$91,414 14 | \$108,898 54 |
| Stocks, bonds and mortgages..... | 32,721 34 | 32,669 01 | 29,124 67 | 24,627 67 |
| Overdrafts..... | 3,502 49 | 2,335 62 | 1,768 26 | 1,004 91 |
| Banking house..... | 15,950 00 | 15,950 00 | 15,950 00 | 15,950 00 |
| Furniture and fixtures..... | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 |
| Other real estate..... | | 8,199 98 | 7,943 74 | 7,844 26 |
| Premiums paid..... | | 500 00 | 260 00 | 360 00 |
| Due from banks in reserve cities..... | 73,514 59 | 30,585 03 | 35,900 74 | 16,409 62 |
| Due from other banks and bankers..... | 13,986 39 | 15,233 50 | 11,505 38 | 8,098 91 |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 2,903 13 | 1,644 56 | 783 15 | 1,088 08 |
| Nickels and cents..... | 60 84 | 65 79 | 93 09 | 202 89 |
| Gold coin..... | 10,515 00 | 15,045 00 | 15,045 00 | 19,505 00 |
| Silver coin..... | 1,255 00 | 2,879 00 | 566 00 | 2,728 00 |
| U. S. and National bank notes..... | 18,278 00 | 14,212 00 | 14,102 00 | 15,903 00 |
| Totals..... | \$300,389 85 | \$244,833 84 | \$225,456 17 | \$223,620 88 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$50,000 00 | \$50,000 00 | \$50,000 00 | \$50,000 00 |
| Surplus fund..... | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 535 56 | 2,189 53 | 1,996 20 | 3,127 46 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 138,967 46 | 85,097 83 | 70,554 46 | 68,424 62 |
| Demand commercial certificates of deposit..... | 8,609 34 | 10,247 24 | 7,502 03 | 7,851 68 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 92,024 75 | 87,299 24 | 85,403 48 | 84,217 12 |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | 252 74 | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$300,389 85 | \$244,833 84 | \$225,456 17 | \$223,620 88 |

No. 150.

ITHACA SAVINGS BANK, ITHACA.

Organized January 16, 1893.

WM. F. THOMPSON, *President*; J. LEE POTTS, *Vice President*; C. A. PRICE, *Cashier*.

DIRECTORS.—James B. Crawford, William F. Thompson, Willard M. Weller, J. Lee Potts, John C. Hicks, F. H. Horr, F. H. McKay, E. W. Kellogg, C. A. Price.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$64,312 42 | \$66,055 96 | \$60,359 74 | \$59,144 14 |
| Stocks, bonds and mortgages..... | 47,591 74 | 59,615 11 | 65,415 86 | 64,490 86 |
| Overdrafts..... | 208 37 | 80 90 | 141 74 | 2,302 93 |
| Banking house..... | | | | |
| Furniture and fixtures..... | 983 50 | 983 50 | 983 50 | 983 50 |
| Other real estate..... | 1,255 82 | 1,255 82 | 1,255 82 | 1,255 82 |
| Due from banks in reserve cities..... | 27,385 73 | 44,022 99 | 12,424 04 | 16,215 15 |
| Due from other banks and bankers..... | 5,240 25 | 1,485 13 | 416 60 | 930 69 |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 40 48 | 106 53 | 20 30 | 314 87 |
| Nickels and cents..... | 83 19 | 103 00 | 55 59 | 59 61 |
| Gold coin..... | 3,725 00 | 4,367 50 | 4,712 50 | 4,417 50 |
| Silver coin..... | 1,264 00 | 1,323 67 | 1,150 00 | 2,353 00 |
| U. S. and National bank notes..... | 2,931 00 | 5,750 00 | 5,337 00 | 7,839 00 |
| Totals..... | \$155,021 50 | \$185,150 11 | \$152,272 69 | \$160,307 07 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$35,000 00 | \$35,000 00 | \$35,000 00 | \$35,000 00 |
| Surplus fund..... | 3,200 00 | 3,200 00 | 3,500 00 | 3,500 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 286 74 | 1,543 03 | 349 61 | 1,570 83 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 49,647 14 | 73,677 34 | 44,840 23 | 53,869 46 |
| Demand commercial certificates of deposit..... | 4,273 32 | 3,607 02 | 5,102 22 | 2,488 70 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 6,814 04 | 8,375 36 | 15,501 72 | 20,335 29 |
| Savings certificates of deposit..... | 55,800 26 | 59,747 36 | 46,990 59 | 43,267 83 |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | 988 32 | 274 96 |
| Bills payable..... | | | | |
| Totals..... | \$155,021 50 | \$185,150 11 | \$152,272 69 | \$160,307 07 |

No. 177.

JACKSON CITY BANK, JACKSON.

Organized January 1, 1865. Reorganized January 1, 1895.

WM. M. THOMPSON, *President*; N. S. POTTER, *Vice President*; P. B. LOOMIS, JR., *Cashier*; G. R. BYRNE, *Assistant Cashier*.

DIRECTORS.—P. B. Loomis, Anna M. Thompson, W. M. Thompson, G. R. Byrne, N. S. Potter, P. B. Loomis, Jr., G. A. Matthews.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$498,950 80 | \$525,640 71 | \$472,708 23 | \$453,980 44 |
| Stocks, bonds and mortgages..... | 152,032 93 | 189,482 93 | 192,022 09 | 193,192 09 |
| Overdrafts..... | 3,620 62 | 6,146 50 | 3,057 24 | 6,942 16 |
| Banking house..... | 33,000 00 | 33,000 00 | 33,000 00 | 33,000 00 |
| Furniture and fixtures..... | 15,000 00 | 15,000 00 | 15,000 00 | 15,000 00 |
| Other real estate..... | | | | |
| Due from banks in reserve cities..... | 103,707 03 | 80,976 01 | 246,728 69 | 246,120 25 |
| Due from other banks and bankers..... | | | | |
| Exchanges for clearing house..... | 7,981 47 | 7,689 28 | 5,990 08 | 18,017 90 |
| Checks and cash items..... | 1,205 34 | 1,604 78 | 1,433 34 | 212 64 |
| Nickels and cents..... | 939 40 | 941 16 | 625 13 | 984 42 |
| Gold coin..... | 36,586 26 | 39,665 86 | 38,887 50 | 41,330 00 |
| Silver coin..... | 3,987 05 | 3,459 75 | 1,220 05 | 3,607 55 |
| U. S. and National bank notes..... | 27,582 00 | 23,466 00 | 26,557 00 | 65,496 00 |
| Totals..... | \$884,592 90 | \$927,072 98 | \$1,037,229 35 | \$1,077,883 45 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$150,000 00 | \$150,000 00 | \$150,000 00 | \$150,000 00 |
| Surplus fund..... | 75,000 00 | 75,000 00 | 75,000 00 | 75,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 13,618 93 | 20,072 20 | 18,230 86 | 18,483 96 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 234,388 49 | 242,399 25 | 309,118 07 | 310,072 98 |
| Demand commercial certificates of deposit..... | 248,122 84 | 259,649 76 | 234,121 20 | 260,860 64 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 163,462 64 | 178,888 27 | 250,759 22 | 263,465 87 |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | 1,063 50 | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$884,592 90 | \$927,072 98 | \$1,037,229 35 | \$1,077,883 45 |

No. 186.

JACKSON STATE SAVINGS BANK, JACKSON.

Organized April 1, 1896.

BENJAMIN NEWKIRK, *President*; C. C. POND, *Vice President*; CHAS. E. TOWNSEND, *Second Vice President*; CHAS. M. SPINNING, *Cashier*; F. H. NEWKIRK, *Assistant Cashier*.

DIRECTORS.—Benjamin Newkirk, C. C. Pond, Chas. E. Townsend, Henry H. Neesley, J. G. O'Dwyer, Chas. H. Smith, John G. Carter, Henry J. Davis, Nathan H. Williams.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$135,720 14 | \$148,388 95 | \$143,173 75 | \$165,711 04 |
| Stocks, bonds and mortgages..... | 78,947 74 | 84,667 74 | 117,172 74 | 102,864 34 |
| Overdrafts..... | 722 15 | 705 55 | 1,953 68 | 1,422 73 |
| Banking house..... | | | | |
| Furniture and fixtures..... | 215 83 | 215 83 | 215 83 | 215 83 |
| Other real estate..... | | | | |
| Due from banks in reserve cities..... | 32,176 10 | 54,413 05 | 35,370 43 | 23,872 58 |
| Due from other banks and bankers..... | | | | 156 51 |
| Exchanges for clearing house..... | 2,075 21 | 2,146 91 | 3,622 81 | 2,635 85 |
| Checks and cash items..... | 51 86 | 8 50 | 620 26 | 415 13 |
| Nickels and cents..... | 379 27 | 415 29 | 205 59 | 141 37 |
| Gold coin..... | 5,324 80 | 5,779 40 | 5,886 30 | 5,807 50 |
| Silver coin..... | 3,420 35 | 2,281 10 | 1,570 85 | 2,895 00 |
| U. S. and National bank notes..... | 11,055 00 | 12,496 00 | 10,268 00 | 12,620 00 |
| Totals | \$270,088 45 | \$311,518 32 | \$320,060 24 | \$318,757 88 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$100,000 00 | \$100,000 00 | \$100,000 00 | \$100,000 00 |
| Surplus fund..... | | | | |
| Undivided profits, less current expenses, interest and taxes paid..... | 5,979 45 | 6,721 11 | 8,344 85 | 8,613 18 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 54,635 10 | 80,578 30 | 65,830 39 | 69,776 17 |
| Demand commercial certificates of deposit..... | 6,655 80 | 6,620 67 | 11,413 26 | 14,762 17 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 44,527 61 | 49,768 45 | 57,257 52 | 59,750 38 |
| Savings certificates of deposit..... | 58,290 49 | 59,987 02 | 73,855 89 | 65,017 11 |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | 7,842 77 | 3,358 33 | 838 87 |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals | \$270,088 45 | \$311,518 32 | \$320,060 24 | \$318,757 88 |

No. 14.

THE UNION BANK, JACKSON.

Organized November 1, 1883.

WILLIAM H. WITHINGTON, *President*; C. C. BLOOMFIELD, *Vice President*; A. B. ROBINSON, *Manager*;
C. C. AMES, *Cashier*.

DIRECTORS.—L. H. Field, Thomas A. Wilson, Addison B. Robinson, Charles C. Bloomfield, William H.
Withington, James O'Donnell, F. D. Bennett.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$378,657 03 | \$448,368 31 | \$407,539 95 | \$402,565 44 |
| Stocks, bonds and mortgages..... | 166,334 28 | 164,632 23 | 193,742 05 | 202,064 32 |
| Overdrafts..... | 4,397 54 | 7,216 77 | 10,540 18 | 20,955 52 |
| Banking house..... | 28,000 00 | 28,000 00 | 28,000 00 | 28,000 00 |
| Furniture and fixtures..... | 6,500 00 | 6,500 00 | 6,877 62 | 6,887 42 |
| Other real estate..... | 53,596 07 | 51,916 14 | 52,908 79 | 52,998 52 |
| Due from banks in reserve cities..... | 151,267 01 | 167,728 82 | 217,931 92 | 176,322 03 |
| Due from other banks and bankers..... | | | | |
| Exchanges for clearing house..... | 4,264 83 | 5,287 96 | 5,628 94 | 3,496 07 |
| Checks and cash items..... | 945 49 | 1,443 81 | 3,304 37 | 486 79 |
| Nickels and cents..... | 422 23 | 254 90 | 63 40 | 106 69 |
| Gold coin..... | 32,790 00 | 29,581 00 | 27,505 00 | 27,055 00 |
| Silver coin..... | 4,392 00 | 5,389 70 | 665 25 | 4,006 65 |
| U. S. and National bank notes..... | 10,175 00 | 19,131 00 | 14,507 00 | 7,447 00 |
| Totals..... | \$841,741 48 | \$935,450 64 | \$969,214 47 | \$932,391 45 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$100,000 00 | \$100,000 00 | \$100,000 00 | \$100,000 00 |
| Surplus fund..... | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 19,987 11 | 26,606 93 | 26,311 67 | 25,393 13 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 137,054 66 | 165,587 81 | 141,002 32 | 127,430 73 |
| Demand commercial certificates of deposit..... | 11,515 10 | 12,503 52 | 7,464 32 | 12,831 62 |
| Time commercial certificates of deposit..... | 129,161 95 | 130,940 03 | 134,376 49 | 122,946 30 |
| Savings deposits..... | 359,887 31 | 406,375 24 | 477,495 30 | 456,670 61 |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | 82 00 | 120 75 | 120 75 |
| Cashier's checks outstanding..... | 120 75 | 120 75 | | |
| Due to banks and bankers..... | 34,014 60 | 43,234 36 | 32,443 62 | 36,998 31 |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$841,741 48 | \$935,450 64 | \$969,214 47 | \$932,391 45 |

THE GROSVENOR SAVINGS BANK, JONESVILLE.

Organized March 28, 1891.

E. O. GROSVENOR, *President*; J. A. SIBBALD, *Vice President*; CHARLES F. WADE, *Cashier*;
W. M. WETMORE, *Assistant Cashier*.

DIRECTORS.—Ebenezer O. Grosvenor, John A. Sibbald, John S. Lewis, Edgar A. Wisner, Charles F. Wade.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|--|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$113,146 86 | \$98,270 82 | \$120,335 39 | \$134,874 63 |
| Stocks, bonds and mortgages..... | 44,283 36 | 41,750 00 | 50,095 00 | 45,325 00 |
| Overdrafts..... | 3,916 40 | 2,053 48 | 2,849 52 | 4,952 27 |
| Banking house..... | | | | |
| Furniture and fixtures..... | 1,530 00 | 1,530 00 | 1,530 00 | 1,530 00 |
| Other real estate..... | 8,668 00 | 8,668 00 | 8,668 00 | 8,668 00 |
| Premiums paid..... | | | 181 25 | 181 25 |
| Due from banks in reserve cities..... | 17,817 83 | 51,664 66 | 42,898 86 | 12,355 47 |
| Due from other banks and bankers..... | 3,607 25 | 14,661 63 | 3,429 26 | 154 56 |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 288 68 | 229 86 | 1,579 19 | 1,483 92 |
| Nickels and cents..... | 40 93 | 61 56 | 59 31 | 32 80 |
| Gold coin..... | 4,265 00 | 4,305 00 | 5,205 00 | 5,500 00 |
| Silver coin..... | 1,230 70 | 1,784 60 | 850 20 | 565 45 |
| U. S. and National bank notes..... | 7,577 00 | 17,149 00 | 8,365 00 | 8,553 00 |
| Totals..... | \$206,372 01 | \$242,128 61 | \$245,975 98 | \$224,176 35 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$50,000 00 | \$50,000 00 | \$50,000 00 | \$50,000 00 |
| Surplus fund..... | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 3,350 23 | 6,009 09 | 1,661 20 | 2,196 81 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 19,360 78 | 27,072 52 | 26,431 78 | 22,328 54 |
| Demand commercial certificates of deposit..... | 123,661 00 | 149,047 00 | 157,883 00 | 139,651 00 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | | | | |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$206,372 01 | \$242,128 61 | \$245,975 98 | \$224,176 35 |

No. 147.

HOME SAVINGS BANK OF KALAMAZOO, KALAMAZOO.

Organized December 27, 1892.

HALE P. KAUFFER, *President*; W. G. HOWARD, *Vice President*; VERNON T. BARKER, *Cashier*.

DIRECTORS.—James T. Upjohn, William G. Howard, F. B. Orcutt, Vernon T. Barker, Joseph Speyer, Otto Ihling, Lyman Blakeslee, Hale P. Kauffer, John R. Hunter, Heber C. Reed, Horace B. Peck, August B. Scheid, Frank H. Milham.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts | \$163,216 96 | \$166,174 63 | \$199,398 61 | \$198,338 77 |
| Stocks, bonds and mortgages..... | 15,124 88 | 17,435 02 | 17,046 60 | 17,887 00 |
| Overdrafts | 3,026 72 | 71 20 | 473 36 | 1,963 88 |
| Banking house..... | | | | |
| Furniture and fixtures..... | 7,000 00 | 7,000 00 | 7,000 00 | 7,100 00 |
| Other real estate..... | | 850 84 | 1,509 71 | 1,584 71 |
| Due from banks in reserve cities | 54,743 53 | 69,896 16 | 41,738 67 | 37,345 07 |
| Due from other banks and bankers..... | | | | |
| Exchanges for clearing house | | | | |
| Checks and cash items..... | 5,529 55 | 11,775 34 | 3,228 06 | 4,843 45 |
| Nickels and cents..... | 24 96 | 32 04 | 121 61 | 122 65 |
| Gold coin..... | 8,225 00 | 8,585 00 | 8,735 00 | 8,710 00 |
| Silver coin..... | 612 40 | 311 25 | 383 70 | 463 85 |
| U. S. and National bank notes..... | 5,230 00 | 11,191 00 | 8,002 00 | 8,079 00 |
| Totals | \$262,734 00 | \$293,322 48 | \$287,637 32 | \$286,438 38 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$50,000 00 | \$50,000 00 | \$50,000 00 | \$50,000 00 |
| Surplus fund..... | 16,500 00 | 16,500 00 | 20,000 00 | 20,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 589 64 | 1,134 15 | 581 50 | 387 41 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 44,510 71 | 58,880 97 | 43,916 75 | 37,713 09 |
| Demand commercial certificates of deposit | 66,368 44 | 67,818 88 | 74,688 38 | 73,144 38 |
| Time commercial certificates of deposit | | | | |
| Savings deposits..... | 33,772 59 | 36,440 72 | 39,396 97 | 45,253 83 |
| Savings certificates of deposit | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | 50,992 62 | 62,547 76 | 59,053 72 | 59,939 67 |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals | \$262,734 00 | \$293,322 48 | \$287,637 32 | \$286,438 38 |

No. 1.

KALAMAZOO SAVINGS BANK, KALAMAZOO.

Organized January 12, 1889.

CHARLES J. MONROE, *President*; WM. G. KIRBY, *Vice President*; R. J. WILLIAMSON, *Cashier*; F. G. DEWEY, *Assistant Cashier*.

DIRECTORS.—C. J. Monroe, William G. Kirby, John Mackey, William J. Kirby, A. C. Wortley, R. J. Williamson, John W. Kirby.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$200,340 89 | \$223,874 78 | \$230,574 51 | \$209,515 65 |
| Stocks, bonds and mortgages..... | 271,131 21 | 281,033 52 | 263,294 34 | 269,972 31 |
| Overdrafts..... | 32 13 | 150 78 | | 241 44 |
| Banking house..... | 11,000 00 | 11,000 00 | 11,000 00 | 11,000 0 |
| Furniture and fixtures..... | | | | |
| Other real estate..... | 750 00 | 750 00 | | |
| Due from banks in reserve cities..... | 222,576 53 | 207,796 83 | 154,277 45 | 197,703 54 |
| Due from other banks and bankers..... | | | | |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 5,672 69 | 6,948 56 | 7,391 08 | 7,617 83 |
| Nickels and cents..... | 284 61 | 399 61 | 197 04 | 246 22 |
| Gold coin..... | 17,347 50 | 15,870 00 | 17,735 00 | 17,272 50 |
| Silver coin..... | 3,590 11 | 4,100 00 | 3,825 00 | 3,090 00 |
| U. S. and National bank notes..... | 16,566 00 | 20,502 00 | 13,274 00 | 14,658 00 |
| Totals..... | \$749,291 67 | \$772,426 08 | \$701,568 42 | \$731,317 49 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$50,000 00 | \$50,000 00 | \$50,000 00 | \$50,000 00 |
| Surplus fund..... | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 11,781 32 | 16,992 51 | 7,227 82 | 5,117 38 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 56,009 78 | 43,783 43 | 30,064 44 | 33,938 64 |
| Demand commercial certificates of deposit..... | 97,028 61 | 101,546 28 | 91,331 52 | 102,825 07 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 434,540 92 | 453,585 65 | 436,466 23 | 451,775 25 |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | 49,931 04 | 56,518 21 | 36,478 41 | 37,661 15 |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$749,291 67 | \$772,426 08 | \$701,568 42 | \$731,317 49 |

No. 41.

LAKE ODESSA SAVINGS BANK, LAKE ODESSA.

Organized May 22, 1888.

H. R. WAGAR, *President*; E. E. WAGAR, *Vice President*; W. J. PERCIVAL, *Cashier*.

DIRECTORS.—H. R. Wagar, W. J. Percival, E. O. Wagar, E. E. Wagar, N. W. Page.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$48,403 25 | \$51,868 71 | \$54,279 16 | \$43,730 65 |
| Stocks, bonds and mortgages..... | 5,830 84 | 8,880 84 | 8,953 84 | 28,129 91 |
| Overdrafts..... | 4,291 71 | 5,113 36 | 1,491 32 | 2,939 16 |
| Banking house..... | | | | |
| Furniture and fixtures..... | 1,882 50 | 1,882 50 | 1,882 50 | 1,882 50 |
| Other real estate..... | 9,827 00 | 9,727 00 | 7,052 00 | 7,052 00 |
| Interest, expenses and taxes paid..... | | | 846 26 | |
| Due from banks in reserve cities..... | 10,537 26 | 9,075 90 | 15,589 04 | 14,423 17 |
| Due from other banks and bankers..... | | | | |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 1,233 83 | 597 69 | 224 25 | 1,788 86 |
| Nickels and cents..... | 108 43 | 71 65 | 110 25 | 67 10 |
| Gold coin..... | 1,810 00 | 1,815 00 | 2,505 00 | 2,900 00 |
| Silver coin..... | 1,461 10 | 1,346 50 | 336 10 | 648 75 |
| U. S. and National bank notes..... | 850 00 | 332 00 | 5,549 00 | 3,250 00 |
| Totals..... | \$86,235 92 | \$90,711 15 | \$98,818 72 | \$106,812 10 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$25,000 00 | \$25,000 00 | \$25,000 00 | \$25,000 00 |
| Surplus fund..... | 5,382 62 | 5,382 62 | 6,790 52 | 6,790 52 |
| Undivided profits, less current expenses, interest and taxes paid..... | 59 47 | 691 94 | *798 29 | 894 05 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 21,161 98 | 21,380 23 | 24,047 37 | 27,210 97 |
| Demand commercial certificates of deposit..... | 34,631 85 | 38,256 36 | 42,182 54 | 46,916 56 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | | | | |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$86,235 92 | \$90,711 15 | \$98,818 72 | \$106,812 10 |

*Gross undivided profits.

No. 133.

LANSING STATE SAVINGS BANK, LANSING.

Organized February 25, 1892.

WILLIAM DONOVAN, *President*; H. H. LARNED, *Vice President*; J. EDWARD ROE, *Cashier*.

DIRECTORS.—John Robson, William Donovan, H. H. Larned, Charles Cannell, C. J. Davis, Charles F. Hammond, J. Edward Roe, Frederick Thoman, J. E. St. Johns.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$204,093 26 | \$221,844 35 | \$240,468 09 | \$251,254 57 |
| Stocks, bonds and mortgages..... | 134,000 11 | 130,825 11 | 135,325 11 | 115,423 75 |
| Overdrafts..... | 510 43 | 773 42 | 582 32 | 580 68 |
| Banking house..... | 23,700 00 | 23,700 00 | 23,700 00 | 44,200 00 |
| Furniture and fixtures..... | 3,844 93 | 3,844 93 | 3,834 93 | 3,845 13 |
| Other real estate..... | 11,608 87 | 12,711 17 | 12,711 17 | 12,711 17 |
| Due from banks in reserve cities..... | 35,876 37 | 43,355 90 | 51,008 32 | 49,270 95 |
| Due from other banks and bankers..... | | | | |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 2,157 56 | 2,061 11 | 2,586 38 | 4,150 03 |
| Nickels and cents..... | 287 22 | 336 24 | 425 67 | 387 05 |
| Gold coin..... | 6,300 00 | 6,325 00 | 6,430 00 | 6,865 00 |
| Silver coin..... | 3,880 65 | 2,054 20 | 2,901 75 | 4,285 95 |
| U. S. and National bank notes..... | 8,414 00 | 11,474 00 | 13,178 00 | 12,615 00 |
| Totals..... | \$434,673 40 | \$459,305 43 | \$493,151 74 | \$505,589 28 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$161,850 00 | \$156,250 00 | \$154,750 00 | \$153,750 00 |
| Surplus fund..... | 3,780 00 | 3,780 00 | 3,200 00 | 3,200 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 4,112 24 | 4,910 72 | 3,752 34 | 6,355 27 |
| Dividends unpaid..... | 144 80 | 99 38 | 247 13 | 129 00 |
| Commercial deposits subject to check..... | 140,855 59 | 147,302 35 | 184,526 27 | 189,223 00 |
| Demand commercial certificates of deposit..... | 87,063 00 | 102,242 75 | 95,341 82 | 99,179 19 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 36,867 77 | 44,720 23 | 51,334 18 | 53,752 82 |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$434,673 40 | \$459,305 43 | \$493,151 74 | \$505,589 28 |

No. 117.

STATE SAVINGS BANK OF LAPEER, LAPEER.

Organized May 9, 1891.

H. D. ROOD, *President*; EDWARD BROWNELL, *Vice President*; C. G. WHITE, *Cashier*; J. R. JOHNSON, *Assistant Cashier*.

DIRECTORS.—H. D. Rood, C. G. White, G. W. Rood, E. Brownell, Sarah R. White, Kirk White, Ripley White.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$46,797 66 | \$46,901 60 | \$49,539 74 | \$50,274 74 |
| Stocks, bonds and mortgages..... | 63,190 38 | 70,813 25 | 72,133 88 | 68,866 88 |
| Overdrafts..... | | | 10 | 14 |
| Banking house..... | | | | |
| Furniture and fixtures..... | | | | |
| Other real estate..... | | | | |
| Due from banks in reserve cities..... | 21,345 30 | 8,961 88 | 15,139 17 | 22,366 64 |
| Due from other banks and bankers..... | | | | |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | | | | |
| Nickels and cents..... | | | | |
| Gold coin..... | | | | |
| Silver coin..... | 4 20 | 4 20 | 4 20 | 4 20 |
| U. S. and National bank notes..... | 1,080 00 | 1,080 00 | 1,080 00 | 1,080 00 |
| Totals..... | \$132,417 54 | \$127,760 93 | \$137,897 09 | \$142,592 60 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$45,000 00 | \$45,000 00 | \$45,000 00 | \$45,000 00 |
| Surplus fund..... | 9,000 00 | 9,000 00 | 9,000 00 | 9,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 9,000 80 | 10,326 83 | 11,133 56 | 12,564 38 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | | | | |
| Demand commercial certificates of deposit..... | | | | |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 69,416 74 | 63,434 10 | 72,763 53 | 76,028 22 |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$132,417 54 | \$127,760 93 | \$137,897 09 | \$142,592 60 |

No. 201.

STATE SAVINGS BANK OF LAURIUM, LAURIUM.

Organized November 6, 1897.

C. A. WRIGHT, *President*; JACOB BAER, *Vice President*; M. L. EFFINGER, *Cashier*.

DIRECTORS.—C. A. Wright, Jacob Baer, Johnson Vivian, Edward L. Wright, M. C. Getchell.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$39,430 34 | \$45,394 44 | \$48,161 00 | \$79,488 72 |
| Stocks, bonds and mortgages..... | 7,080 00 | 6,856 00 | 14,226 00 | 19,521 00 |
| Overdrafts..... | 15 29 | 35 75 | | 26 59 |
| Banking house..... | 2,575 45 | 3,487 20 | 3,575 20 | 3,623 20 |
| Furniture and fixtures..... | 1,206 99 | 1,237 88 | 1,247 88 | 1,247 88 |
| Other real estate..... | | | | |
| Due from banks in reserve cities..... | 5,258 27 | 3,082 95 | 14,596 86 | 12,612 50 |
| Due from other banks and bankers..... | 630 97 | 1,556 42 | 10,509 67 | 15,819 91 |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 6,072 77 | 2,274 56 | 3,088 36 | 8,977 24 |
| Nickels and cents..... | 71 71 | 137 95 | 76 62 | 139 29 |
| Gold coin..... | 400 00 | 1,050 00 | 1,140 00 | 1,580 00 |
| Silver coin..... | 1,296 10 | 881 15 | 418 85 | 953 25 |
| U. S. and National bank notes..... | 11,413 00 | 8,654 00 | 25,247 00 | 12,423 00 |
| Totals..... | \$75,450 89 | \$74,648 30 | \$122,287 44 | \$156,412 58 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$50,000 00 | \$50,000 00 | \$50,000 00 | \$50,000 00 |
| Surplus fund..... | | | | |
| Undivided profits, less current expenses, interest and taxes paid..... | 252 01 | 303 53 | 1,205 84 | 2,107 94 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 18,147 96 | 15,095 70 | 48,876 01 | 74,816 85 |
| Demand commercial certificates of deposit..... | | | | |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 5,753 85 | 7,907 63 | 21,305 59 | 24,711 20 |
| Savings certificates of deposit..... | | 900 00 | 900 00 | 1,340 85 |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | 1,297 07 | 441 44 | | 3,435 74 |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$75,450 89 | \$74,648 30 | \$122,287 44 | \$156,412 58 |

No. 8.

PEOPLE'S BANK, LESLIE.

Organized December 24, 1886.

M. E. RUMSEY, *President*; ARTHUR J. TUTTLE, *Vice President*; W. W. PEIRSON, *Cashier*; RAY A. LUDWICK, *Assistant Cashier*.

DIRECTORS.—M. E. Rumsey, J. J. Tuttle, O. V. Tuttle, Arthur J. Tuttle, L. M. Russell, J. A. Landfair, Ray A. Ludwick.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$83,198 21 | \$81,478 34 | \$77,588 38 | \$74,894 31 |
| Stocks, bonds and mortgages..... | 13,066 29 | 13,566 29 | 17,436 29 | 17,386 29 |
| Overdrafts..... | 2,101 40 | 1,747 57 | 1,285 90 | 3,931 62 |
| Banking house..... | 4,000 00 | 4,000 00 | 4,000 00 | 4,000 00 |
| Furniture and fixtures..... | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 |
| Other real estate..... | 4,364 95 | 4,344 95 | 4,521 25 | 4,401 25 |
| Due from banks in reserve cities..... | 7,247 96 | 8,592 81 | 5,545 05 | 19,919 96 |
| Due from other banks and bankers..... | | | | 27 10 |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 100 00 | 984 00 | 133 00 | 107 00 |
| Nickels and cents..... | 13 88 | 23 89 | 11 34 | 15 25 |
| Gold coin..... | 865 00 | 50 00 | 295 00 | 1,045 00 |
| Silver coin..... | 925 00 | 190 00 | 445 00 | 356 50 |
| U. S. and National bank notes..... | 1,651 00 | 3,154 00 | 2,918 00 | 1,264 00 |
| Totals..... | \$118,533 69 | \$119,131 85 | \$115,179 21 | \$128,348 28 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$50,000 00 | \$50,000 00 | \$50,000 00 | \$50,000 00 |
| Surplus fund..... | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 1,149 87 | 1,957 94 | 976 50 | 1,848 91 |
| Dividends unpaid..... | 45 00 | 27 00 | 342 00 | 327 00 |
| Commercial deposits subject to check..... | 30,215 95 | 27,181 59 | 24,841 32 | 31,298 78 |
| Demand commercial certificates of deposit..... | 27,122 87 | 28,465 32 | 29,019 39 | 34,873 59 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | | | | |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | 1,500 00 | | |
| Totals..... | \$118,533 69 | \$119,131 85 | \$115,179 21 | \$128,348 28 |

No. 184.

LEXINGTON STATE BANK, LEXINGTON.

Organized January 29, 1896.

B. R. NOBLE, *President*; JOHN P. NIGGEMAN, JR., *Vice President*; D. MCNAIR, *Cashier*; WALTER CALKINS, *Assistant Cashier*.

DIRECTORS.—B. R. Noble, John P. Niggeman, Jr., D. McNair, Matthew D. Wagner, J. L. Benedict.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$38,094 76 | \$46,392 56 | \$43,186 18 | \$32,918 54 |
| Stocks, bonds and mortgages..... | 1,640 00 | 1,860 00 | 1,530 00 | 1,400 00 |
| Overdrafts..... | 535 45 | 680 70 | 138 37 | 369 95 |
| Banking house..... | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 |
| Furniture and fixtures..... | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 |
| Other real estate..... | 2,903 02 | 2,903 02 | 2,934 33 | 3,372 62 |
| Due from banks in reserve cities..... | 14,698 87 | 7,091 12 | 9,035 46 | 19,487 53 |
| Due from other banks and bankers..... | 1,152 56 | 845 07 | 1,864 50 | 1,093 09 |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 160 00 | 124 26 | 173 52 | 160 78 |
| Nickels and cents..... | 15 92 | 12 47 | 10 64 | 20 63 |
| Gold coin..... | 850 00 | 945 00 | 1,050 00 | 1,050 00 |
| Silver coin..... | 185 10 | 285 00 | 245 25 | 475 00 |
| U. S. and National bank notes..... | 3,613 00 | 4,061 00 | 2,072 00 | 3,851 00 |
| Totals..... | \$68,348 68 | \$69,700 20 | \$66,540 25 | \$68,699 14 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$20,000 00 | \$20,000 00 | \$20,000 00 | \$20,000 00 |
| Surplus fund..... | 400 00 | 400 00 | 500 00 | 600 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 596 25 | 1,856 31 | 448 62 | 861 03 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 13,797 59 | 10,765 08 | 11,695 90 | 12,473 54 |
| Demand commercial certificates of deposit..... | 33,554 84 | 36,629 07 | 33,795 73 | 34,764 57 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | | | | |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | 49 74 | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$68,348 68 | \$69,700 20 | \$66,540 25 | \$68,699 14 |

No. 111.

LOWELL STATE BANK, LOWELL.

Organized January 22, 1891.

FRANCIS KING, *President*; CHARLES MCCARTY, *Vice President*; M. C. GRISWOLD, *Cashier*.

DIRECTORS.—M. C. Griswold, Francis King, G. H. Force, Charles McCarty, F. T. King, E. L. Bennett, C. Bergin, Geo. W. Parker.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$17,529 15 | \$19,070 72 | \$27,349 82 | \$26,543 54 |
| Stocks, bonds and mortgages..... | 79,572 72 | 89,701 97 | 76,291 79 | 72,141 79 |
| Overdrafts..... | | | | |
| Banking house..... | 6,500 00 | 6,500 00 | 6,500 00 | 6,500 00 |
| Furniture and fixtures..... | | | | |
| Other real estate..... | | | | |
| Due from banks in reserve cities..... | 50,920 65 | 49,304 62 | 41,083 91 | 59,142 94 |
| Due from other banks and bankers..... | | | | |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 356 80 | 260 00 | 1,159 31 | 1,086 47 |
| Nickels and cents..... | 136 18 | 115 61 | 113 66 | 52 89 |
| Gold coin..... | 12,301 00 | 12,286 00 | 13,732 00 | 15,017 50 |
| Silver coin..... | 589 30 | 1,616 28 | 1,296 68 | 1,728 60 |
| U. S. and National bank notes..... | 12,131 00 | 19,159 00 | 7,533 00 | 7,423 00 |
| Totals | \$180,036 80 | \$198,014 20 | \$175,060 17 | \$189,636 73 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$25,000 00 | \$25,000 00 | \$25,000 00 | \$25,000 00 |
| Surplus fund..... | 1,600 00 | 1,600 00 | 1,700 00 | 1,700 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 1,365 86 | 2,407 81 | 3,421 12 | 3,414 42 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 37,519 11 | 44,262 58 | 35,734 47 | 42,262 12 |
| Demand commercial certificates of deposit..... | | | | |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 1,395 00 | 15,832 48 | 40,432 83 | 65,309 69 |
| Savings certificates of deposit..... | 113,156 83 | 108,911 33 | 68,771 75 | 51,950 50 |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals | \$180,036 80 | \$198,014 20 | \$175,060 17 | \$189,636 73 |

No. 130.

ANTRIM COUNTY STATE SAVINGS BANK, MANCERLONA.

Organized January 20, 1892.

C. E. BLAKELY, *President*; I. N. RODENBAUGH, *Vice President*; E. L. J. MILLS, *Cashier*.

DIRECTORS.—Warren E. Watson, Charles E. Blakely, Phineas Medalie, W. H. Thompson, E. L. J. Mills, I. N. Rodenbaugh, C. A. Johnson, H. M. Coldren, H. T. Allerton.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$13,912 38 | \$13,940 49 | \$28,440 41 | \$37,959 58 |
| Stocks, bonds and mortgages..... | 14,483 75 | 15,247 73 | 22,315 73 | 20,543 80 |
| Overdrafts..... | 963 07 | 241 38 | 292 16 | 1,315 65 |
| Banking house..... | 2,853 57 | 2,853 57 | 2,853 57 | 2,853 57 |
| Furniture and fixtures..... | 2,329 83 | 2,329 83 | 2,329 83 | 2,329 83 |
| Other real estate..... | 3,712 89 | 3,786 29 | 3,764 43 | 2,996 43 |
| Due from banks in reserve cities..... | 39,309 42 | 41,092 84 | 23,228 89 | 8,340 62 |
| Due from other banks and bankers..... | | | | |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 1,437 24 | 3,365 62 | 3,905 79 | 195 31 |
| Nickels and cents..... | 70 71 | 44 03 | 45 06 | 22 00 |
| Gold coin..... | 1,325 00 | 1,375 00 | 1,272 42 | 1,330 00 |
| Silver coin..... | 721 30 | 614 80 | 285 90 | 1,347 25 |
| U. S. and National bank notes..... | 1,397 00 | 5,111 00 | 2,687 00 | 1,965 00 |
| Totals..... | \$82,516 16 | \$90,002 58 | \$91,421 19 | \$81,199 04 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$25,000 00 | \$25,000 00 | \$25,000 00 | \$25,000 00 |
| Surplus fund..... | | | | |
| Undivided profits, less current expenses, interest and taxes paid..... | 414 13 | 170 75 | 678 18 | 1,032 07 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 36,121 05 | 38,596 55 | 40,871 39 | 31,208 39 |
| Demand commercial certificates of deposit..... | | | | |
| Time commercial certificates of deposit..... | 14,412 82 | 20,109 90 | 18,477 67 | 16,588 98 |
| Savings deposits..... | 6,568 16 | 6,103 06 | 6,371 63 | 6,572 16 |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | 22 32 | 22 32 | 325 70 |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | 471 74 |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$82,516 16 | \$90,002 58 | \$91,421 19 | \$81,199 04 |

STATE BANKS OF MICHIGAN

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No. 88.

PEOPLE'S BANK, MANCHESTER.

Organized July 18, 1871.

WM. BURTLESS, *President*; A. F. FREEMAN, *Vice President*; C. W. CASE, *Cashier*.

DIRECTORS.—S. W. Clarkson, C. W. Case, F. Spafard, W. Burtless, A. F. Freeman, F. E. Spafard, J. A. Goodyear, L. D. Watkins.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$81,026 28 | \$87,819 50 | \$89,801 17 | \$93,294 91 |
| Stocks, bonds and mortgages..... | 20,273 10 | 20,273 10 | 18,623 10 | 18,273 10 |
| Overdrafts..... | 1,057 37 | 951 35 | 1,126 31 | 3,242 17 |
| Banking house..... | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 |
| Furniture and fixtures..... | 1,607 13 | 1,607 13 | 1,607 13 | 1,607 13 |
| Other real estate..... | 20,500 00 | 20,500 00 | 32,500 00 | 32,500 00 |
| Due from banks in reserve cities..... | 52,624 29 | 60,864 63 | 48,021 15 | 40,231 68 |
| Due from other banks and bankers..... | 2,473 57 | | | 2,814 58 |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 436 83 | 297 44 | 575 27 | 835 64 |
| Nickels and cents..... | 22 99 | 28 42 | 41 39 | 26 74 |
| Gold coin..... | 2,440 00 | 2,240 00 | 2,815 00 | 2,480 00 |
| Silver coin..... | 690 00 | 860 00 | 750 00 | 676 00 |
| U. S. and National bank notes..... | 4,239 00 | 5,166 00 | 3,182 00 | 4,024 00 |
| Totals..... | \$193,390 56 | \$206,607 57 | \$205,042 52 | \$206,005 95 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$50,000 00 | \$50,000 00 | \$50,000 00 | \$50,000 00 |
| Surplus fund..... | 5,500 00 | 5,500 00 | 5,500 00 | 5,500 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 172 39 | 1,633 85 | 2,182 65 | 3,255 79 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 36,386 19 | 34,271 37 | 29,644 80 | 24,960 91 |
| Demand commercial certificates of deposit..... | 101,331 98 | 115,202 35 | 117,715 07 | 122,289 25 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | | | | |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$193,390 56 | \$206,607 57 | \$205,042 52 | \$206,005 95 |

STATE BANKING DEPARTMENT

No. 172.

UNION SAVINGS BANK, MANCHESTER.

Organized June 28, 1894.

B. G. ENGLISH, *President*; J. M. HORNING, *Vice President*; ED. E. ROOT, *Cashier*.

DIRECTORS.—B. G. English, George Heimendinger, J. M. Horning, Fred Breitenwischer, A. H. Kuhl, C. F. Kapp, John Wuerthner, A. J. Waters, John H. Schlicht.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$51,260 72 | \$48,165 28 | \$59,118 15 | \$59,195 39 |
| Stocks, bonds and mortgages..... | 42,080 99 | 49,619 80 | 47,782 34 | 51,631 29 |
| Overdrafts..... | | 8 00 | 31 97 | 14 86 |
| Banking house..... | 11,200 00 | 11,200 00 | 11,200 00 | 11,200 00 |
| Furniture and fixtures..... | 1,778 30 | 1,778 30 | 1,778 30 | 1,778 30 |
| Other real estate..... | | | | |
| Due from banks in reserve cities..... | 36,315 72 | 34,301 65 | 28,358 07 | 25,415 73 |
| Due from other banks and bankers..... | | | | 916 90 |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 145 76 | 376 03 | 35 90 | 397 90 |
| Nickels and cents..... | 16 37 | 23 76 | 16 19 | 14 01 |
| Gold coin..... | 1,850 00 | 1,860 00 | 1,835 00 | 1,770 00 |
| Silver coin..... | 360 90 | 455 25 | 668 75 | 345 31 |
| U. S. and National bank notes..... | 4,184 00 | 4,515 00 | 2,756 00 | 2,970 00 |
| Totals..... | \$149,192 76 | \$152,303 07 | \$153,580 67 | \$155,649 69 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$25,000 00 | \$25,000 00 | \$25,000 00 | \$25,000 00 |
| Surplus fund..... | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 1,111 15 | 1,829 25 | 2,407 52 | 2,880 46 |
| Dividends unpaid..... | 95 00 | 50 00 | | |
| Commercial deposits subject to check..... | 10,957 34 | 8,884 45 | 8,582 08 | 9,482 47 |
| Demand commercial certificates of deposit..... | 3,020 25 | 1,911 75 | 2,823 15 | 1,718 75 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 41,603 68 | 45,354 11 | 46,097 33 | 50,539 42 |
| Savings certificates of deposit..... | 66,405 34 | 68,273 51 | 67,670 59 | 65,028 59 |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$149,192 76 | \$152,303 07 | \$153,580 67 | \$155,649 69 |

No. 116.

MANISTEE COUNTY SAVINGS BANK, MANISTEE.

Organized May 4, 1891.

THOMAS KENNY, *President*; E. G. FILER, *Vice President*; W. J. GREGORY, *Cashier*

DIRECTORS.—Thomas Kenny, J. Kirster, J. H. Grant, E. G. Filer, John Smith, W. J. Gregory.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$63,770 46 | \$55,164 69 | \$60,582 66 | \$76,585 96 |
| Stocks, bonds and mortgages..... | 131,490 68 | 125,906 43 | 134,543 75 | 144,498 16 |
| Overdrafts..... | 59 63 | 405 83 | 256 84 | 361 12 |
| Banking house..... | | | | |
| Furniture and fixtures..... | 1,200 00 | 1,200 00 | 1,200 00 | 1,200 00 |
| Other real estate..... | | | | |
| Due from banks in reserve cities..... | 63,158 15 | 76,413 39 | 79,109 79 | 78,110 19 |
| Due from other banks and bankers..... | | | | |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 102 84 | 650 29 | 1,192 80 | 531 57 |
| Nickels and cents..... | 261 83 | 224 61 | 174 55 | 167 71 |
| Gold coin..... | 6,064 00 | 5,689 55 | 6,452 05 | 7,127 50 |
| Silver coin..... | 392 45 | 1,393 30 | 2,074 05 | 1,389 60 |
| U. S. and National bank notes..... | 4,861 00 | 11,340 00 | 8,642 00 | 3,565 00 |
| Totals..... | \$271,361 04 | \$278,388 09 | \$294,228 49 | \$313,536 81 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$50,000 00 | \$50,000 00 | \$50,000 00 | \$50,000 00 |
| Surplus fund..... | 6,500 00 | 6,500 00 | 6,500 00 | 6,500 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 2,358 62 | 3,559 83 | 4,305 50 | 7,066 49 |
| Dividends unpaid..... | 95 62 | 95 62 | 83 32 | 83 32 |
| Commercial deposits subject to check..... | 31,121 20 | 38,677 45 | 33,024 73 | 33,318 52 |
| Demand commercial certificates of deposit..... | 35,500 88 | 40,564 71 | 48,549 79 | 56,274 69 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 145,448 14 | 145,384 04 | 151,664 16 | 160,129 83 |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | 75 00 | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | 336 58 | 3,531 44 | 100 99 | 163 96 |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$271,361 04 | \$278,388 09 | \$294,228 49 | \$313,536 81 |

STATE BANKING DEPARTMENT

No. 21.

THE MANISTIQUE BANK, MANISTIQUE.

Organized May 16, 1889.

GEORGE H. ORR, *President*; JOHN PATTERSON, *Vice President*; HARRY W. CLARKE, *Cashier*;
E. W. MILLER, *Assistant Cashier*.

DIRECTORS.—Martin H. Quick, George H. Orr, Robert B. Waddell, C. B. Mersereau, John Patterson.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$100,728 38 | \$106,089 57 | \$77,511 96 | \$76,543 73 |
| Stocks, bonds and mortgages..... | 11,291 11 | 6,513 25 | 18,833 47 | 12,430 30 |
| Overdrafts..... | 33 09 | 85 84 | | |
| Banking house..... | | | | |
| Furniture and fixtures..... | 1,643 62 | 1,643 62 | 1,643 62 | 1,643 62 |
| Other real estate..... | 46,895 52 | 47,106 90 | 47,259 77 | 47,294 67 |
| Due from banks in reserve cities..... | 18,004 27 | 22,481 98 | 31,325 70 | 41,409 56 |
| Due from other banks and bankers..... | 699 61 | 1,162 83 | 600 00 | 600 76 |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 837 89 | 401 26 | 1,841 72 | 1,198 90 |
| Nickels and cents..... | 24 43 | 70 57 | 124 05 | 62 93 |
| Gold coin..... | 525 00 | 195 00 | 900 00 | 3,130 00 |
| Silver coin..... | 255 50 | 1,151 55 | 478 15 | 638 20 |
| U. S. and National bank notes..... | 4,501 00 | 10,626 00 | 8,334 00 | 5,089 00 |
| Totals..... | \$185,439 42 | \$197,528 37 | \$188,852 44 | \$190,041 67 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$50,000 00 | \$50,000 00 | \$50,000 00 | \$50,000 00 |
| Surplus fund..... | 22,000 00 | 22,000 00 | 22,000 00 | 22,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 2,397 83 | 2,066 78 | 5,134 73 | 5,380 52 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 70,711 30 | 78,760 47 | 71,780 45 | 72,378 77 |
| Demand commercial certificates of deposit..... | 40,330 29 | 44,701 12 | 39,860 49 | 40,282 38 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | | | | |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | 76 77 | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$185,439 42 | \$197,528 37 | \$188,852 44 | \$190,041 67 |

No. 122.

THE MARINE SAVINGS BANK, MARINE CITY.

Organized September 5, 1891.

JOHN W. PORTER, *President*; FRANK HART, *Vice President*; G. W. CARMAN, *Cashier*; C. E. BLOOD, *Assistant Cashier*.

DIRECTORS.—Geo. W. Carman, M. Sicken, M. P. Scott, R. Folkerts, F. Hart, W. F. Sanber, C. E. Blood, J. W. Porter, William Mannel.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$134,522 62 | \$138,978 80 | \$116,053 04 | \$123,038 27 |
| Stocks, bonds and mortgages..... | 88,374 32 | 100,248 24 | 109,680 05 | 96,747 44 |
| Overdrafts..... | 2,144 14 | 257 68 | 95 01 | 913 89 |
| Banking house..... | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 |
| Furniture and fixtures..... | 1,750 00 | 1,750 00 | 1,750 00 | 1,750 00 |
| Other real estate..... | | | | 3,424 45 |
| Due from banks in reserve cities..... | 63,418 36 | 23,451 66 | 49,412 78 | 66,585 06 |
| Due from other banks and bankers..... | 300 00 | 287 75 | 743 62 | 282 68 |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 377 66 | 238 20 | 831 05 | 199 76 |
| Nickels and cents..... | 112 78 | 16 03 | 64 64 | 4 91 |
| Gold coin..... | 5,142 50 | 3,370 00 | 4,062 50 | 3,752 50 |
| Silver coin..... | 2,348 90 | 652 75 | 1,668 75 | 2,557 25 |
| U. S. and National bank notes..... | 4,822 00 | 5,619 00 | 2,253 00 | 1,709 00 |
| Totals..... | \$309,313 28 | \$280,850 11 | \$292,614 44 | \$306,965 21 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$50,000 00 | \$50,000 00 | \$50,000 00 | \$50,000 00 |
| Surplus fund..... | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 1,985 62 | 3,089 83 | 2,352 07 | 3,426 51 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 63,421 96 | 44,796 55 | 39,501 84 | 46,116 75 |
| Demand commercial certificates of deposit..... | 4,380 57 | 3,777 60 | 4,215 15 | 2,048 61 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 162,059 69 | 153,283 77 | 172,572 02 | 183,644 98 |
| Savings certificates of deposit..... | 17,465 44 | 15,902 36 | 13,973 36 | 11,728 36 |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$309,313 28 | \$280,850 11 | \$292,614 44 | \$306,965 21 |

No. 100.

MARQUETTE COUNTY SAVINGS BANK, MARQUETTE.

Organized July 26, 1890.

N. M. KAUFMAN, *President*; EDWARD N. BREITUNG, *Vice President*; S. R. KAUFMAN, *Second Vice President*; GEORGE BARNES, *Cashier*; W. B. MCCOMBS, *Assistant Cashier*.

DIRECTORS.—N. M. Kaufman, George Barnes, S. R. Kaufman, Edward N. Breitung, Charles Meeske.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$205,711 60 | \$204,603 98 | \$190,183 19 | \$185,910 36 |
| Stocks, bonds and mortgages..... | 99,233 86 | 97,130 05 | 92,458 84 | 91,448 84 |
| Overdrafts..... | 5,149 85 | 780 91 | 2,287 78 | 3,241 22 |
| Banking house..... | 75,000 00 | 75,000 00 | 55,000 00 | 55,000 00 |
| Furniture and fixtures..... | 7,517 60 | 7,517 60 | 7,517 60 | 7,517 60 |
| Other real estate..... | | | | |
| Due from banks in reserve cities..... | 47,274 25 | 33,428 51 | 30,212 28 | 36,641 43 |
| Due from other banks and bankers..... | 1,824 15 | 469 06 | 1,107 80 | 1,358 13 |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 5,380 45 | 2,796 00 | 2,497 29 | 4,775 56 |
| Nickels and cents..... | 32 37 | 48 03 | 105 26 | 154 06 |
| Gold coin..... | | | 18,680 00 | 15,705 00 |
| Silver coin..... | *26,077 97 | *20,487 00 | 2,629 00 | 2,463 30 |
| U. S. and National bank notes..... | 14,073 00 | 10,443 00 | 11,843 00 | 6,435 00 |
| Totals..... | \$487,275 10 | \$452,704 14 | \$414,522 04 | \$410,650 50 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$100,000 00 | \$100,000 00 | \$100,000 00 | \$100,000 00 |
| Surplus fund..... | 10,000 00 | 10 000 00 | 10,000 00 | 10,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 1,464 63 | 2,112 05 | 2,370 98 | 1,080 99 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 158,450 78 | 150,298 83 | 118,139 18 | 118,343 21 |
| Demand commercial certificates of deposit..... | 1,263 91 | 856 46 | 429 09 | 339 09 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 186,605 54 | 164,477 99 | 165,089 11 | 159,748 85 |
| Savings certificates of deposit..... | 25,306 87 | 21,456 62 | 18,306 10 | 17,185 65 |
| Certified checks..... | 393 44 | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | 3,789 93 | 3,502 19 | 187 58 | 3,952 71 |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$487,275 10 | \$452,704 14 | \$414,522 04 | \$410,650 50 |

* Specie.

No. 137.

COMMERCIAL SAVINGS BANK OF MARSHALL, MARSHALL.

Organized May 18, 1892.

WILLIAM J. DIBBLE, *President*; EDGAR G. BREWER, *Vice President*; W. T. PHELPS, *Cashier*.

DIRECTORS.—J. M. Parsons, John Wiseman, T. L. Cronin, Edgar G. Brewer, M. S. O'Keefe, W. J. Dibble, George Perrett, W. T. Phelps, W. E. Bosley.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$77,297 51 | \$86,779 48 | \$98,651 11 | \$83,718 33 |
| Stocks, bonds and mortgages..... | 229,824 42 | 243,804 92 | 248,660 58 | 252,269 33 |
| Overdrafts..... | 1,922 81 | 2,021 55 | 852 67 | 777 45 |
| Banking house..... | | | | |
| Furniture and fixtures..... | 750 00 | 905 96 | 500 00 | 500 00 |
| Other real estate..... | | | | |
| Premiums paid..... | 2,500 00 | 2,600 00 | 2,451 60 | 2,610 35 |
| Due from banks in reserve cities..... | 158,068 31 | 159,944 43 | 143,225 40 | 174,538 65 |
| Due from other banks and bankers..... | 2,445 00 | 895 57 | | 510 00 |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 1,604 77 | 3,168 76 | 760 59 | 3,651 52 |
| Nickels and cents..... | 170 45 | 232 58 | 262 20 | 278 61 |
| Gold coin..... | 16,750 00 | 20,337 50 | 11,900 00 | 12,845 00 |
| Silver coin..... | 2,142 90 | 2,907 40 | 2,891 10 | 1,092 10 |
| U. S. and National bank notes..... | 9,842 00 | 15,369 00 | 8,951 00 | 14,415 00 |
| Totals..... | \$503,318 17 | \$538,967 15 | \$519,106 25 | \$547,206 34 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$50,000 00 | \$50,000 00 | \$50,000 00 | \$50,000 00 |
| Surplus fund..... | 9,000 00 | 9,000 00 | 10,000 00 | 10,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 9,085 41 | 14,329 95 | 9,309 73 | 12,933 99 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 125,175 94 | 113,245 60 | 82,673 19 | 98,758 87 |
| Demand commercial certificates of deposit..... | 17,961 33 | 28,475 01 | 24,833 13 | 20,084 19 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 292,095 49 | 323,916 59 | 342,290 20 | 355,429 29 |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$503,318 17 | \$538,967 15 | \$519,106 25 | \$547,206 34 |

STATE BANKING DEPARTMENT

No. 198.

G. W. JONES EXCHANGE BANK, MARCELLUS.

Organized July 15, 1897.

C. S. JONES, *President*; F. S. JONES, *Vice President*; H. B. JONES, *Cashier*; G. R. CLEMENS, *Assistant Cashier*.

DIRECTORS.—C. S. Jones, F. S. Jones, Lizzie Jones, C. H. Hudson, G. W. Kroll.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$35,279 82 | \$69,797 88 | \$64,817 49 | \$63,680 34 |
| Stocks, bonds and mortgages..... | 26,240 32 | 24,617 17 | 29,996 66 | 35,276 82 |
| Overdrafts..... | 1,001 41 | 745 04 | 1,534 26 | 4,076 19 |
| Banking house..... | 5,000 00 | 5,000 00 | 4,500 00 | 4,500 00 |
| Furniture and fixtures..... | 1,200 00 | 1,200 00 | 1,200 00 | 1,200 00 |
| Other real estate..... | | | | |
| Premiums paid..... | 335 50 | 305 00 | | |
| Due from banks in reserve cities..... | 39,885 59 | 25,261 54 | 9,091 62 | 14,896 59 |
| Due from other banks and bankers..... | 469 98 | | 122 75 | 28 00 |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 666 86 | 2 50 | | |
| Nickels and cents..... | 86 08 | 74 47 | 17 95 | 23 20 |
| Gold coin..... | 3,272 50 | 3,105 00 | 3,080 00 | 3,035 00 |
| Silver coin..... | 1,435 00 | 550 25 | 620 00 | 442 65 |
| U. S. and National bank notes..... | 5,498 00 | 4,762 00 | 4,965 00 | 3,936 00 |
| Totals..... | \$120,371 06 | \$135,420 85 | \$119,945 73 | \$131,094 19 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$40,000 00 | \$40,000 00 | \$40,000 00 | \$40,000 00 |
| Surplus fund..... | | | 200 00 | 200 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 278 66 | 1,244 59 | 305 10 | 2,046 69 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 32,554 54 | 35,636 56 | 27,472 40 | 26,389 98 |
| Demand commercial certificates of deposit..... | 23,677 41 | 29,811 01 | 26,991 53 | 39,940 59 |
| Time commercial certificates of deposit..... | 23,860 45 | 28,728 69 | 24,976 70 | 22,516 93 |
| Savings deposits..... | | | | |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$120,371 06 | \$135,420 85 | \$119,945 73 | \$131,094 19 |

No. 22.

FARMERS' BANK, MASON.

Organized June 7, 1886.

M. D. CHATTERTON, *President*; L. C. WEBB, *Vice President*; A. J. HALL, *Cashier*; R. C. DART, *Assistant Cashier*.

DIRECTORS.—Harper Reed, George W. Bristol, Lewis C. Webb, Mason D. Chatterton, J. K. Elmer, L. E. Spafford, E. A. Barnes, A. J. Hall, R. C. Dart.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20 | Report of Dec. 1. |
|---|-----------------------|---------------------|-----------------------|----------------------|
| Loans and discounts..... | \$71,870 37 | \$75,954 27 | \$71,522 35 | \$52,622 24 |
| Stocks, bonds and mortgages..... | 25,474 15 | 24,313 38 | 33,082 17 | 43,763 77 |
| Overdrafts..... | 490 65 | 417 09 | 467 36 | 483 36 |
| Banking house..... | 4,500 00 | 4,500 00 | 4,500 00 | 4,500 00 |
| Furniture and fixtures..... | 1,450 00 | 1,450 00 | 1,450 00 | 1,450 00 |
| Other real estate..... | 6,937 00 | 6,937 00 | 6,937 00 | 6,937 00 |
| Due from banks in reserve cities..... | 42,315 60 | 31,365 27 | 20,761 10 | 30,856 15 |
| Due from other banks and bankers..... | | | | |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 604 96 | 736 81 | 645 70 | 2,098 80 |
| Nickels and cents..... | 159 75 | 74 49 | 51 86 | 50 46 |
| Gold coin..... | 3,000 00 | 2,785 00 | 1,800 00 | 2,290 00 |
| Silver coin..... | 1,040 25 | 419 25 | 1,351 60 | 1,586 80 |
| U. S. and National bank notes..... | 3,500 00 | 4,510 00 | 2,045 00 | 1,677 00 |
| Totals..... | \$161,342 73 | \$153,462 56 | \$144,614 14 | \$148,315 58 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$50,000 00 | \$50,000 00 | \$50,000 00 | \$50,000 00 |
| Surplus fund..... | 7,000 00 | 7,000 00 | 5,500 00 | 5,500 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 4,094 66 | 4,496 25 | 3,011 84 | 4,367 08 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 46,906 08 | 35,382 95 | 34,253 01 | 39,110 28 |
| Demand commercial certificates of deposit..... | 53,341 99 | 56,583 36 | 51,849 29 | 49,338 22 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | | | | |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$161,342 73 | \$153,462 56 | \$144,614 14 | \$148,315 58 |

No. 107.

FIRST STATE AND SAVINGS BANK, MASON.

Organized October 27, 1890.

O. W. HALSTEAD, *President*; L. C. WEBB, *Vice President*; F. E. DENSMORE, *Cashier*; D. P. WHITMORE, *Assistant Cashier*.

DIRECTORS.—L. C. Webb, O. W. Halstead, Charles J. Raynor, F. E. Densmore, C. E. Eaton.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$45,916 00 | \$46,811 96 | \$54,793 99 | \$74,130 34 |
| Stocks, bonds and mortgages..... | 23,095 00 | 17,095 00 | 22,080 00 | 19,880 00 |
| Overdrafts..... | 67 14 | 26 12 | 55 59 | 80 45 |
| Banking house..... | 1,600 00 | 1,600 00 | 1,600 00 | 1,600 00 |
| Furniture and fixtures..... | 1,400 00 | 1,400 00 | 1,400 00 | 1,400 00 |
| Other real estate..... | 3,032 40 | 2,225 00 | 2,370 00 | 2,345 00 |
| Due from banks in reserve cities..... | 14,603 01 | 38,818 04 | 2,043 91 | 4,056 46 |
| Due from other banks and bankers..... | 3,226 75 | 10,503 93 | 22 43 | 315 38 |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 55 08 | 259 05 | 75 13 | 253 16 |
| Nickels and cents..... | 88 20 | 5 89 | 15 47 | 29 06 |
| Gold coin..... | 5,710 00 | 4,720 00 | 5,285 00 | 5,200 00 |
| Silver coin..... | 371 70 | 169 05 | 1,232 15 | 816 65 |
| U. S. and National bank notes..... | 1,325 00 | 2,665 00 | 4,940 00 | 2,574 00 |
| Totals..... | \$100,490 28 | \$126,299 04 | \$95,913 67 | \$112,680 50 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$25,000 00 | \$25,000 00 | \$25,000 00 | \$25,000 00 |
| Surplus fund..... | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 2,059 70 | 2,625 44 | 1,830 30 | 2,783 85 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 25,702 55 | 53,559 61 | 26,562 52 | 31,760 60 |
| Demand commercial certificates of deposit..... | 41,728 03 | 39,113 99 | 36,520 85 | 37,136 05 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | | | | |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | 10,000 00 |
| Bills payable..... | | | | |
| Totals..... | \$100,490 28 | \$126,299 04 | \$95,913 67 | \$112,680 50 |

No. 168.

FIRST STATE BANK OF MENDON, MENDON.

Organized February 14, 1894.

JOHN G. SCHURTZ, *President*; WM. BEARD, *Vice President*; FRANK WOLF, *Cashier*; WM. FRANKISH, *Assistant Cashier*.

DIRECTORS.—John G. Schurtz, William Beard, Frank Wolf, W. L. Thoms, Josiah Wolf.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$52,449 72 | \$49,366 21 | \$53,078 23 | \$53,651 09 |
| Stocks, bonds and mortgages..... | 12,206 00 | 15,545 00 | 25,475 00 | 27,475 00 |
| Overdrafts..... | 36 | | | |
| Banking house..... | | | | |
| Furniture and fixtures..... | | | | |
| Other real estate..... | | | | |
| Current expenses, interest and taxes paid..... | 939 13 | | | |
| Due from banks in reserve cities..... | 25,834 38 | 38,724 60 | 11,920 54 | 10,642 09 |
| Due from other banks and bankers..... | | | | |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | | | | |
| Nickels and cents..... | 196 79 | 148 81 | 162 51 | 79 38 |
| Gold coin..... | 3,655 00 | 2,780 00 | 4,447 50 | 3,735 00 |
| Silver coin..... | 1,463 25 | 409 75 | 1,292 00 | 1,818 75 |
| U. S. and National bank notes..... | 5,653 00 | 5,721 00 | 4,460 00 | 3,067 00 |
| Totals..... | \$102,397 63 | \$112,695 37 | \$100,835 78 | \$100,468 31 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$15,000 00 | \$15,000 00 | \$15,000 00 | \$15,000 00 |
| Surplus fund..... | 3,500 00 | 3,500 00 | 3,500 00 | 3,500 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | *812 16 | 215 53 | 1,552 21 | 2,204 52 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 14,358 25 | 23,078 53 | 14,909 29 | 15,253 27 |
| Demand commercial certificates of deposit..... | 13,589 95 | 16,934 79 | 15,478 60 | 16,670 95 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 2,106 70 | 1,795 62 | 510 12 | 683 19 |
| Savings certificates of deposit..... | 53,030 57 | 52,170 90 | 49,885 56 | 47,156 38 |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$102,397 63 | \$112,695 37 | \$100,835 78 | \$100,468 31 |

*Gross undivided profits

STATE BANKING DEPARTMENT

No. 113.

STATE BANK OF MIDDLEVILLE, MIDDLEVILLE.

Organized February 17, 1891.

R. E. COMBS, *President*; MINER S. KEELER, *Vice President*; W. E. KEELER, *Cashier*.

DIRECTORS.—R. E. Combs, W. E. Keeler, Kittie Keeler, M. S. Keeler, Gertie S. Keeler.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$47,197 69 | \$58,685 92 | \$49,360 05 | \$52,679 78 |
| Stocks, bonds and mortgages..... | 16,297 08 | 18,656 02 | 24,461 09 | 30,341 17 |
| Overdrafts..... | 2 43 | 30 78 | 63 96 | 38 93 |
| Banking house..... | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 |
| Furniture and fixtures..... | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 |
| Other real estate..... | | | | |
| Due from banks in reserve cities..... | 40,006 17 | 30,154 18 | 27,842 28 | 29,815 68 |
| Due from other banks and bankers..... | 51 94 | 235 89 | 170 96 | 428 00 |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 425 53 | 752 98 | 1,751 48 | 1,115 87 |
| Nickels and cents..... | 65 60 | 45 05 | 68 41 | 17 15 |
| Gold coin..... | 1,915 00 | 2,160 00 | 2,205 00 | 115 00 |
| Silver coin..... | 1,016 35 | 1,069 75 | 838 00 | 934 05 |
| U. S. and National bank notes..... | 4,433 00 | 3,810 00 | 4,747 00 | 4,000 00 |
| Totals..... | \$116,410 79 | \$120,600 57 | \$116,508 23 | \$124,485 63 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$25,000 00 | \$25,000 00 | \$25,000 00 | \$25,000 00 |
| Surplus fund..... | 2,200 00 | 2,200 00 | 2,200 00 | 2,200 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 959 31 | 1,334 61 | 699 16 | 1,537 93 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 23,083 29 | 28,047 46 | 21,728 31 | 21,687 42 |
| Demand commercial certificates of deposit..... | 65,168 19 | 64,018 50 | 66,880 76 | 74,060 28 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | | | | |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$116,410 79 | \$120,600 57 | \$116,508 23 | \$124,485 63 |

STATE BANKS OF MICHIGAN

125

No. 97.

MIDLAND COUNTY SAVINGS BANK, MIDLAND.

Organized September 10, 1886.

STEWART B. GORDON, *President*; MAX ANDERSON, *Vice President*; D. W. CHASE, *Treasurer*.

DIRECTORS.—Max Anderson, William Patrick, Geo. Rockwell, Milton P. Anderson, Charles Brown, Stewart B. Gordon.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$46,527 66 | \$47,800 72 | \$52,043 69 | \$61,165 28 |
| Stocks, bonds and mortgages..... | 10,978 94 | 13,305 88 | 21,350 96 | 21,210 10 |
| Overdrafts..... | 503 15 | 704 89 | 186 33 | 629 46 |
| Banking house..... | | | | |
| Furniture and fixtures..... | 882 00 | 882 00 | 882 00 | 882 00 |
| Other real estate..... | | 1,009 00 | 1,164 00 | 1,164 00 |
| Current expenses, interest and taxes paid..... | | | 808 44 | 1,679 26 |
| Due from banks in reserve cities..... | 4,553 40 | 1,433 97 | 5,707 92 | 7,567 53 |
| Due from other banks and bankers..... | 10 00 | 1,515 00 | 20 00 | 272 12 |
| Exchanges for clearing house..... | 1,606 59 | 785 66 | 238 37 | |
| Checks and cash items..... | 929 07 | 1,353 95 | 888 87 | 762 92 |
| Nickels and cents..... | 28 70 | 63 30 | 123 00 | 93 71 |
| Gold coin..... | 2,575 00 | 2,500 00 | 3,945 00 | 3,930 00 |
| Silver coin..... | 99 20 | 304 50 | 860 80 | 639 70 |
| U. S. and National bank notes..... | 1,843 00 | 1,752 00 | 6,158 00 | 2,311 00 |
| Totals..... | \$70,536 71 | \$73,410 87 | \$94,377 38 | \$102,307 08 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$25,000 00 | \$25,000 00 | \$25,000 00 | \$25,000 00 |
| Surplus fund..... | 3,150 00 | 3,150 00 | 2,250 00 | 2,250 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 455 27 | 318 87 | *616 01 | *1,328 15 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 12,471 87 | 12,271 49 | 21,051 88 | 22,514 85 |
| Demand commercial certificates of deposit..... | 10,017 55 | 11,826 08 | | |
| Time commercial certificates of deposit..... | | | 6,077 40 | 5,807 40 |
| Savings deposits..... | 13,477 02 | 14,767 03 | 13,761 48 | 16,942 32 |
| Savings certificates of deposit..... | 5,965 00 | 6,077 40 | 25,620 61 | 28,464 36 |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$70,536 71 | \$73,410 87 | \$94,377 38 | \$102,307 08 |

*Gross undivided profits.

STATE BANK OF MIDLAND, MIDLAND.

Organized September 1, 1882.

M. P. ANDERSON, *President*; MAX. ANDERSON, *Vice President*; C. BROWN, *Second Vice President*;
F. E. BARBOUR, *Cashier*; J. H. ANDERSON, *Assistant Cashier*.

DIRECTORS.—W. Patrick, Max. Anderson, Charles Brown, M. P. Anderson, J. H. Anderson.

| Resources. | Report of Feb. 18. | Report of May 5. | *Report of | Report of |
|---|-----------------------|---------------------|------------|-----------|
| Loans and discounts..... | \$37,643 38 | \$43,596 71 | ..... | ..... |
| Stocks, bonds and mortgages..... | 37,727 65 | 35,067 28 | ..... | ..... |
| Overdrafts..... | 207 83 | 1,629 68 | ..... | ..... |
| Banking house..... |  |  | ..... | ..... |
| Furniture and fixtures..... | 1,558 66 | 1,558 66 | ..... | ..... |
| Other real estate..... | 12,372 38 | 9,384 47 | ..... | ..... |
| Due from banks in reserve cities..... | 1,682 31 | 2,181 21 | ..... | ..... |
| Due from other banks and bankers..... | 1,038 12 | 350 54 | ..... | ..... |
| Exchanges for clearing house..... | 1,032 18 | 2,020 33 | ..... | ..... |
| Checks and cash items..... | 596 96 | 1,894 77 | ..... | ..... |
| Nickels and cents..... | 128 72 | 166 10 | ..... | ..... |
| Gold coin..... | 1,920 00 | 2,115 00 | ..... | ..... |
| Silver coin..... | 373 25 | 188 95 | ..... | ..... |
| U. S. and National bank notes..... | 1,486 00 | 3,355 00 | ..... | ..... |
| Totals..... | \$97,767 44 | \$103,508 70 | ..... | ..... |
| Liabilities. | | | | |
| Capital stock paid in..... | \$50,000 00 | \$50,000 00 | ..... | ..... |
| Surplus fund..... | 5,000 00 | 5,000 00 | ..... | ..... |
| Undivided profits, less current expenses, interest and taxes paid..... | 446 59 | 297 83 | ..... | ..... |
| Dividends unpaid..... |  |  | ..... | ..... |
| Commercial deposits subject to check..... | 19,896 45 | 25,403 43 | ..... | ..... |
| Demand commercial certificates of deposit..... | 17,354 40 | 17,669 32 | ..... | ..... |
| Time commercial certificates of deposit..... |  |  | ..... | ..... |
| Savings deposits..... |  |  | ..... | ..... |
| Savings certificates of deposit..... |  |  | ..... | ..... |
| Certified checks..... |  |  | ..... | ..... |
| Cashier's checks outstanding..... |  |  | ..... | ..... |
| Due to banks and bankers..... | | 638 12 | ..... | ..... |
| Notes and bills rediscounted..... | 5,070 00 | 4,500 00 | ..... | ..... |
| Bills payable..... |  |  | ..... | ..... |
| Totals..... | \$97,767 44 | \$103,508 70 | ..... | ..... |

* Voluntary liquidation August 4, 1898.

No. 77.

FARMERS AND MERCHANTS' BANK OF MILAN, MILAN.

Organized December 31, 1889.

W. T. WHITMARSH, *President*; C. H. WILSON, *Vice President*; T. W. BARNES, *Cashier*.

DIRECTORS.—W. H. Whitmarsh, C. H. Wilson, Mell Barnes, T. W. Barnes, O. A. Kelley.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$59,857 43 | \$60,743 13 | \$64,973 90 | \$62,428 49 |
| Stocks, bonds and mortgages..... | 17,164 00 | 20,093 00 | 28,890 70 | 27,740 70 |
| Overdrafts..... | 3,639 37 | 1,830 47 | 1,883 54 | 3,823 98 |
| Banking house..... | | | | |
| Furniture and fixtures..... | 2,100 00 | 2,100 00 | 2,100 00 | 2,100 00 |
| Other real estate..... | 5,981 39 | 5,981 39 | 5,025 40 | 5,025 40 |
| Due from banks in reserve cities..... | 10,106 99 | 15,991 36 | 7,160 74 | 10,346 30 |
| Due from other banks and bankers..... | 7,763 37 | 8,101 21 | 5,627 05 | 7,066 46 |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 84 43 | 364 19 | 261 47 | 716 90 |
| Nickels and cents..... | 61 90 | 52 54 | 5 37 | 35 89 |
| Gold coin..... | 2,530 00 | 1,975 00 | 2,595 00 | 2,322 50 |
| Silver coin..... | 1,214 75 | 366 85 | 484 20 | 1,154 55 |
| U. S. and National bank notes..... | 2,311 00 | 3,160 00 | 2,588 00 | 973 00 |
| Totals..... | \$112,814 63 | \$120,759 14 | \$121,595 37 | \$123,674 17 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$25,000 00 | \$25,000 00 | \$25,000 00 | \$25,000 00 |
| Surplus fund..... | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 1,155 67 | 1,464 32 | 813 50 | 1,095 72 |
| Dividends unpaid..... | 25 00 | | 15 00 | |
| Commercial deposits subject to check..... | 20,310 47 | 17,822 87 | 22,284 32 | 18,254 34 |
| Demand commercial certificates of deposit..... | 55,905 25 | 64,950 54 | 63,826 08 | 68,582 45 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 5,418 24 | 6,521 41 | 4,531 54 | 4,877 09 |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | 124 93 | 864 57 |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$112,814 63 | \$120,759 14 | \$121,595 37 | \$123,674 17 |

STATE BANKING DEPARTMENT

No. 202.

WAKEFIELD STATE BANK, MORENCI.

Organized January 10, 1898.

C. C. WAKEFIELD, *President*; FRANK E. CAWLEY, *Vice President*; C. A. WILSON, *Cashier*; CHAS. E. WAKEFIELD, *Assistant Cashier*.

DIRECTORS.—C. C. Wakefield, J. O. Wakefield, Chas. E. Wakefield, F. E. Cawley, C. A. Wilson.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$142,638 18 | \$141,445 35 | \$132,737 59 | \$132,909 84 |
| Stocks, bonds and mortgages..... | 69,083 80 | 64,806 50 | 63,854 50 | 63,704 50 |
| Overdrafts..... | 117 70 | 73 30 | 305 46 | 107 78 |
| Banking house..... | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 |
| Furniture and fixtures..... | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 |
| Other real estate..... | | | | |
| Due from banks in reserve cities..... | 15,578 27 | 25,466 39 | 28,319 24 | 26,665 72 |
| Due from other banks and bankers..... | 1,774 93 | 380 91 | | |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 13,014 55 | 355 59 | 1,767 29 | 589 74 |
| Nickels and cents..... | 88 86 | 44 51 | 97 15 | 14 72 |
| Gold coin..... | 2,127 50 | 2,115 00 | 3,055 00 | 3,205 00 |
| Silver coin..... | 510 50 | 978 60 | 1,024 25 | 1,650 95 |
| U. S. and National bank notes..... | 11,124 00 | 8,286 00 | 6,887 00 | 6,545 00 |
| Totals..... | \$263,058 29 | \$250,952 15 | \$245,047 48 | \$242,423 25 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$30,000 00 | \$30,000 00 | \$30,000 00 | \$30,000 00 |
| Surplus fund..... | 10,000 00 | 10,000 00 | 10,500 00 | 10,500 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 1,730 67 | 4,715 08 | 1,703 99 | 934 11 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 28,125 15 | 30,351 86 | 31,771 36 | 28,727 54 |
| Demand commercial certificates of deposit..... | 187,193 32 | 160,418 02 | 98,356 66 | 67,970 65 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 6,009 15 | 15,467 19 | 72,715 47 | 104,290 95 |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$263,058 29 | \$250,952 15 | \$245,047 48 | \$242,423 25 |

No. 51.

MOUNT CLEMENS SAVINGS BANK, MOUNT CLEMENS.

Organized May 30, 1877.

OLIVER CHAPATON, *President*; F. G. KENDRICK, *Vice President*; GEORGE A. SKINNER, *Cashier*.

DIRECTORS.—A. Grenier, F. G. Kendrick, Oliver Chapaton, John Roskopp, William Cottrell, T. Lungershausen, John T. Nurmeley, John J. Sherman.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$358,878 91 | \$358,003 84 | \$396,558 60 | \$398,722 82 |
| Stocks, bonds and mortgages..... | 259,572 08 | 314,047 08 | 329,160 88 | 334,840 88 |
| Overdrafts..... | 521 77 | 1,988 53 | 145 84 | 990 94 |
| Banking house..... | 17,509 75 | 20,711 55 | 21,000 00 | 21,000 00 |
| Furniture and fixtures..... | 3,400 00 | 3,400 00 | 3,400 00 | 3,400 00 |
| Other real estate..... | 7,945 80 | 7,945 80 | | |
| Due from banks in reserve cities..... | 100,481 22 | 108,335 24 | 132,389 41 | 131,947 44 |
| Due from other banks and bankers..... | 141 00 | 42 12 | | |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 7,472 19 | 158 24 | 1,271 03 | 865 64 |
| Nickels and cents..... | 145 25 | 34 72 | 157 89 | 147 66 |
| Gold coin..... | 20,177 50 | 20,245 00 | 22,412 50 | 22,060 00 |
| Silver coin..... | 2,704 50 | 1,616 50 | 2,965 75 | 6,228 00 |
| U. S. and National bank notes..... | 16,263 00 | 12,679 00 | 12,527 00 | 11,884 00 |
| Totals..... | \$795,212 97 | \$849,157 62 | \$921,988 90 | \$927,087 38 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$50,000 00 | \$50,000 00 | \$50,000 00 | \$50,000 00 |
| Surplus fund..... | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 72,360 49 | 76,994 46 | 82,233 67 | 79,306 85 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 71,218 25 | 79,108 92 | 108,671 40 | 101,088 77 |
| Demand commercial certificates of deposit..... | 4,529 39 | 4,306 99 | 4,006 99 | 4,006 99 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 377,879 26 | 403,027 74 | 439,514 16 | 464,766 15 |
| Savings certificates of deposit..... | 206,776 76 | 224,981 38 | 227,462 68 | 217,618 62 |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | 2,413 80 | 738 13 | 100 00 | 300 00 |
| Due to banks and bankers..... | 35 02 | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$795,212 97 | \$849,157 62 | \$921,988 90 | \$927,087 38 |

No. 158.

ULLRICH SAVINGS BANK, MOUNT CLEMENS.

Organized May 12, 1893.

ERNST J OLDE, *President*; WM. D. WILSON, *Vice President*; R. C. ULLRICH, *Second Vice President*;
PAUL J. ULLRICH, *Cashier*.

DIRECTORS.—Paul J. Ullrich, A. Martin Keeler, William D. Wilson, Ernst J. Olde, Oscar C. Lungershausen, Reuben C. Ullrich, John Priehs, Frank E. Nellis, Francis P. Ullrich.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$262,883 42 | \$267,684 41 | \$254,136 86 | \$243,996 85 |
| Stocks, bonds and mortgages..... | 112,856 58 | 118,618 53 | 121,163 53 | 134,446 34 |
| Overdrafts..... | 1,041 12 | 1,032 39 | 1,421 11 | 3,715 47 |
| Banking house..... | 8,000 00 | 8,000 00 | 8,000 00 | 8,000 00 |
| Furniture and fixtures..... | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 |
| Other real estate..... | | | | |
| Due from banks in reserve cities..... | 49,900 81 | 27,356 89 | 32,857 42 | 39,969 28 |
| Due from other banks and bankers..... | 8,000 00 | 6,400 00 | 4,000 00 | 4,000 00 |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 3,575 99 | 1,914 45 | 953 47 | 980 99 |
| Nickels and cents..... | 516 85 | 289 02 | 189 86 | 150 72 |
| Gold coin..... | 14,487 50 | 15,752 50 | 17,010 00 | 16,895 00 |
| Silver coin..... | 2,535 00 | 1,622 45 | 878 90 | 2,230 00 |
| U. S. and National bank notes..... | 6,623 00 | 7,668 00 | 5,409 00 | 9,658 00 |
| Totals..... | \$472,420 27 | \$458,338 64 | \$448,020 15 | \$466,042 65 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$100,000 00 | \$100,000 00 | \$100,000 00 | \$100,000 00 |
| Surplus fund..... | 20,000 00 | 20,000 00 | 20,000 00 | 20,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 4,852 99 | 8,076 49 | 5,828 88 | 9,558 83 |
| Dividends unpaid..... | 40 00 | | 40 00 | |
| Commercial deposits subject to check..... | 73,035 74 | 68,573 34 | 65,669 38 | 48,204 79 |
| Demand commercial certificates of deposit..... | 3,686 68 | 6,782 52 | 2,444 32 | 3,970 70 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 138,962 33 | 158,537 56 | 163,526 56 | 163,748 33 |
| Savings certificates of deposit..... | 131,842 53 | 95,768 73 | 90,511 01 | 120,560 00 |
| Certified checks..... | | 100 00 | | |
| Cashier's checks outstanding..... | | 500 00 | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$472,420 27 | \$458,338 64 | \$448,020 15 | \$466,042 65 |

No. 170.

EXCHANGE SAVINGS BANK, MOUNT PLEASANT.

Organized May 1, 1894.

JOHN KINNEY, *President*; L. N. SMITH, *Vice President*; GEORGE A. DUSENBURY, *Cashier*; WILLIAM C. DUSENBURY, *Assistant Cashier*.

DIRECTORS.—D. H. Nelson, George A. Dusenbury, Levi N. Smith, John Kinney, Charles M. Brooks, William C. Dusenbury, Oscar F. Sheldon.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$80,583 97 | \$81,554 91 | \$83,171 48 | \$82,125 60 |
| Stocks, bonds and mortgages..... | 7,215 41 | 8,118 86 | 9,627 71 | 9,705 77 |
| Overdrafts..... | 177 13 | 1,335 99 | 344 60 | 284 17 |
| Banking house..... | 6,503 85 | 6,503 85 | 6,503 85 | 6,503 85 |
| Furniture and fixtures..... | 1,808 77 | 1,808 77 | 1,809 59 | 1,815 84 |
| Other real estate..... | | | | |
| Due from banks in reserve cities..... | 24,301 06 | 19,731 93 | 16,130 19 | 23,874 42 |
| Due from other banks and bankers..... | 91 50 | 156 45 | 15 00 | |
| Exchanges for clearing house..... | 192 60 | 520 05 | 117 95 | 196 95 |
| Checks and cash items..... | 427 70 | 546 92 | 493 67 | 500 94 |
| Nickels and cents..... | 204 63 | 158 61 | 57 62 | 106 30 |
| Gold coin..... | 3,000 00 | 3,015 00 | 1,410 00 | 2,080 00 |
| Silver coin..... | 705 00 | 705 00 | 720 00 | 775 00 |
| U. S. and National bank notes..... | 4,442 00 | 7,677 00 | 9,403 00 | 16,674 00 |
| Totals..... | \$129,653 62 | \$131,833 34 | \$129,804 66 | \$144,642 84 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$50,000 00 | \$50,000 00 | \$50,000 00 | \$50,000 00 |
| Surplus fund..... | 5,376 05 | 5,376 05 | 5,789 68 | 5,790 68 |
| Undivided profits, less current expenses, interest and taxes paid..... | 732 60 | 1,008 87 | 270 03 | 1,711 56 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 44,286 30 | 42,963 40 | 44,318 22 | 51,575 77 |
| Demand commercial certificates of deposit..... | 16,989 00 | 19,796 14 | 15,982 85 | 19,522 20 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 6,597 50 | 5,907 80 | 4,542 78 | 5,297 38 |
| Savings certificates of deposit..... | 5,672 17 | 6,781 08 | 8,801 10 | 10,645 25 |
| Certified checks..... | | | 100 00 | 100 00 |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$129,653 62 | \$131,833 34 | \$129,804 66 | \$144,642 84 |

No. 189.

MUNISING STATE BANK, MUNISING.

Organized July 8, 1896.

E. H. TOWAR, *President*; GEO. L. BURTIS, *Vice President*; CLAUDE W. CASE, *Cashier*; FRED H. ORCUTT, *Assistant Cashier*.

DIRECTORS.—E. H. Towar, Geo. L. Burtis, Claude W. Case, Robert E. Morrison, H. N. Morris.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|--|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$46,613 57 | \$36,863 93 | \$37,000 87 | \$42,064 60 |
| Stocks, bonds and mortgages..... | 1,609 00 | 5,378 36 | 5,066 00 | 5,217 77 |
| Overdrafts..... | 134 50 | 147 48 | 130 28 | 553 87 |
| Banking house..... | 335 93 | 335 93 | 335 93 | 200 00 |
| Furniture and fixtures..... | 462 91 | 462 91 | 468 91 | 200 00 |
| Other real estate..... | | | | |
| Due from banks in reserve cities..... | 23,250 72 | 16,529 81 | 32,978 65 | 19,342 10 |
| Due from other banks and bankers..... | 6,596 93 | 1,510 92 | 818 33 | 587 07 |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 280 85 | 4 32 | 262 43 | 376 84 |
| Nickels and cents..... | 63 19 | 95 46 | 78 35 | 76 49 |
| Gold coin..... | 340 00 | 467 50 | 1,065 00 | 1,205 00 |
| Silver coin..... | 1,049 15 | 641 70 | 783 50 | 1,031 05 |
| U. S. and National bank notes..... | 2,893 00 | 6,231 00 | 6,499 00 | 3,722 00 |
| Totals..... | \$83,629 75 | \$68,669 32 | \$85,487 25 | \$74,576 79 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$28,000 00 | \$28,000 00 | \$28,000 00 | \$28,000 00 |
| Surplus fund..... | 300 00 | 300 00 | 300 00 | 1,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 1,039 84 | 2,514 79 | 3,939 62 | 437 76 |
| Dividends unpaid..... | | | | 256 00 |
| Commercial deposits subject to check..... | 45,884 51 | 28,805 83 | 34,312 05 | 32,517 99 |
| Demand commercial certificates of deposit..... | 1,603 75 | 1,505 00 | 10,018 25 | 1,188 95 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 2,766 07 | 2,880 12 | 6,768 75 | 7,510 09 |
| Savings certificates of deposit..... | 4,023 58 | 4,663 58 | 2,148 58 | 3,666 00 |
| Certified checks..... | 12 00 | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$83,629 75 | \$68,669 32 | \$85,487 25 | \$74,576 79 |

No. 60.

MUSKEGON SAVINGS BANK, MUSKEGON.

Organized December 1, 1887.

H. N. HOVEY, *President*; J. F. DENSLOW *Vice President*; C. C. BILLINGHURST, *Second Vice President*;
F. E. HAMMOND, *Cashier*.

DIRECTORS.—C. C. Billingshurst, F. E. Hammond, Paul S. Moon, H. N. Hovey, J. F. Denslow, William
Carpenter, C. L. Thompson.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$112,424 07 | \$124,380 30 | \$137,945 39 | \$157,396 98 |
| Stocks, bonds and mortgages..... | 62,147 28 | 61,116 28 | 65,880 85 | 65,472 70 |
| Overdrafts..... | 311 21 | 565 11 | 119 10 | 617 83 |
| Banking house..... | | | | |
| Furniture and fixtures..... | 3,060 13 | 3,308 63 | 3,300 00 | 3,300 00 |
| Other real estate..... | 16,336 04 | 16,202 49 | 16,091 39 | 14,214 85 |
| Due from banks in reserve cities..... | 35,313 14 | 14,773 69 | 24,839 67 | 18,729 07 |
| Due from other banks and bankers..... | 4,753 75 | 8,978 75 | 25,664 82 | 30,448 72 |
| Exchanges for clearing house..... | 948 63 | 583 26 | 362 42 | 278 68 |
| Checks and cash items..... | 436 39 | 219 21 | 706 86 | 398 99 |
| Nickels and cents..... | 267 78 | 186 42 | 104 37 | 257 45 |
| Gold coin..... | 3,810 00 | 5,015 00 | 3,890 00 | 2,615 00 |
| Silver coin..... | 2,160 50 | 2,481 28 | 2,183 45 | 1,801 95 |
| U. S. and National bank notes..... | 6,867 00 | 11,112 00 | 11,384 00 | 9,473 00 |
| Totals..... | \$248,835 92 | \$248,922 42 | \$292,472 32 | \$305,005 22 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$50,000 00 | \$50,000 00 | \$50,000 00 | \$50,000 00 |
| Surplus fund..... | 10,000 00 | 7,500 00 | 7,650 00 | 5,200 81 |
| Undivided profits, less current expenses, interest and taxes paid..... | 1,273 07 | 1,662 39 | 1,904 14 | 3,266 93 |
| Dividends unpaid..... | 40 00 | | 15 00 | |
| Commercial deposits subject to check..... | 18,554 28 | 14,685 57 | 26,998 53 | 28,733 95 |
| Demand commercial certificates of deposit..... | 14,423 53 | 19,458 20 | 21,155 56 | 24,938 25 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 150,457 24 | 154,788 70 | 179,648 36 | 182,866 84 |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | 4,087 80 | 827 56 | 5,100 73 | 9,998 44 |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$248,835 92 | \$248,922 42 | \$292,472 32 | \$305,005 22 |

FARMERS AND MERCHANTS' BANK, NASHVILLE.

Organized December 15, 1888.

W. H. KLEINHANS, *President*; G. A. TRUMAN, *Vice President*; C. A. HOUGH, *Cashier*.

DIRECTORS.—L. E. Knappen, G. A. Truman, W. H. Kleinhans C. W. Smith, S. F. Hinchman, H. R. Dickinson, B. R. Rose.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec 1. |
|--|-----------------------|---------------------|------------------------|---------------------|
| Loans and discounts..... | \$77,588 61 | \$85,781 33 | \$74,794 31 | \$77,141 86 |
| Stocks, bonds and mortgages..... | 21,547 02 | 23,896 02 | 19,481 83 | 18,528 53 |
| Overdrafts..... | 199 07 | 257 73 | 399 46 | 346 64 |
| Banking house..... | 2,100 00 | 2,100 00 | 2,100 00 | 2,100 00 |
| Furniture and fixtures..... | 1,518 23 | 1,518 23 | 1,518 23 | 1,518 23 |
| Other real estate..... | | | | |
| Expenses, interest and taxes paid..... | 714 05 | | | |
| Due from banks in reserve cities..... | 23,393 08 | 19,732 85 | 16,876 15 | 15,025 49 |
| Due from other banks and bankers..... | 11,598 00 | 15,678 20 | 13,179 93 | 12,465 88 |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 422 54 | 533 12 | 516 95 | 430 02 |
| Nickels and cents..... | 24 11 | 10 45 | 7 32 | 17 00 |
| Gold coin..... | 3,970 00 | 3,685 00 | 1,955 00 | 2,550 00 |
| Silver coin..... | 1,240 00 | 1,100 00 | 600 00 | 300 00 |
| U. S. and National bank notes..... | 1,802 00 | 2,163 00 | 3,330 00 | 2,772 00 |
| Totals..... | \$146,116 71 | \$156,455 93 | \$134,759 18 | \$133,195 65 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$50,000 00 | \$50,000 00 | \$25,000 00 | \$25,000 00 |
| Surplus fund..... | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | *463 02 | 880 43 | 428 52 | 1,036 96 |
| Dividends unpaid..... | 420 00 | 6 00 | | |
| Commercial deposits subject to check..... | 19,754 39 | 17,030 83 | 15,051 00 | 18,987 58 |
| Demand commercial certificates of deposit..... | 70,479 30 | 83,538 67 | 89,279 66 | 83,171 11 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | | | | |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$146,116 71 | \$156,455 93 | \$134,759 18 | \$133,195 65 |

* Gross undivided profits.

No. 36.

THE PIONEER BANK, NORTH BRANCH.

Organized July 30, 1885. Reorganized October 1, 1889.

C. W. BALLARD, *President*; ALBERT S. SHOLES, *Vice President*; W. MAHON, *Cashier*.

DIRECTORS.—Geo. Peck, Albert H. Leete, C. W. Ballard, A. S. Sholes, William Mahon, James E. Leete.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$67,398 75 | \$67,106 46 | \$71,798 85 | \$65,308 83 |
| Stocks, bonds and mortgages..... | 51,785 50 | 36,868 50 | 41,740 02 | 42,679 10 |
| Overdrafts..... | 105 39 | 303 12 | 481 18 | 237 46 |
| Banking house..... | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 |
| Furniture and fixtures..... | 500 00 | 500 00 | 500 00 | 500 00 |
| Other real estate..... | | | | |
| Interest, expenses and taxes paid..... | | | 1,708 44 | |
| Due from banks in reserve cities..... | 11,501 47 | 16,381 61 | 10,769 12 | 13,513 66 |
| Due from other banks and bankers..... | 39 72 | 409 80 | 116 18 | 4,801 88 |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 1,989 63 | 1,005 38 | 705 80 | 479 70 |
| Nickels and cents..... | 90 15 | 33 19 | 114 65 | 31 04 |
| Gold coin..... | 2,440 00 | 1,595 00 | 2,195 00 | 2,215 00 |
| Silver coin..... | 196 00 | 141 10 | 1,089 95 | 510 15 |
| U. S. and National bank notes..... | 1,532 00 | 5,066 00 | 4,673 00 | 1,882 00 |
| Totals..... | \$140,578 61 | \$132,410 16 | \$138,892 19 | \$135,158 82 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$50,000 00 | \$50,000 00 | \$50,000 00 | \$50,000 00 |
| Surplus fund..... | 4,000 00 | 4,000 00 | 4,200 00 | 4,200 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 372 33 | 1,142 38 | *907 73 | 1,318 50 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 23,555 61 | 15,137 45 | 19,045 47 | 17,179 25 |
| Demand commercial certificates of deposit..... | 10,920 93 | 7,390 19 | 1,793 80 | 1,758 80 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 29,970 39 | 30,626 15 | 33,313 94 | 33,474 07 |
| Savings certificates of deposit..... | 21,652 50 | 24,113 99 | 29,631 25 | 27,228 20 |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | 106 85 | | | |
| Totals..... | \$140,578 61 | \$132,410 16 | \$138,892 19 | \$135,158 82 |

*Gross undivided profits.

No. 145.

NORTHVILLE STATE SAVINGS BANK, NORTHVILLE.

Organized December 10, 1892.

L. W. SIMMONS, *President*; E. A. CHAPMAN, *Vice President*; L. A. BABBITT, *Cashier*.

DIRECTORS.—Erwin A. Chapman, Lawrence W. Simmons, J. Morrell Simmons, F. G. Ferrill, Frank A. Miller, Chas. H. Coldren, Chas. Yerkes.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|--|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$84,621 16 | \$102,941 07 | \$104,899 38 | \$105,428 71 |
| Stocks, bonds and mortgages..... | 16,625 00 | 17,250 00 | 18,250 00 | 17,500 00 |
| Overdrafts..... | 4,274 04 | 840 52 | 851 33 | 1,952 60 |
| Banking house..... | 2,400 00 | 2,400 00 | 3,300 00 | 3,300 00 |
| Furniture and fixtures..... | 1,250 00 | 1,250 00 | 1,250 00 | 1,250 00 |
| Other real estate..... | 3,132 00 | | | |
| Due from banks in reserve cities..... | 34,955 25 | 23,898 75 | 16,816 82 | 27,435 80 |
| Due from other banks and bankers..... | | | | 10 50 |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 83 54 | 114 22 | 145 32 | 317 19 |
| Nickels and cents..... | 134 07 | 105 20 | 127 29 | 34 77 |
| Gold coin..... | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 |
| Silver coin..... | 210 00 | 445 00 | 205 00 | 900 00 |
| U. S. and National banknotes..... | 3,270 00 | 3,778 00 | 4,708 00 | 3,545 00 |
| Totals..... | \$152,955 06 | \$155,022 76 | \$152,553 14 | \$163,674 57 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$25,000 00 | \$25,000 00 | \$25,000 00 | \$25,000 00 |
| Surplus fund..... | 1,650 00 | 1,650 00 | 1,650 00 | 1,650 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 789 44 | 965 14 | 2,108 60 | 2,881 34 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 23,255 80 | 23,105 52 | 21,760 15 | 26,536 62 |
| Demand commercial certificates of deposit..... | 4,027 73 | 1,427 30 | 1,190 00 | |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 32,551 75 | 33,210 23 | 33,000 39 | 40,650 67 |
| Savings certificates of deposit..... | 65,680 34 | 69,664 57 | 67,844 00 | 66,955 94 |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$152,955 06 | \$155,022 76 | \$152,553 14 | \$163,674 57 |

No. 190.

ORION STATE BANK, ORION.

Organized July 28, 1896.

IRA CARPENTER, *President*; J. C. PREDMORE, *Vice President*; CRAMER SMITH, *Cashier*.

DIRECTORS.—Ira Carpenter, J. C. Predmore, P. T. Butler, Christopher Cole, A. G. Haddrill, Samuel A. Flumerfelt, Cramer Smith.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$27,973 87 | \$18,258 44 | \$20,300 00 | \$22,520 06 |
| Stocks, bonds and mortgages..... | 8,725 00 | 11,425 00 | 16,825 00 | 19,702 82 |
| Overdrafts..... | 47 48 | 2 72 | 106 33 | 30 47 |
| Banking house..... | | | | |
| Furniture and fixtures..... | 1,214 36 | 1,216 42 | 1,216 42 | 1,216 42 |
| Other real estate..... | | | | |
| Due from banks in reserve cities..... | 15,043 96 | 29,670 03 | 8,611 75 | 3,067 55 |
| Due from other banks and bankers..... | 2,982 72 | 3,727 73 | 15,020 48 | 16,431 20 |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 202 17 | 174 92 | | 25 00 |
| Nickels and cents..... | 124 47 | 126 79 | 153 55 | 117 75 |
| Gold coin..... | 585 00 | 652 50 | 797 50 | 880 00 |
| Silver coin..... | 449 90 | 207 95 | 901 15 | 462 35 |
| U. S. and National bank notes..... | 2,994 00 | 3,416 00 | 3,037 00 | 2,582 00 |
| Totals..... | \$60,342 93 | \$68,878 50 | \$66,969 18 | \$67,035 62 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$15,000 00 | \$15,000 00 | \$15,000 00 | \$15,000 00 |
| Surplus fund..... | 157 71 | 157 71 | 157 71 | 157 71 |
| Undivided profits, less current expenses, interest and taxes paid..... | 119 15 | 498 54 | 519 72 | 506 50 |
| Dividends unpaid..... | 54 00 | 36 00 | 36 00 | 6 00 |
| Commercial deposits subject to check..... | 11,496 60 | 13,182 36 | 12,518 94 | 12,163 36 |
| Demand commercial certificates of deposit..... | 12,025 10 | | | |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | | | | |
| Savings certificates of deposit..... | 21,490 37 | 40,003 89 | 38,736 81 | 39,202 05 |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$60,342 93 | \$68,878 50 | \$66,969 18 | \$67,035 62 |

STATE BANKING DEPARTMENT

No. 199.

STATE SAVINGS BANK OF OVID, OVID.

Organized October 18, 1897.

HENRY A. POTTER, *President*; WM. R. SHAW, *Vice President*; HERBERT F. HARRIS, *Cashier*.

DIRECTORS.—Henry A. Potter, Frank A. Marshall, O. B. Campbell, J. E. Gerow, W. R. Shaw, Absalom Woodworth, N. J. Clark, John H. Robson, M. L. Taft.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$40,069 38 | \$47,054 52 | \$52,783 73 | \$46,063 35 |
| Stocks, bonds and mortgages..... | 625 00 | 5,555 00 | 7,555 00 | 7,555 00 |
| Overdrafts..... | 1,605 67 | 1,722 41 | 887 71 | 168 35 |
| Banking house..... | 3,500 00 | 3,500 00 | 3,600 00 | 3,600 00 |
| Furniture and fixtures..... | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 |
| Other real estate..... | | | | |
| Current expenses interest and taxes paid..... | 1,085 60 | 2,019 77 | | |
| Due from banks in reserve cities..... | 18,035 50 | 14,425 45 | 22,120 85 | 33,548 68 |
| Due from other banks and bankers..... | 168 99 | 517 30 | 331 15 | 623 17 |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 422 81 | | | |
| Nickels and cents..... | 185 47 | 158 54 | 182 29 | 66 04 |
| Gold coin..... | 1,895 00 | 2,320 00 | 2,675 00 | 3,277 50 |
| Silver coin..... | 1,270 00 | 1,452 70 | 1,649 40 | 1,601 25 |
| U. S. and National bank notes..... | 6,029 00 | 8,536 00 | 8,004 00 | 9,447 00 |
| Totals..... | \$75,892 42 | \$88,261 69 | \$100,789 13 | \$106,950 34 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$20,350 00 | \$25,000 00 | \$25,000 00 | \$25,000 00 |
| Surplus fund..... | | | 125 00 | 125 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | *1,286 10 | *1,998 55 | 136 06 | 419 14 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 25,041 11 | 21,151 49 | 26,929 54 | 30,684 24 |
| Demand commercial certificates of deposit..... | 29,215 21 | 40,111 65 | 48,598 53 | 50,721 96 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | | | | |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$75,892 42 | \$88,261 69 | \$100,789 13 | \$106,950 34 |

*Gross undivided profits.

STATE BANKS OF MICHIGAN

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No. 185. □

CITIZENS' SAVINGS BANK OF OWOSSO, OWOSSO.

Organized February 10, 1896.

I. H. KEELER, *President*; HERMAN C. FRIESEKE, *Vice President*; G. L. TAYLOR, *Cashier*.

DIRECTORS.—I. H. Keeler, Herman C. Frieseke, Willis E. Hall, James W. Simmons, Martin C. Dawes, Albert Todd, Rudolph Colby, Geo. L. Keeler, M. S. Keeler.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$62,073 09 | \$70,289 97 | \$64,635 48 | \$66,647 47 |
| Stocks, bonds and mortgages..... | 32,781 00 | 44,686 76 | 52,342 80 | 54,393 10 |
| Overdrafts..... | 734 14 | 621 66 | 1,358 24 | 9,112 56 |
| Banking house..... | 15,479 68 | 15,479 68 | 15,479 68 | 15,479 68 |
| Furniture and fixtures..... | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 |
| Other real estate..... | | | | |
| Due from banks in reserve cities..... | 26,448 79 | 33,102 40 | 44,266 98 | 32,861 88 |
| Due from other banks and bankers..... | 500 00 | | 1,555 13 | 1,372 06 |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 1,641 31 | 213 95 | 557 69 | 1,895 89 |
| Nickels and cents..... | 214 18 | 265 00 | 270 98 | 475 73 |
| Gold coin..... | 587 50 | 627 50 | 800 00 | 1,155 00 |
| Silver coin..... | 1,970 00 | 1,249 00 | 1,755 00 | 2,002 50 |
| U. S. and National bank notes..... | 2,259 00 | 4,374 00 | 5,277 00 | 3,114 00 |
| Totals..... | \$147,188 69 | \$173,409 92 | \$190,798 98 | \$191,009 87 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$50,000 00 | \$50,000 00 | \$50,000 00 | \$50,000 00 |
| Surplus fund..... | 650 00 | 650 00 | 800 00 | 800 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 22 13 | 899 01 | 1,027 86 | 1,092 14 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 26,601 12 | 23,882 73 | 25,305 68 | 29,699 97 |
| Demand commercial certificates of deposit..... | 52,525 90 | 73,701 95 | 64,451 49 | 48,580 70 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 17,389 54 | 24,276 23 | 29,731 78 | 28,823 28 |
| Savings certificates of deposit..... | | | 19,482 17 | 32,013 78 |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$147,188 69 | \$173,409 92 | \$190,798 98 | \$191,009 87 |

STATE BANKING DEPARTMENT

No. 112.

OWOSSO SAVINGS BANK, OWOSSO.

Organized January 22, 1891.

CHAS. E. RIGLEY, *President*; CHAS. W. GALE, *Vice President*; A. D. WHIPPLE, *Cashier*; J. C. VAN CAMP, *Assistant Cashier*.

DIRECTORS.—William A. Woodard, Charles E. Rigley, Chas. W. Gale, Geo. T. Mason, W. M. Kilpatrick, Wade B. Camburn, E. F. Dudley.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$237,929 88 | \$236,936 36 | \$255,433 13 | \$231,302 49 |
| Stocks, bonds and mortgages..... | 42,364 31 | 42,222 03 | 46,373 11 | 51,413 11 |
| Overdrafts..... | 2,474 70 | 3,610 44 | 4,570 75 | 5,877 86 |
| Banking house..... | 13,000 00 | 13,000 00 | 13,000 00 | 13,000 00 |
| Furniture and fixtures..... | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 |
| Other real estate..... | 17,811 09 | 19,411 09 | 17,988 77 | 13,738 77 |
| Current expenses and taxes paid..... | 2,027 16 | | | |
| Due from banks in reserve cities..... | 6,727 20 | 18,863 01 | 24,512 61 | 46,186 93 |
| Due from other banks and bankers..... | | 711 95 | 619 98 | 798 07 |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 2,151 05 | 1,335 63 | 1,606 00 | 207 36 |
| Nickels and cents..... | 245 57 | 184 94 | 130 00 | 112 68 |
| Gold coin..... | 8,555 00 | 4,835 00 | 10,870 00 | 11,805 00 |
| Silver coin..... | 1,825 25 | 1,762 10 | 1,553 20 | 2,556 55 |
| U. S. and National bank notes..... | 10,430 00 | 4,247 00 | 4,661 00 | 4,770 00 |
| Totals..... | \$348,041 21 | \$349,619 55 | \$383,818 55 | \$384,268 82 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$100,000 00 | \$100,000 00 | \$100,000 00 | \$100,000 00 |
| Surplus fund..... | 20,000 00 | 20,000 00 | 20,000 00 | 18,621 15 |
| Undivided profits, less current expenses, interest and taxes paid..... | * 2,007 56 | 112 78 | 96 59 | 1,164 81 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 36,140 59 | 46,702 88 | 37,813 05 | 42,286 09 |
| Demand commercial certificates of deposit..... | 25,000 00 | | 25,000 00 | 2,560 18 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 82,439 02 | 86,606 61 | 91,260 43 | 93,877 91 |
| Savings certificates of deposit..... | 82,454 04 | 96,197 28 | 109,648 48 | 125,758 68 |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$348,041 21 | \$349,619 55 | \$383,818 55 | \$384,268 82 |

*Gross undivided profits.

STATE BANKS OF MICHIGAN

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No. 34.

OXFORD SAVINGS BANK, OXFORD.

Organized June 12, 1884.

WILLIAM J. TUNSTEAD, *President*; C. L. RANDALL, *Vice President*; CLARENCE E. STANTON, *Cashier*.DIRECTORS.—J. C. Predmore, Allen Hosmer, L. W. Stanton, Charles F. Tunstead, N. H. Crawford
William J. Tunstead, C. L. Randall, Clarence E. Stanton.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$101,638 20 | \$99,825 81 | \$111,598 58 | \$121,527 75 |
| Stocks, bonds and mortgages..... | 11,577 38 | 12,186 59 | 25,405 98 | 17,620 85 |
| Overdrafts..... | 73 52 | 165 86 | 65 09 | 226 36 |
| Banking house..... | 3,200 00 | 3,200 00 | 3,200 00 | 3,200 00 |
| Furniture and fixtures..... | 1,300 00 | 1,300 00 | 1,300 00 | 1,300 00 |
| Other real estate..... | | | | |
| Due from banks in reserve cities..... | 15,856 39 | 35,948 57 | 22,747 63 | 8,100 97 |
| Due from other banks and bankers..... | 2,600 00 | 7,271 50 | 2,912 80 | 5,365 00 |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 340 16 | 237 96 | 406 06 | 479 62 |
| Nickels and cents..... | 134 41 | 117 80 | 5 95 | 54 19 |
| Gold coin..... | 362 50 | 342 50 | 437 50 | 537 50 |
| Silver coin..... | 355 25 | 473 10 | 683 35 | 1,196 90 |
| U. S. and National bank notes..... | 4,259 00 | 3,137 00 | 3,988 00 | 4,262 00 |
| Totals..... | \$141,696 81 | \$164,206 69 | \$172,750 94 | \$163,871 14 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$25,000 00 | \$25,000 00 | \$25,000 00 | \$25,000 00 |
| Surplus fund..... | 21,500 00 | 21,500 00 | 21,500 00 | 21,500 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 7,063 26 | 7,781 80 | 7,973 31 | 10,027 30 |
| Dividends unpaid..... | 216 00 | | 222 00 | 222 00 |
| Commercial deposits subject to check..... | 24,616 51 | 23,122 35 | 26,486 44 | 18,704 81 |
| Demand commercial certificates of deposit..... | 63,301 04 | 86,802 54 | 91,569 19 | 88,315 48 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | | | | |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | 101 55 |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$141,696 81 | \$164,206 69 | \$172,750 94 | \$163,871 14 |

STATE BANKING DEPARTMENT

No. 59.

PAW PAW SAVINGS BANK, PAW PAW.

Organized May 10, 1886.

F. W. SELICK, *President*; J. J. WOODMAN, *Vice President*; JOHN W. FREE, *Cashier*.

DIRECTORS.—John Lyle, F. W. Sellick, William J. Sellick, W. R. Sellick, J. J. Woodman, Daniel Fisher, C. E. Lyle.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$65,618 17 | \$64,805 60 | \$80,167 54 | \$92,824 89 |
| Stocks, bonds and mortgages..... | 24,855 51 | 27,482 98 | 21,248 85 | 22,180 85 |
| Overdrafts..... | 944 96 | 546 84 | 415 14 | 352 53 |
| Banking house..... | | | | |
| Furniture and fixtures..... | 3,005 37 | 3,005 37 | 3,005 37 | 3,005 37 |
| Other real estate..... | 2,578 42 | 2,578 42 | 5,147 72 | 5,075 27 |
| Current expenses and taxes paid..... | 950 37 | 1,538 37 | | |
| Due from banks in reserve cities..... | 26,774 41 | 30,694 66 | 37,942 85 | 27,635 36 |
| Due from other banks and bankers..... | 500 00 | 500 00 | 35 00 | |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 140 12 | 112 11 | 1,221 80 | 1,054 59 |
| Nickels and cents..... | 9 28 | 110 46 | 55 08 | 31 16 |
| Gold coin..... | 1,032 50 | 1,005 00 | 1,050 00 | 1,000 00 |
| Silver coin..... | 460 05 | 726 60 | 784 85 | 561 50 |
| U. S. and National bank notes..... | 1,266 00 | 2,702 00 | 1,483 00 | 2,003 00 |
| Totals..... | \$128,135 16 | \$135,808 41 | \$152,557 20 | \$155,724 52 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$50,000 00 | \$50,000 00 | \$50,000 00 | \$50,000 00 |
| Surplus fund..... | 3,300 00 | 3,300 00 | 3,300 00 | 3,300 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | *464 37 | *1,492 37 | 354 17 | 556 14 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 28,015 23 | 26,964 71 | 44,596 54 | 44,689 68 |
| Demand commercial certificates of deposit..... | 46,355 56 | 54,051 33 | 54,306 49 | 57,178 70 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | | | | |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$128,135 16 | \$135,808 41 | \$152,557 20 | \$155,724 52 |

* Gross undivided profits.

No. 132.

STATE BANK OF PERRY, PERRY.

Organized February 20, 1892.

L. M. MARSHALL, *President*; C. H. CALKINS, *Vice President*; C. M. SPALDING, *Cashier*.

DIRECTORS.—L. M. Marshall, G. R. Brandt, R. S. Olcott, C. H. Calkins, Mrs. M. A. Marshall.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$18,952 66 | \$25,912 48 | \$31,998 58 | \$30,262 63 |
| Stocks, bonds and mortgages..... | 2,669 00 | 3,619 00 | 3,807 00 | 4,147 50 |
| Overdrafts..... | | | | |
| Banking house..... | 2,400 96 | 2,400 96 | 2,400 96 | 2,400 96 |
| Furniture and fixtures..... | 1,497 24 | 1,497 24 | 1,497 24 | 1,497 94 |
| Other real estate..... | | | | |
| Due from banks in reserve cities..... | 30,855 39 | 20,248 94 | 23,337 61 | 26,790 41 |
| Due from other banks and bankers..... | 125 00 | 2,100 00 | 200 00 | 2,150 00 |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 25 35 | 347 85 | 409 95 | 123 94 |
| Nickels and cents..... | 60 01 | 13 69 | 32 | 9 07 |
| Gold coin..... | 5,170 00 | 4,935 00 | 5,000 00 | 5,010 00 |
| Silver coin..... | 274 70 | 94 20 | 55 75 | 119 20 |
| U. S. and National bank notes..... | 3,710 00 | 2,039 00 | 1,570 00 | 485 00 |
| Totals..... | \$65,740 31 | \$63,208 36 | \$70,277 41 | \$72,975 95 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$16,000 00 | \$16,000 00 | \$16,000 00 | \$16,000 00 |
| Surplus fund..... | 3,200 00 | 3,200 00 | 3,200 00 | 3,200 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 350 98 | 405 88 | 517 71 | 1,253 15 |
| Dividends unpaid..... | 35 00 | | | |
| Commercial deposits subject to check..... | 8,494 12 | 8,460 89 | 12,992 90 | 10,477 54 |
| Demand commercial certificates of deposit..... | 37,660 21 | 35,142 09 | 37,566 80 | 42,045 26 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | | | | |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$65,740 31 | \$63,208 36 | \$70,277 41 | \$72,975 95 |

No. 119.

THE FIRST STATE BANK OF PETOSKEY, PETOSKEY.

Organized July 21, 1891.

IRA CHICHESTER, *President*; GEO. S. RICE, *Vice President*; LEON CHICHESTER, *Cashier*.

DIRECTORS.—Ira Chichester, E. E. Chichester, Leon Chichester, Bert H. Cook, Geo. S. Rice.

| Resources. | Report of Feb 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$69,537 21 | \$83,175 82 | \$76,885 59 | \$76,930 55 |
| Stocks, bonds and mortgages..... | 17,065 37 | 20,218 11 | 21,601 94 | 20,669 94 |
| Overdrafts..... | 630 39 | 853 91 | 2,775 56 | 1,084 13 |
| Banking house..... | | | | |
| Furniture and fixtures..... | 2,985 30 | 2,985 30 | 2,985 30 | 2,985 30 |
| Other real estate..... | 2,535 85 | 2,000 00 | 2,000 00 | 1,750 00 |
| Due from banks in reserve cities..... | 32,314 50 | 11,161 76 | 38,489 44 | 30,757 93 |
| Due from other banks and bankers..... | 410 00 | 90 54 | | |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 281 94 | 715 80 | 840 54 | 1,043 93 |
| Nickels and cents..... | 210 91 | 270 50 | 198 62 | 326 00 |
| Gold coin..... | 40 00 | 55 00 | 1,365 00 | 1,327 50 |
| Silver coin..... | 884 40 | 2,024 30 | 813 05 | 1,555 40 |
| U. S. and National bank notes..... | 4,545 00 | 6,087 00 | 5,960 00 | 6,176 00 |
| Totals..... | \$131,440 87 | \$129,638 04 | \$153,915 04 | \$144,606 68 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$50,000 00 | \$40,000 00 | \$40,000 00 | \$40,000 00 |
| Surplus fund..... | 1,500 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 1,915 00 | 4,546 32 | 857 75 | 1,451 23 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 45,523 78 | 43,434 59 | 62,669 66 | 52,048 34 |
| Demand commercial certificates of deposit..... | 32,502 09 | 31,657 13 | 40,387 63 | 40,730 01 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | | | | |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | | | 377 10 |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$131,440 87 | \$129,638 04 | \$153,915 04 | \$144,606 68 |

No. 99.

PLYMOUTH SAVINGS BANK, PLYMOUTH.

Organized May 29, 1890.

E. C. LEACH, *President*; L. C. HOUGH, *Vice President*; E. K. BENNETT, *Cashier*; C. A. FISHER, *Assistant Cashier*.

DIRECTORS.—E. C. Leach, L. H. Bennett, I. N. Starkweather, J. B. Tillotson, George S. Van Sickle, L. C. Hough, T. V. Quackenbush, E. K. Bennett, W. O. Allen.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|-----------------------|----------------------|
| Loans and discounts..... | \$143,738 61 | \$145,438 67 | \$129,226 50 | \$131,184 73 |
| Stocks, bonds and mortgages..... | 45,759 79 | 46,249 79 | 49,132 29 | 47,382 29 |
| Overdrafts..... | 776 55 | 1,343 17 | 1,026 07 | 1,057 91 |
| Banking house..... | 4,500 00 | 4,500 00 | 4,500 00 | 4,500 00 |
| Furniture and fixtures..... | 3,022 98 | 3,022 98 | 3,022 98 | 3,022 98 |
| Other real estate..... | 11,550 00 | 11,550 00 | 11,550 00 | 11,550 00 |
| Due from banks in reserve cities..... | 17,042 92 | 6,832 34 | 20,234 04 | 47,040 27 |
| Due from other banks and bankers..... | | | 391 33 | |
| Exchanges for clearing house..... | 174 23 | | 285 55 | 220 41 |
| Checks and cash items..... | 1,435 68 | 1,026 11 | 1,469 30 | 413 90 |
| Nickels and cents..... | 21 39 | 5 24 | 36 52 | 60 31 |
| Gold coin..... | 3,679 10 | 3,646 60 | 3,951 60 | 4,361 60 |
| Silver coin..... | 1,911 75 | 1,717 80 | 2,190 90 | 2,003 85 |
| U. S. and National bank notes..... | 3,607 00 | 4,319 00 | 2,704 00 | 3,967 00 |
| Totals..... | \$237,220 00 | \$229,651 70 | \$229,721 08 | \$256,765 25 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$50,000 00 | \$50,000 00 | \$50,000 00 | \$50,000 00 |
| Surplus fund..... | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 2,501 26 | 3,078 15 | 1,619 19 | 3,281 19 |
| Dividends unpaid..... | 217 50 | 142 50 | 60 00 | 60 00 |
| Commercial deposits subject to check..... | 42,393 71 | 33,438 64 | 33,129 77 | 43,422 13 |
| Demand commercial certificates of deposit..... | 26,528 46 | 44,453 25 | 44,578 04 | 55,896 25 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 95,579 07 | 88,539 16 | 90,334 08 | 94,105 68 |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$237,220 00 | \$229,651 70 | \$229,721 08 | \$256,765 25 |

No. 146.

FIRST COMMERCIAL BANK, PONTIAC.

Organized December 24, 1892.

A. PARKER, *President*; G. JACOBS, *Vice President*; F. G. JACOBS, *Cashier*; C. E. WALDO, *Assistant Cashier*.

DIRECTORS.—G. Jacobs, Abram Parker, C. G. Freeman, C. M. Crofoot, A. C. Baldwin, John H. Patterson, Wm. H. Dawson.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$428,934 39 | \$447,900 19 | \$435,349 66 | \$489,790 19 |
| Stocks, bonds and mortgages..... | 101,951 01 | 93,250 25 | 101,187 37 | 128,309 46 |
| Overdrafts..... | 6,122 37 | 7,408 67 | 3,914 63 | 7,875 04 |
| Banking house | 7,000 00 | 7,000 00 | 7,000 00 | 7,000 00 |
| Furniture and fixtures..... | 2,775 00 | 2,775 00 | 2,775 00 | 2,775 00 |
| Other real estate..... | 5,380 00 | 4,730 00 | 4,730 00 | 4,730 00 |
| Due from banks in reserve cities..... | 74,596 33 | 106,509 39 | 136,833 36 | 89,344 25 |
| Due from other banks and bankers..... | 7,000 00 | ----- | 1,250 00 | ----- |
| Exchanges for clearing house..... | ----- | ----- | ----- | ----- |
| Checks and cash items..... | 2,313 72 | 1,779 44 | 1,369 83 | 1,871 88 |
| Nickels and cents..... | 600 00 | 300 84 | 450 00 | 800 00 |
| Gold coin..... | 7,500 00 | 8,100 00 | 9,000 00 | 14,535 00 |
| Silver coin..... | 1,400 00 | 1,600 00 | 400 00 | 1,682 50 |
| U. S. and National bank notes..... | 6,468 00 | 15,195 00 | 6,370 00 | 8,078 00 |
| Totals..... | \$652,040 82 | \$696,548 78 | \$710,629 85 | \$756,791 32 |
| Liabilities. | | | | |
| Capital stock paid in | \$100,000 00 | \$100,000 00 | \$100,000 00 | \$100,000 00 |
| Surplus fund..... | 7,300 00 | 7,300 00 | 8,000 00 | 8,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 11,508 40 | 15,622 93 | 13,837 52 | 16,415 11 |
| Dividends unpaid..... | 48 00 | 12 00 | 60 00 | 20 00 |
| Commercial deposits subject to check..... | 126,695 91 | 95,298 14 | 115,970 97 | 123,686 52 |
| Demand commercial certificates of deposit..... | 283,094 29 | 346,784 19 | 348,851 19 | 383,550 48 |
| Time commercial certificates of deposit..... | ----- | ----- | ----- | ----- |
| Savings deposits..... | 123,394 22 | 131,531 52 | 123,910 17 | 125,119 21 |
| Savings certificates of deposit..... | ----- | ----- | ----- | ----- |
| Certified checks..... | ----- | ----- | ----- | ----- |
| Cashier's checks outstanding..... | ----- | ----- | ----- | ----- |
| Due to banks and bankers..... | ----- | ----- | ----- | ----- |
| Notes and bills rediscounted..... | ----- | ----- | ----- | ----- |
| Bills payable..... | ----- | ----- | ----- | ----- |
| Totals..... | \$652,040 82 | \$696,548 78 | \$710,629 85 | \$756,791 32 |

No. 149.

OAKLAND COUNTY SAVINGS BANK, PONTIAC.

Organized December 29, 1892.

JOSHUA HILL, *President*; H. F. MESSINGER, *Vice President*; F. L. PERRY, *Cashier*;
G. F. PERRY, *Assistant Cashier*.

DIRECTORS.—Joshua Hill, Thaddeus A. Smith, H. F. Messinger, Frank L. Perry, Hartwell Green,
P. B. Phelps, Chauncy Brace.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|--|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$136,404 98 | \$155,292 85 | \$174,474 63 | \$156,240 69 |
| Stocks, bonds and mortgages..... | 132,678 07 | 140,404 07 | 155,482 98 | 159,759 90 |
| Overdrafts..... | 668 10 | 132 02 | 243 42 | 294 05 |
| Banking house..... | | | | |
| Furniture and fixtures..... | 3,247 75 | 3,247 75 | 3,247 75 | 3,247 75 |
| Other real estate..... | | | | 1,971 29 |
| Due from banks in reserve cities..... | 44,648 09 | 51,114 45 | 84,575 11 | 91,888 38 |
| Due from other banks and bankers..... | | | 25 00 | 1,365 00 |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 1,157 98 | 2,377 96 | 477 37 | 2,525 47 |
| Nickels and cents..... | 93 20 | 99 42 | 61 49 | 151 58 |
| Gold coin..... | 5,782 40 | 7,137 50 | 8,285 00 | 8,585 00 |
| Silver coin..... | 928 00 | 555 00 | 1,091 30 | 960 00 |
| U. S. and National bank notes..... | 5,017 00 | 7,408 00 | 8,960 00 | 9,252 00 |
| Totals..... | \$330,625 57 | \$367,769 02 | \$436,924 05 | \$436,241 11 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$50,000 00 | \$50,000 00 | \$50,000 00 | \$50,000 00 |
| Surplus fund..... | 1,750 00 | 1,750 00 | 2,250 00 | 2,250 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 2,707 37 | 5,536 41 | 4,960 36 | 3,981 95 |
| Dividends unpaid..... | 48 00 | 20 00 | 108 00 | 8 00 |
| Commercial deposits subject to check..... | 47,132 17 | 59,564 24 | 46,169 84 | 63,340 02 |
| Demand commercial certificates of deposit..... | | | | |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 129,582 94 | 136,094 41 | 179,381 01 | 181,221 58 |
| Savings certificates of deposit..... | 75,199 65 | 96,884 66 | 125,960 14 | 135,439 56 |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | 24,205 44 | 17,919 30 | 28,094 70 | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$330,625 57 | \$367,769 02 | \$436,924 05 | \$436,241 11 |

PONTIAC SAVINGS BANK, PONTIAC.

Organized November 1, 1898.

JAMES A. JACOKES, *President*; D. JUDSON HAMMOND, *Vice President*; D. H. POWER, *Cashier*.

DIRECTORS.—D. J. Hammond, James A. Jacokes, Frank H. Carroll, Elmer R. Webster, Salmon S. Matthews, Harry Coleman, Benjamin F. Elwood.

| Resources. | Report of | Report of | Report of | Report of Dec. 1. |
|--|-----------|-----------|-----------|----------------------|
| Loans and discounts..... | | | | \$65,644 90 |
| Stocks, bonds and mortgages..... | | | | 5,000 00 |
| Overdrafts..... | | | | 757 42 |
| Banking house..... | | | | |
| Furniture and fixtures..... | | | | |
| Other real estate..... | | | | |
| Expenses and interest paid..... | | | | 643 11 |
| Due from banks in reserve cities..... | | | | 28,491 36 |
| Due from other banks and bankers..... | | | | |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | | | | 1,395 95 |
| Nickels and cents..... | | | | 136 00 |
| Gold coin..... | | | | 5,297 11 |
| Silver coin..... | | | | 544 19 |
| U. S. and National bank notes..... | | | | 4,683 00 |
| Totals..... | | | | \$112,593 04 |
| Liabilities. | | | | |
| Capital stock paid in..... | | | | \$33,600 00 |
| Surplus fund..... | | | | |
| Gross undivided profits..... | | | | 161 60 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | | | | 43,058 94 |
| Demand commercial certificates of deposit..... | | | | |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | | | | 11,815 22 |
| Savings certificates of deposit..... | | | | 23,957 28 |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | | | | \$112,593 04 |

No. 75.

THE COMMERCIAL BANK, PORT HURON.

Organized January 30, 1882.

CHARLES A. WARD, *President*; WILLIAM HARTSUFF, *Vice President*; JOHN W. PORTER, *Cashier*;
C. N. RUNNELS, *Assistant Cashier*.

DIRECTORS.—John G. O'Neill, William Hartsuff, Charles A. Ward, J. A. Davidson, D. N. Runnels,
Robert Walsh, A. D. Bennett, Albert Dixon, J. E. Botsford.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|-----------------------|
| Loans and discounts..... | \$455,825 88 | \$422,974 39 | \$423,913 32 | \$440,529 73 |
| Stocks, bonds and mortgages..... | 243,829 14 | 283,417 81 | 315,308 92 | 294,273 92 |
| Overdrafts..... | 313 96 | 268 14 | 173 17 | 44 35 |
| Banking house..... | 27,600 00 | 27,600 00 | 27,600 00 | 27,600 00 |
| Furniture and fixtures..... | 3,200 00 | 3,200 00 | 3,200 00 | 3,200 00 |
| Other real estate..... | 400 00 | 400 00 | 400 00 | 400 00 |
| Due from banks in reserve cities..... | 94,771 02 | 83,837 59 | 179,805 80 | 249,773 67 |
| Due from other banks and bankers..... | 15,693 34 | 9,766 22 | 19,001 83 | 16,423 32 |
| Exchanges for clearing house..... | 3,526 29 | 2,948 15 | 4,098 06 | 2,680 70 |
| Checks and cash items..... | 2,243 26 | 993 87 | 2,471 12 | 3,031 40 |
| Nickels and cents..... | 33 48 | 69 28 | 67 25 | 134 65 |
| Gold coin..... | 10,447 50 | 11,622 50 | 12,620 00 | 12,327 50 |
| Silver coin..... | 3,190 00 | 521 00 | 2,157 50 | 1,450 50 |
| U. S. and National bank notes..... | 16,771 00 | 14,950 00 | 16,773 00 | 9,987 00 |
| Totals..... | \$877,844 87 | \$862,568 95 | \$1,007,589 97 | \$1,061,856 74 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$100,000 00 | \$100,000 00 | \$100,000 00 | \$100,000 00 |
| Surplus fund..... | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 25,903 56 | 25,724 11 | 29,399 18 | 31,014 96 |
| Dividends unpaid..... | 75 00 | 25 00 | 100 00 | ----- |
| Commercial deposits subject to check..... | 314,527 61 | 277,323 31 | 408,820 87 | 450,642 87 |
| Demand commercial certificates of deposit..... | 60,451 20 | 83,859 24 | 68,981 66 | 83,779 24 |
| Time commercial certificates of deposit..... | ----- | ----- | ----- | ----- |
| Savings deposits..... | 344,516 25 | 349,055 76 | 375,188 26 | 370,896 77 |
| Savings certificates of deposit..... | ----- | ----- | ----- | ----- |
| Certified checks..... | ----- | 600 00 | 100 00 | 522 90 |
| Cashier's checks outstanding..... | ----- | ----- | ----- | ----- |
| Due to banks and bankers..... | 7,371 25 | 981 53 | ----- | ----- |
| Notes and bills rediscounted..... | ----- | ----- | ----- | ----- |
| Bills payable..... | ----- | ----- | ----- | ----- |
| Totals..... | \$877,844 87 | \$862,568 95 | \$1,007,589 97 | \$1,061,856 74 |

No. 49.

PORT HURON SAVINGS BANK, PORT HURON.

Organized January 1, 1873.

HENRY MCMORRAN, *President*; JAMES H. WHITE, *Vice President*; CHARLES F. HARRINGTON, *Cashier*;
C. D. THOMPSON, *Assistant Cashier*.

DIRECTORS.—James H. White, Nelson Mills, Henry McMorran, Charles F. Harrington,
Chas. D. Thompson.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$292,872 61 | \$285,030 92 | \$253,634 60 | \$305,656 79 |
| Stocks, bonds and mortgages..... | 189,098 95 | 188,899 84 | 185,611 13 | 173,636 13 |
| Overdrafts..... | 3,922 24 | 3,295 02 | 3,506 42 | 5,516 05 |
| Banking house..... | | | | |
| Furniture and fixtures..... | 2,350 00 | 2,350 00 | 2,350 00 | 2,350 00 |
| Other real estate..... | 329 08 | 329 08 | 329 08 | 329 08 |
| Due from banks in reserve cities..... | 38,755 89 | 47,480 19 | 88,370 89 | 40,411 15 |
| Due from other banks and bankers..... | | 1,304 25 | | |
| Exchanges for clearing house..... | 2,703 32 | 4,975 03 | 2,838 75 | 8,211 11 |
| Checks and cash items..... | | | | |
| Nickels and cents..... | 9 50 | 43 39 | 85 22 | 3 55 |
| Gold coin..... | 27 50 | 12 50 | 125 00 | 280 00 |
| Silver coin..... | 1,706 00 | 1,846 00 | 502 00 | 31 50 |
| U. S. and National bank notes..... | 16,327 00 | 19,519 00 | 16,313 00 | 11,384 00 |
| Totals..... | \$548,102 09 | \$555,085 22 | \$553,666 09 | \$547,809 36 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$100,000 00 | \$100,000 00 | \$100,000 00 | \$100,000 00 |
| Surplus fund..... | 20,000 00 | 20,000 00 | 20,000 00 | 20,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 33,250 14 | 36,204 26 | 34,727 64 | 30,771 96 |
| Dividends unpaid..... | 30 00 | | | |
| Commercial deposits subject to check..... | 40,583 49 | 51,332 13 | 41,463 19 | 62,775 44 |
| Demand commercial certificates of deposit..... | 32,045 75 | 27,122 41 | 26,994 45 | 27,682 65 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 298,211 88 | 289,535 42 | 299,322 66 | 301,547 97 |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | 730 10 | 502 00 | 2 00 | 2 00 |
| Cashier's checks outstanding..... | 5 70 | | | |
| Due to banks and bankers..... | 23,245 03 | 30,389 00 | 31,156 15 | 5,029 34 |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$548,102 09 | \$555,085 22 | \$553,666 09 | \$547,809 36 |

No. 98.

ST. CLAIR COUNTY SAVINGS BANK, PORT HURON.

Organized May 26, 1890.

CHAS. WELLMAN, *President*; E. G. SPALDING, *Vice President*; GEORGE W. MOORE, *Cashier*; F. T. MOORE, *Assistant Cashier*.

DIRECTORS.—J. Bernatz, S. Armstrong, E. G. Spalding, F. T. Moore, Charles Wellman, Geo. W. Moore, Lincoln Avery.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$324,911 53 | \$336,723 36 | \$325,134 14 | \$330,578 86 |
| Stocks, bonds and mortgages..... | 101,465 91 | 95,832 45 | 102,838 45 | 126,926 89 |
| Overdrafts..... | 6,594 80 | 6,628 49 | 3,299 86 | 5,514 53 |
| Banking house..... | 9,000 00 | 9,000 00 | 9,000 00 | 9,000 00 |
| Furniture and fixtures..... | 3,500 00 | 3,500 00 | 3,500 00 | 3,500 00 |
| Other real estate..... | | | | |
| Due from banks in reserve cities..... | 27,989 39 | 69,434 97 | 77,952 98 | 50,063 07 |
| Due from other banks and bankers..... | 5,702 95 | 6,797 66 | 10,517 30 | 7,158 84 |
| Exchanges for clearing house..... | | | | 1,704 59 |
| Checks and cash items..... | 3,530 21 | 2,227 16 | 2,848 44 | 1,559 33 |
| Nickels and cents..... | 48 59 | 30 95 | 22 60 | 11 81 |
| Gold coin..... | 3,890 00 | 3,497 50 | 4,572 50 | 9,825 00 |
| Silver coin..... | 2,344 70 | 2,843 00 | 1,184 30 | 1,038 35 |
| U. S. and National bank notes..... | 32,712 00 | 15,458 00 | 7,745 00 | 19,488 00 |
| Totals..... | \$521,690 08 | \$551,973 54 | \$548,615 57 | \$566,369 27 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$50,000 00 | \$50,000 00 | \$50,000 00 | \$50,000 00 |
| Surplus fund..... | 35,000 00 | 35,000 00 | 40,000 00 | 40,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 1,971 20 | 2,485 95 | 1,031 11 | 4,459 17 |
| Dividends unpaid..... | 24 00 | | 24 00 | 24 00 |
| Commercial deposits subject to check..... | 136,152 91 | 187,168 99 | 149,557 07 | 142,883 96 |
| Demand commercial certificates of deposit..... | 50,135 15 | 46,302 77 | 47,872 97 | 53,604 65 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 234,481 37 | 230,621 26 | 258,567 45 | 275,364 99 |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | 36 90 | | 1,562 97 | 32 50 |
| Cashier's checks outstanding..... | | 394 57 | | |
| Due to banks and bankers..... | 13,888 55 | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$521,690 08 | \$551,973 54 | \$548,615 57 | \$566,369 27 |

No. 69.

THE STATE BANK OF READING, READING

Organized December 27, 1889.

HENRY F. DOTY, *President*; WILLIAM B. NORTHPROP, *Cashier*.

DIRECTORS.—Adelbert R. Chapman, Henry F. Doty, George G. Clark, William B. Northrop, Jay W. Chapman.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$109,102 89 | \$110,580 38 | \$93,550 00 | \$100,476 32 |
| Stocks, bonds and mortgages..... | 12,485 00 | 12,685 00 | 15,410 00 | 16,310 00 |
| Overdrafts..... | 3,310 88 | 7,174 55 | 1,590 60 | 4,309 08 |
| Banking house..... | | | | |
| Furniture and fixtures..... | 1,025 00 | 1,025 00 | 1,025 00 | 1,025 00 |
| Other real estate..... | | | | |
| Due from banks in reserve cities..... | 46,693 81 | 17,219 13 | 8,802 18 | 31,721 62 |
| Due from other banks and bankers..... | | 940 65 | 915 00 | 780 63 |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 1,302 46 | 1,733 57 | 1,034 21 | 5,227 80 |
| Nickels and cents..... | 85 00 | 75 00 | 50 00 | 75 00 |
| Gold coin..... | 6,500 00 | 7,000 00 | 7,300 00 | 7,000 00 |
| Silver coin..... | 840 00 | 585 00 | 448 00 | 300 00 |
| U. S. and National bank notes..... | 7,324 00 | 5,134 00 | 6,350 00 | 5,500 00 |
| Totals..... | \$188,669 04 | \$164,152 28 | \$136,474 99 | \$172,725 45 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$25,000 00 | \$25,000 00 | \$25,000 00 | \$25,000 00 |
| Surplus fund..... | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 1,129 50 | 1,840 57 | 1,053 56 | 2,013 78 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 28,384 79 | 13,101 98 | 7,303 35 | 34,455 68 |
| Demand commercial certificates of deposit..... | 128,154 75 | 118,209 73 | 97,118 08 | 105,255 99 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | | | | |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$188,669 04 | \$164,152 28 | \$136,474 99 | \$172,725 45 |

No. 206.

MACOMB COUNTY SAVINGS BANK, RICHMOND.

Organized September 1, 1898.

JAMES E. WETER, *President*; ANDRE SIMMONS, *Vice President*; FRANK J. HIRT, *Cashier*.

DIRECTORS.—W. F. Switzer, Paul J. Ullrich, James E. Weter, Andre Simmons, A. Martin Keeler, George A. Bailey, Frank W. Fenner, Charles Lindke, Oscar C. Lungerhausen.

| Resources. | Report of ----- | Report of ----- | Report of Sept. 20. | Report of Dec. 1. |
|---|--------------------|--------------------|------------------------|----------------------|
| Loans and discounts..... | ----- | ----- | \$9,115 52 | \$29,718 25 |
| Stocks, bonds and mortgages..... | ----- | ----- | | 600 00 |
| Overdrafts..... | ----- | ----- | | 798 74 |
| Banking house..... | ----- | ----- | | |
| Furniture and fixtures..... | ----- | ----- | 1,056 00 | 1,281 05 |
| Other real estate..... | ----- | ----- | | |
| Due from banks in reserve cities..... | ----- | ----- | 10,492 38 | 8,452 81 |
| Due from other banks and bankers..... | ----- | ----- | 7,188 83 | 667 70 |
| Exchanges for clearing house..... | ----- | ----- | | |
| Checks and cash items..... | ----- | ----- | 1,243 56 | 442 97 |
| Nickels and cents..... | ----- | ----- | 2 38 | 3 17 |
| Gold coin..... | ----- | ----- | | 55 00 |
| Silver coin..... | ----- | ----- | 92 00 | 454 05 |
| U. S. and National bank notes..... | ----- | ----- | 1,286 00 | 2,780 00 |
| Totals..... | ----- | ----- | \$30,476 67 | \$45,253 74 |
| <hr/> | | | | |
| Liabilities. | | | | |
| Capital stock paid in..... | ----- | ----- | \$24,550 00 | \$25,000 00 |
| Surplus fund..... | ----- | ----- | | |
| Undivided profits, less current expenses, interest and taxes paid..... | ----- | ----- | 40 53 | 642 96 |
| Dividends unpaid..... | ----- | ----- | | |
| Commercial deposits subject to check..... | ----- | ----- | 3,031 44 | 4,709 14 |
| Demand commercial certificates of deposit..... | ----- | ----- | | |
| Time commercial certificates of deposit..... | ----- | ----- | | |
| Savings deposits..... | ----- | ----- | 1,655 85 | 8,778 64 |
| Savings certificates of deposit..... | ----- | ----- | 1,198 85 | 6,123 00 |
| Certified checks..... | ----- | ----- | | |
| Cashier's checks outstanding..... | ----- | ----- | | |
| Due to banks and bankers..... | ----- | ----- | | |
| Notes and bills rediscounted..... | ----- | ----- | | |
| Bills payable..... | ----- | ----- | | |
| Totals..... | ----- | ----- | \$30,476 67 | \$45,253 74 |

STATE BANKING DEPARTMENT

No. 194.

ROMEO SAVINGS BANK, ROMEO.

Organized April 30, 1897.

M. I. BRABB, *President*; E. R. MATHEWS, *Vice President*; L. E. BEDELL, *Cashier*; HENRY S. EVANS, *Assistant Cashier*.

DIRECTORS.—M. I. Brabb, E. R. Mathews, Chas. F. Newbury, Edward C. Newbury, Henry S. Evans, L. E. Bedell, Dwight N. Lowell, M. A. Giddings, Frank C. Andrews.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$140,155 01 | \$152,390 14 | \$151,631 37 | \$163,406 09 |
| Stocks, bonds and mortgages..... | 55,311 00 | 78,354 00 | 107,241 50 | 101,779 00 |
| Overdrafts..... | 74 63 5,000 00 | 348 64 5,000 00 | 94 05 5,000 00 | 235 19 5,000 00 |
| Banking house..... | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 |
| Furniture and fixtures..... | | | | |
| Other real estate..... | | | | |
| Due from banks in reserve cities..... | 41,486 53 | 34,837 71 | 20,655 05 | 30,607 24 |
| Due from other banks and bankers..... | 500 00 | 340 75 | 10 18 | 1,886 38 |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 219 72 | 324 41 | 1,646 36 | 907 40 |
| Nickels and cents..... | 133 82 | 101 18 | 112 77 | 136 45 |
| Gold coin..... | 2,757 50 | 3,040 00 | 3,885 00 | 4,172 50 |
| Silver coin..... | 1,530 90 | 2,299 85 | 1,194 75 | 3,146 60 |
| U. S. and National bank notes..... | 3,483 00 | 4,436 00 | 2,221 00 | 4,384 00 |
| Totals..... | \$251,652 11 | \$282,472 68 | \$294,692 03 | \$316,660 85 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$50,000 00 | \$50,000 00 | \$50,000 00 | \$50,000 00 |
| Surplus fund..... | 10,0 0 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 1,047 82 | 2,670 60 | 1,276 59 | 749 59 |
| Dividends unpaid..... | 140 00 | 50 00 | 40 00 | |
| Commercial deposits subject to check..... | 28,084 22 | 37,324 42 | 37,496 50 | 37,823 35 |
| Demand commercial certificates of deposit..... | 9,167 10 | 6,614 26 | 3,062 84 | 3,580 16 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 95,748 57 | 110,991 35 | 140,523 63 | 168,404 06 |
| Savings certificates of deposit..... | 57,464 40 | 64,822 05 | 52,292 47 | 46,103 69 |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$251,652 11 | \$282,472 68 | \$294,692 03 | \$316,660 85 |

No. 125.

AMERICAN COMMERCIAL AND SAVINGS BANK, SAGINAW.

Organized November 28, 1891.

WM. L. WEBBER, *President*; WM. BARIE, *Vice President*; H. G. WESENER, *Cashier*.

DIRECTORS.—Wm. L. Webber, John F. Winkler, Wm. Barie, John H. Qualmann, John Kelly, Henry Passolt, Wm. Schuette, Samuel E. Symons, Lewis C. Slade.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$277,484 47 | \$348,446 79 | \$365,960 03 | \$357,969 84 |
| Stocks, bonds and mortgages..... | 28,500 00 | 28,500 00 | 28,500 00 | 8,500 00 |
| Overdrafts..... | 978 85 | 39 81 | 242 64 | 12 84 |
| Banking house..... | 13,900 24 | 13,900 24 | 13,900 24 | 13,900 24 |
| Furniture and fixtures..... | 2,679 13 | 2,479 13 | 1,929 13 | 1,929 13 |
| Other real estate..... | | | | |
| Due from banks in reserve cities..... | 65,084 13 | 58,339 44 | 78,708 25 | 97,980 00 |
| Due from other banks and bankers..... | | 203 62 | | |
| Exchanges for clearing house..... | 750 82 | 722 20 | 289 87 | 1,052 94 |
| Checks and cash items..... | 8 35 | | | 300 00 |
| Nickels and cents..... | 71 49 | 62 92 | 132 25 | 104 39 |
| Gold coin..... | 6,077 50 | 6,100 00 | 6,180 00 | 6,092 00 |
| Silver coin..... | 1,418 20 | 2,832 75 | 1,785 50 | 2,437 50 |
| U. S. and National bank notes..... | 10,487 00 | 11,088 00 | 14,222 00 | 16,836 00 |
| Totals..... | \$407,440 18 | \$472,714 90 | \$511,849 91 | \$507,114 88 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$100,000 00 | \$100,000 00 | \$100,000 00 | \$100,000 00 |
| Surplus fund..... | 30,000 00 | 30,000 00 | 30,000 00 | 30,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 13,054 36 | 14,458 06 | 15,420 10 | 13,674 37 |
| Dividends unpaid..... | | | | 50 00 |
| Commercial deposits subject to check..... | 79,024 44 | 109,720 15 | 108,879 04 | 114,195 24 |
| Demand commercial certificates of deposit..... | 67,679 04 | 90,817 68 | 129,391 73 | 116,630 88 |
| Time commercial certificates of deposit..... | 12,669 70 | 11,833 97 | 5,000 00 | 5,000 00 |
| Savings deposits..... | 103,322 71 | 115,635 04 | 122,909 04 | 127,214 39 |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | 250 00 | 250 00 | 250 00 | 50 00 |
| Cashier's checks outstanding..... | | | | 300 00 |
| Due to banks and bankers..... | 1,439 93 | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$407,440 18 | \$472,714 90 | \$511,849 91 | \$507,114 88 |

STATE BANKING DEPARTMENT

No. 25.

BANK OF SAGINAW, SAGINAW.

Organized April 18, 1888.

A. W. WRIGHT, *President*; BENTON HANCHETT, *Vice President*; D. W. BRIGGS, *Cashier*;
A. W. FIELD, *Assistant Cashier*.

DIRECTORS—Benton Hanchett, P. Bauer, M. Butman, D. W. Briggs, Jacob Knapp, E. B. McCarty,
Gilbert M. Stark, W. W. Starkey, Arthur Hill, A. W. Wright, A. P. Bliss.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$793,522 52 | \$868,937 09 | \$872,549 04 | \$944,835 15 |
| Stocks, bonds and mortgages..... | 106,074 89 | 106,074 89 | 111,404 19 | 111,404 19 |
| Overdrafts..... | 295 02 | 722 90 | 570 93 | 88 80 |
| Banking house..... | 5,700 00 | 5,700 00 | 5,700 00 | 5,700 00 |
| Furniture and fixtures..... | 6,300 00 | 6,300 00 | 6,300 00 | 6,300 00 |
| Other real estate..... | 9,000 00 | 9,000 00 | 9,000 00 | 9,000 00 |
| Due from banks in reserve cities..... | 244,109 34 | 129,930 85 | 206,997 77 | 269,262 99 |
| Due from other banks and bankers..... | 2,829 34 | 3,939 10 | 5,196 22 | 5,121 99 |
| Exchanges for clearing house..... | 3,164 08 | 5,636 97 | 3,213 83 | 2,622 62 |
| Checks and cash items..... | 95 51 | 126 03 | 729 89 | 498 91 |
| Nickels and cents..... | 223 95 | 247 18 | 134 80 | 177 64 |
| Gold coin..... | 26,275 00 | 26,535 00 | 29,423 00 | 30,402 00 |
| Silver coin..... | 4,955 75 | 3,618 25 | 2,702 60 | 4,302 80 |
| U. S. and National bank notes..... | 34,039 00 | 51,224 00 | 56,007 00 | 43,090 00 |
| Totals..... | \$1,236,584 40 | \$1,217,993 26 | \$1,309,929 27 | \$1,432,807 09 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$200,000 00 | \$200,000 00 | \$200,000 00 | \$200,000 00 |
| Surplus fund..... | 80,000 00 | 80,000 00 | 80,000 00 | 80,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 33,084 10 | 34,821 49 | 27,053 42 | 31,769 56 |
| Dividends unpaid..... | 100 00 | | 375 00 | 300 00 |
| Commercial deposits subject to check..... | 203,110 04 | 236,917 18 | 436,615 15 | 592,060 41 |
| Demand commercial certificates of deposit..... | 581,855 80 | 559,551 49 | 448,303 20 | 408,006 68 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | | | | |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | 620 18 | 200 00 | 931 25 |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | 138,434 46 | 106,082 92 | 117,382 50 | 119,739 19 |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$1,236,584 40 | \$1,217,993 26 | \$1,309,929 27 | \$1,432,807 09 |

STATE BANKS OF MICHIGAN

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No. 38.

PEOPLE'S SAVINGS BANK OF EAST SAGINAW, SAGINAW.

Organized November 27, 1886.

JOHN J. RUPP, *President*; GURDON CORNING, *Vice President*; J. F. BOYNTON, *Treasurer*DIRECTORS.—G. Corning, John J. Rupp, J. Schwartz, William B. Baum, J. F. Boynton, L. P. Mason,
H. T. Wickes, W. C. McClure, R. H. Roys.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$250,466 41 | \$252,230 83 | \$260,672 69 | \$266,666 72 |
| Stocks, bonds and mortgages..... | 108,544 87 | 103,694 87 | 108,576 80 | 107,480 00 |
| Overdrafts..... | 564 24 | 1,760 93 | 892 67 | 937 32 |
| Banking house..... | | | | |
| Furniture and fixtures..... | 4,789 68 | 4,789 68 | 4,789 68 | 4,789 68 |
| Other real estate..... | 13,730 33 | 14,058 77 | 14,058 77 | 14,058 77 |
| Premiums paid..... | | | 400 00 | 400 00 |
| Due from banks in reserve cities..... | 79,673 47 | 93,460 60 | 84,560 00 | 93,839 28 |
| Due from other banks and bankers..... | 408 23 | | | 532 61 |
| Exchanges for clearing house..... | 805 51 | 584 48 | 148 70 | 1,472 40 |
| Checks and cash items..... | 27 04 | 206 25 | 297 87 | 596 76 |
| Nickels and cents..... | 125 94 | 49 08 | 43 50 | 34 91 |
| Gold coin..... | 10,590 00 | 13,057 50 | 11,192 50 | 10,613 00 |
| Silver coin..... | 2,556 50 | 3,186 00 | 2,155 95 | 3,267 20 |
| U. S. and National bank notes..... | 7 544 00 | 10,667 00 | 4,248 00 | 4,498 00 |
| Totals | \$479,826 22 | \$497,745 99 | \$492,037 13 | \$509,186 65 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$50,000 00 | \$50,000 00 | \$50,000 00 | \$50,000 00 |
| Surplus fund..... | 37,500 00 | 37,500 00 | 27,500 00 | 27,500 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 3,715 18 | 5,990 58 | 2,992 30 | 5,891 44 |
| Dividends unpaid..... | 320 00 | 320 00 | | |
| Commercial deposits subject to check..... | 86,074 01 | 78,124 08 | 87,380 80 | 103,352 58 |
| Demand commercial certificates of deposit..... | 58,966 61 | 75,978 59 | 62,936 45 | 60,553 58 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 243,250 42 | 246,329 66 | 261,226 08 | 261,539 05 |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | 1 50 | 350 00 |
| Due to banks and bankers..... | | 3,503 08 | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals | \$479,826 22 | \$497,745 99 | \$492,037 13 | \$509,186 |

SAGINAW COUNTY SAVINGS BANK, SAGINAW.

Organized December 1, 1886.

A. P. BLISS, *President*; LORENZO T. DURAND, *Vice President*; RICHARD KHUEN, *Treasurer*; C. A. KHUEN, *Assistant Treasurer*.

DIRECTORS.—Lorenzo T. Durand, Charles E. Brenner, A. P. Bliss, Richard Khuen, Aaron T. Bliss, John L. Jackson, E. G. Rust, H. B. Allen, A. W. Achard.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$183,179 62 | \$188,373 29 | \$167,500 46 | \$156,369 63 |
| Stocks, bonds and mortgages | 135,122 14 | 139,314 10 | 153,393 99 | 173,446 97 |
| Overdrafts..... | | | | |
| Banking house..... | | | | |
| Furniture and fixtures..... | 1,812 94 | 1,812 94 | 1,812 94 | 1,812 94 |
| Other real estate..... | 14,928 21 | 14,756 26 | 15,878 13 | 15,794 81 |
| Due from banks in reserve cities..... | 82,804 93 | 82,269 54 | 89,036 72 | 96,628 84 |
| Due from other banks and bankers..... | | | | |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 3,084 25 | 5,990 00 | 6,419 35 | 7,011 17 |
| Nickels and cents..... | 32 71 | 12 45 | 26 03 | 51 26 |
| Gold coin..... | 2,067 50 | 2,215 00 | 2,370 00 | 2,630 00 |
| Silver coin..... | 1,058 45 | 1,230 45 | 861 55 | 792 70 |
| U. S. and National bank notes..... | 5,069 00 | 2,105 00 | 4,391 00 | 6,849 00 |
| Totals | \$429,159 75 | \$438,079 03 | \$441,690 17 | \$461,387 32 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$50,000 00 | \$50,000 00 | \$50,000 00 | \$50,000 00 |
| Surplus fund..... | 58,500 00 | 58,500 00 | 50,000 00 | 50,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 3,061 50 | 6,045 81 | 12,814 84 | 17,925 48 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | | | | |
| Demand commercial certificates of deposit..... | | | | |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 292,831 96 | 301,590 01 | 309,456 80 | 320,803 04 |
| Savings certificates of deposit..... | 24,766 29 | 21,743 21 | 19,318 53 | 22,558 80 |
| Certified checks..... | | 200 00 | 100 00 | 100 00 |
| Cashier's checks outstanding | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals | \$429,159 75 | \$438,079 03 | \$441,690 17 | \$461,387 32 |

No. 44.

SAVINGS BANK OF EAST SAGINAW, SAGINAW.

Organized February 7, 1872.

H. C. POTTER, *President*; W. J. BARTOW, *Vice President*; A. SCHUPP, *Treasurer*;
CHARLES M. COPLIN, *Assistant Treasurer*.

DIRECTORS.—Augustus Schupp, James B. Peter, H. C. Potter, Jr., Gilbert M. Stark, Wm. J. Bartow,
Henry C. Potter, Max Heavenrich, W. F. Potter, Charles M. Coplin, Farnham Lyon.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$362,094 64 | \$398,842 05 | \$370,999 04 | \$350,117 32 |
| Stocks, bonds and mortgages..... | 905,864 22 | 935,822 09 | 953,355 28 | 1,024,597 04 |
| Overdrafts..... | | 265 91 | 504 57 | 221 21 |
| Banking house..... | 65,767 08 | 65,767 08 | 65,767 08 | 65,767 08 |
| Furniture and fixtures..... | 3,500 00 | 3,500 00 | 3,500 00 | 3,500 00 |
| Other real estate..... | 27,173 72 | 31,073 99 | 31,700 56 | 31,358 98 |
| Premiums paid..... | 22,637 39 | 23,209 89 | 25,112 99 | 28,672 99 |
| Due from banks in reserve cities..... | 239,926 98 | 179,613 01 | 190,631 49 | 190,314 49 |
| Due from other banks and bankers..... | 23,179 27 | 27,977 04 | 34,999 87 | 31,690 32 |
| Exchanges for clearing house..... | 572 82 | 2,949 58 | 3,251 71 | 930 05 |
| Checks and cash items..... | 1,704 67 | 2,200 48 | 3,018 52 | 3,189 82 |
| Nickels and cents..... | 74 31 | 26 73 | 26 37 | 39 27 |
| Gold coin..... | 61,369 75 | 60,769 50 | 60,873 60 | 60,877 50 |
| Silver coin..... | 1,973 70 | 2,837 35 | 3,660 05 | 3,717 00 |
| U. S. and National bank notes..... | 25,773 00 | 23,526 00 | 29,333 00 | 44,065 00 |
| Totals..... | \$1,741,611 55 | \$1,758,380 70 | \$1,776,734 13 | \$1,839,058 07 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$100,000 00 | \$100,000 00 | \$100,000 00 | \$100,000 00 |
| Surplus fund..... | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 9,120 45 | 15,429 68 | 14,979 81 | 13,536 90 |
| Dividends unpaid..... | 20 00 | | | |
| Commercial deposits subject to check..... | 77,121 80 | 92,918 83 | 99,507 29 | 99,966 26 |
| Demand commercial certificates of deposit..... | 74,867 76 | 84,592 18 | 86,681 81 | 96,777 39 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 1,429,133 14 | 1,409,838 21 | 1,425,565 22 | 1,478,777 52 |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | 359 86 | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | 988 54 | 5,601 80 | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$1,741,611 55 | \$1,758,380 70 | \$1,776,734 13 | \$1,839,058 07 |

COMMERCIAL AND SAVINGS BANK, SAINT CLAIR.

Organized October 16, 1886.

CHAS. S. NIMS, *President*; JUSTIN R. WHITING, *Vice President*; RUSS S. JENKS, *Cashier*.

DIRECTORS.—E. C. Recor, Justin R. Whiting, W. L. Jenks, Chas. S. Nims, Russ S. Jenks, John H. Jenks, J. M. Jenks.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$138,437 02 | \$148,803 92 | \$146,847 98 | \$157,125 24 |
| Stocks, bonds and mortgages..... | 34,388 72 | 32,688 72 | 38,622 05 | 37,997 41 |
| Overdrafts..... | 47 97 | 103 53 | 2 74 | 91 53 |
| Banking house..... | | | | |
| Furniture and fixtures..... | 750 00 | 750 00 | 750 00 | 750 00 |
| Other real estate..... | 4,287 20 | 4,287 20 | 5,787 20 | 5,737 20 |
| Due from banks in reserve cities..... | 29,294 47 | 17,786 60 | 23,610 80 | 13,996 46 |
| Due from other banks and bankers..... | 300 00 | | | |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 173 23 | 199 42 | 328 17 | 362 45 |
| Nickels and cents..... | 54 60 | 63 02 | 38 94 | 93 02 |
| Gold coin..... | 3,125 00 | 3,215 50 | 4,027 50 | 4,397 50 |
| Silver coin..... | 894 00 | 487 25 | 722 45 | 869 25 |
| U. S. and National bank notes..... | 4,238 00 | 2,356 00 | 4,655 00 | 3,909 00 |
| Totals..... | \$215,990 21 | \$210,741 16 | \$225,392 83 | \$225,329 06 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$50,000 00 | \$50,000 00 | \$50,000 00 | \$50,000 00 |
| Surplus fund..... | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 8,245 18 | 9,661 52 | 9,289 84 | 9,170 11 |
| Dividends unpaid..... | 64 00 | | | |
| Commercial deposits subject to check..... | 33,350 93 | 26,620 05 | 28,125 26 | 25,932 04 |
| Demand commercial certificates of deposit..... | 45,409 98 | 41,196 42 | 47,534 01 | 42,281 95 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 68,920 12 | 68,263 17 | 80,443 72 | 87,944 96 |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | 5,000 00 | | |
| Totals..... | \$215,990 21 | \$210,741 16 | \$225,392 83 | \$225,329 06 |

STATE BANKS OF MICHIGAN

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No. 39.

CLINTON COUNTY SAVINGS BANK, SAINT JOHNS.

Organized November 27, 1889.

ALBERT J. BALDWIN, *President*; GALUSHA PENNELL, *Vice President*; P. E. WALSWORTH, *Treasurer*;
R. C. DEXTER, *Assistant Treasurer*.

DIRECTORS.—A. J. Baldwin, Cooley E. Ball, Warner Bunday, John Hicks, P. E. Walsworth, Galusha Pennell, Coleman C. Vaughan, John C. Hicks, Olney P. DeWitt.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$59,428 77 | \$55,587 46 | \$47,918 28 | \$41,824 24 |
| Stocks, bonds and mortgages..... | 101,378 56 | 99,408 56 | 111,059 56 | 113,292 28 |
| Overdrafts..... | | | | |
| Banking house..... | | | | |
| Furniture and fixtures..... | | | | |
| Other real estate..... | | | | |
| Due from banks in reserve cities..... | 49,425 75 | 46,549 72 | 53,020 33 | 75,272 36 |
| Due from other banks and bankers..... | | | 4,296 32 | |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 31 72 | 2 00 | | |
| Nickels and cents..... | 40 | | 1 42 | 95 |
| Gold coin..... | 6,020 00 | 4,525 00 | 4,505 00 | 4,590 00 |
| Silver coin..... | 2,038 80 | 2,074 25 | 2,068 58 | 1,314 58 |
| U. S. and National bank notes..... | 3,298 00 | 2,355 00 | 3,448 00 | 3,755 00 |
| Totals..... | \$221,622 00 | \$210,501 99 | \$226,317 49 | \$240,049 41 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$35,000 00 | \$28,000 00 | \$28,000 00 | \$28,000 00 |
| Surplus fund..... | 7,000 00 | 7,000 00 | 7,000 00 | 7,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 6,458 36 | 5,964 01 | 2,025 40 | 1,187 40 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | | | | |
| Demand commercial certificates of deposit..... | | | | |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 166,561 06 | 161,299 22 | 185,460 44 | 194,829 42 |
| Savings certificates of deposit..... | 6,602 58 | 8,238 76 | 3,831 65 | 9,032 59 |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$221,622 00 | \$210,501 99 | \$226,317 49 | \$240,049 41 |

No. 45.

STATE BANK OF SAINT JOHNS, SAINT JOHNS.

Organized August 19, 1885.

PORTER K. PERRIN, *President*; O. W. MUNGER, *Vice President*; JOHN W. FITZGERALD, *Cashier*.

DIRECTORS.—Geo. F. Marvin, John H. Corbit, J. H. Fedewa, O. W. Munger, Jesse Sullivan, Geo. W. Emmons, Porter K. Perrin, J. W. Fitzgerald, James Richardson, G. E. Corbin, John J. Keiser.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$106,333 56 | \$115,619 36 | \$103,158 45 | \$97,467 05 |
| Stocks, bonds and mortgages..... | 49,268 42 | 46,364 75 | 53,562 73 | 55,215 73 |
| Overdrafts..... | 686 10 | 1,577 03 | 1,522 76 | 954 38 |
| Banking house..... | 8,500 00 | 8,500 00 | 8,500 00 | 8,500 00 |
| Furniture and fixtures..... | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 |
| Other real estate..... | 5,524 68 | 5,524 68 | 6,864 12 | 6,501 27 |
| Due from banks in reserve cities..... | 52,103 41 | 29,637 35 | 38,025 10 | 52,178 41 |
| Due from other banks and bankers..... | | | | 3,000 00 |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 164 39 | 2,033 26 | 279 32 | 310 90 |
| Nickels and cents..... | 95 82 | 59 44 | 130 97 | 34 60 |
| Gold coin..... | 8,910 00 | 8,340 00 | 7,400 00 | 5,230 00 |
| Silver coin..... | 1,663 00 | 1,753 00 | 2,350 00 | 3,999 00 |
| U. S. and National bank notes..... | 7,588 00 | 2,837 00 | 5,906 00 | 5,573 00 |
| Totals..... | \$243,337 38 | \$224,745 87 | \$230,199 45 | \$241,464 64 |
| Liabilities. | | | | |
| Capital stock paid..... | \$50,000 00 | \$50,000 00 | \$50,000 00 | \$50,000 00 |
| Surplus fund..... | 5,113 11 | 5,113 11 | 5,313 11 | 5,313 11 |
| Undivided profits, less current expenses, interest and taxes paid..... | 483 57 | 1,251 96 | 503 08 | 3,099 18 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 97,022 09 | 85,397 59 | 79,931 93 | 79,127 53 |
| Demand commercial certificates of deposit..... | 54,821 79 | 49,216 43 | 55,853 42 | 61,905 40 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 35,896 82 | 33,766 78 | 38,597 91 | 42,019 12 |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$243,337 38 | \$224,745 87 | \$230,199 45 | \$241,464 34 |

No. 164.

COMMERCIAL STATE BANK, SAINT JOSEPH.

Organized June 13, 1893.

J. M. BALL, *President*; JOHN F. GARD, *Vice President*; W. T. BRADFORD, *Cashier*.

DIRECTORS—W. T. Bradford, James M. Ball, M. Shepard, John F. Gard, M. M. Marble, Max W. Stock, Jane E. VanDerveer.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$46,991 22 | \$46,848 42 | \$46,549 49 | \$53,790 97 |
| Stocks, bonds and mortgages..... | 5,900 00 | 6,050 00 | 16,225 41 | 11,165 41 |
| Overdrafts..... | 44 38 | 66 03 | 171 02 | 75 26 |
| Banking house..... | | | | |
| Furniture and fixtures..... | 2,195 49 | 2,195 49 | 1,783 33 | 1,783 33 |
| Other real estate..... | | | | |
| Due from banks in reserve cities..... | 11,872 80 | 6,933 29 | 36,346 41 | 18,994 76 |
| Due from other banks and bankers..... | | | | |
| Exchanges for clearing house..... | 371 73 | | | 1,183 24 |
| Checks and cash items..... | 165 33 | 92 51 | 2,334 42 | 137 69 |
| Nickels and cents..... | 151 01 | 43 78 | 138 87 | 91 65 |
| Gold coin..... | 2,642 00 | 1,579 50 | 2,364 50 | 2,454 50 |
| Silver coin..... | 996 90 | 680 85 | 2,875 95 | 1,738 00 |
| U. S. and National bank notes..... | 7,762 00 | 6,954 00 | 7,543 00 | 5,555 00 |
| Totals..... | \$79,092 86 | \$71,443 87 | \$116,332 40 | \$96,969 81 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$25,000 00 | \$25,000 00 | \$25,000 00 | \$25,000 00 |
| Surplus fund..... | 3,200 00 | 3,200 00 | 3,200 00 | 3,200 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 956 92 | 421 52 | 1,147 00 | 488 34 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 43,125 00 | 35,339 16 | 71,334 35 | 55,549 54 |
| Demand commercial certificates of deposit..... | 6,810 94 | 7,483 19 | 15,651 05 | 12,731 93 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | | | | |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$79,092 86 | \$71,443 87 | \$116,332 40 | \$96,969 81 |

THE UNION BANKING COMPANY, SAINT JOSEPH.

Organized August 24, 1882.

A. W. WELLS, *President*; JOHN WALLACE, *Vice President*; ORVILLE O. JORDON, *Cashier*;
A. L. HEARTT, *Assistant Cashier*.

DIRECTORS.—E. A. Graham, A. W. Wells, John Wallace, James Forbes, A. L. Heartt, O. O. Jordan,
John H. Lee, John H. Graham.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$110,244 99 | \$145,329 92 | \$91,546 94 | \$109,581 83 |
| Stocks, bonds and mortgages..... | 9,525 00 | 9,525 00 | 8,525 00 | 34,125 00 |
| Overdrafts..... | 1,003 80 | 599 37 | 796 06 | 519 40 |
| Banking house..... | 4,450 00 | 4,450 00 | 4,450 00 | 4,450 00 |
| Furniture and fixtures..... | 3,271 73 | 3,271 73 | 3,271 73 | 3,271 73 |
| Other real estate..... | | | | |
| Premiums on bonds..... | | | | 1,250 00 |
| Due from banks in reserve cities..... | 108,787 65 | 67,941 28 | 191,215 85 | 180,121 40 |
| Due from other banks and bankers..... | 1,316 67 | 2,270 64 | 3,953 44 | 1,428 46 |
| Exchanges for clearing house..... | 176 96 | 345 37 | 1,044 92 | 4,639 38 |
| Checks and cash items..... | 147 04 | 141 36 | 75 11 | 455 46 |
| Nickels and cents..... | 559 55 | 951 29 | 440 21 | 792 97 |
| Gold coin..... | 5,000 00 | 5,000 00 | 5,000 00 | 1,000 00 |
| Silver coin..... | 2,757 55 | 2,754 00 | 2,725 30 | 2,431 95 |
| U. S. and National bank notes..... | 16,597 00 | 14,904 00 | 23,154 00 | 21,816 00 |
| Totals..... | \$263,837 94 | \$257,483 96 | \$336,198 56 | \$365,883 58 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$50,000 00 | \$50,000 00 | \$50,000 00 | \$50,000 00 |
| Surplus fund..... | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 1,122 72 | 2,217 75 | 4,671 08 | 6,770 81 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 183,312 69 | 178,504 17 | 239,317 09 | 267,498 96 |
| Demand commercial certificates of deposit..... | 19,402 53 | 16,730 04 | 30,663 11 | 31,613 81 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | | | | |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | 32 00 | 1,547 28 | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$263,837 94 | \$257,483 96 | \$336,198 56 | \$365,883 58 |

STATE BANKS OF MICHIGAN

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No. 42.

COMMERCIAL SAVINGS BANK OF SAINT LOUIS, SAINT LOUIS.

Organized December 2, 1889.

L. SAVIERS, *President*; JAMES O. HILTON, *Vice President*; F. H. BERNARD, *Cashier*.

DIRECTORS.—H. Harrington, J. O. Hilton, A. S. McIntyre, N. White, Parker Merrill, Lemuel Saviers, J. W. Bernard, Geo. M. Ferris.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$45,957 36 | \$47,647 11 | \$58,571 03 | \$60,753 91 |
| Stocks, bonds and mortgages..... | 5,821 34 | 5,821 34 | 4,916 23 | 4,916 23 |
| Overdrafts..... | 388 39 | 238 82 | 316 38 | 941 21 |
| Banking house..... | | | | |
| Furniture and fixtures..... | 1,877 12 | 1,877 12 | 1,877 12 | 1,877 12 |
| Other real estate..... | | | 883 94 | 881 44 |
| Current expenses, interest and taxes paid..... | 1,063 07 | | | |
| Due from banks in reserve cities..... | 12,786 00 | 21,543 00 | 9,328 39 | 9,143 08 |
| Due from other banks and bankers..... | 30 00 | 6 75 | 411 04 | 25 00 |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 37 69 | 30 58 | 352 38 | 1,097 14 |
| Nickels and cents..... | 79 51 | 102 77 | 48 79 | 80 32 |
| Gold coin..... | 2,230 00 | 1,650 00 | 1,490 00 | 1,722 50 |
| Silver coin..... | 1,148 25 | 1,433 25 | 1,785 95 | 1,183 00 |
| U. S. and National bank notes..... | 4,108 00 | 4,836 00 | 5,581 00 | 7,603 00 |
| Totals..... | \$75,526 73 | \$85,186 74 | \$85,562 25 | \$90,173 95 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$25,000 00 | \$25,000 00 | \$25,000 00 | \$25,000 00 |
| Surplus fund..... | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | *981 52 | 518 04 | 1,277 26 | 2,666 52 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 17,313 42 | 14,528 45 | 16,756 22 | 13,489 80 |
| Demand commercial certificates of deposit..... | 20,084 21 | 33,448 11 | 26,242 90 | 16,790 36 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 10,147 58 | 9,692 14 | 9,580 03 | 10,495 69 |
| Savings certificates of deposit..... | | | 4,705 84 | 19,731 58 |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$75,526 73 | \$85,186 74 | \$85,562 25 | \$90,173 95 |

*Gross undivided profits.

No. 197.

GRATIOT COUNTY STATE BANK, SAINT LOUIS.

Organized July 1, 1897.

A. B. DARRAGH, *President*; JOHN FRAZER, *Vice President*; B. A. CHURCH, *Cashier*.

DIRECTORS.—A. B. Darragh, W. O. Watson, George E. Clifford, John Frazer, H. J. Tuger.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$47,857 53 | \$47,939 62 | \$59,879 36 | \$52,795 68 |
| Stocks, bonds and mortgages..... | 13,200 00 | 14,350 00 | 15,034 67 | 15,209 67 |
| Overdrafts..... | 142 79 | ----- | 577 51 | 226 59 |
| Banking house..... | ----- | ----- | ----- | ----- |
| Furniture and fixtures..... | 1,700 00 | 1,700 00 | 1,700 00 | 1,700 00 |
| Other real estate..... | ----- | ----- | ----- | 1,298 31 |
| Due from banks in reserve cities..... | 21,898 27 | 19,100 62 | 11,818 66 | 11,752 02 |
| Due from other banks and bankers..... | 38 14 | 1,468 59 | 1,830 00 | 54 90 |
| Exchanges for clearing house..... | ----- | ----- | ----- | ----- |
| Checks and cash items..... | 54 54 | 353 05 | 107 00 | 107 00 |
| Nickels and cents..... | 198 27 | 117 02 | 129 58 | 150 89 |
| Gold coin..... | 3,715 00 | 2,105 00 | 857 50 | 1,027 50 |
| Silver coin..... | 3,096 00 | 2,007 50 | 1,325 00 | 3,802 00 |
| U. S. and National bank notes..... | 6,572 00 | 5,059 00 | 3,570 00 | 11,358 00 |
| Totals..... | \$98,472 54 | \$94,200 40 | \$96,829 28 | \$99,482 56 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$25,000 00 | \$25,000 00 | \$25,000 00 | \$25,000 00 |
| Surplus fund..... | ----- | ----- | ----- | ----- |
| Undivided profits, less current expenses, interest and taxes paid..... | 1,648 09 | 1,922 93 | 1,789 65 | 1,841 05 |
| Dividends unpaid..... | ----- | ----- | ----- | ----- |
| Commercial deposits subject to check..... | 48,000 46 | 37,872 97 | 34,120 75 | 31,879 72 |
| Demand commercial certificates of deposit..... | ----- | ----- | ----- | ----- |
| Time commercial certificates of deposit..... | ----- | ----- | ----- | ----- |
| Savings deposits..... | ----- | ----- | ----- | ----- |
| Savings certificates of deposit..... | 23,823 99 | 29,404 50 | 35,918 88 | 40,761 79 |
| Certified checks..... | ----- | ----- | ----- | ----- |
| Cashier's checks outstanding..... | ----- | ----- | ----- | ----- |
| Due to banks and bankers..... | ----- | ----- | ----- | ----- |
| Notes and bills rediscounted..... | ----- | ----- | ----- | ----- |
| Bills payable..... | ----- | ----- | ----- | ----- |
| Totals..... | \$98,472 54 | \$94,200 40 | \$96,829 28 | \$99,482 56 |

No. 200.

TRUMAN MOSS STATE BANK, SANILAC CENTRE.

Organized October 21, 1897.

JULIA H. MILLS, *President*; ELIZABETH MOSS MILLS ANKETELL, *Vice President*;
CHAS. J. OLESON, *Cashier*.

DIRECTORS.—Julia H. Mills, Elizabeth Moss Mills Anketell, Thos. J. Anketell, John O'Connor,
Jeremiah O'Connor.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$14,435 72 | \$9,227 10 | \$10,891 99 | \$10,928 55 |
| Stocks, bonds and mortgages..... | | 8,780 08 | 7,181 47 | 7,177 04 |
| Overdrafts..... | | | 82 08 | |
| Banking house..... | 1,492 50 | 1,535 90 | 1,535 90 | 1,535 90 |
| Furniture and fixtures..... | 310 40 | 340 90 | 340 90 | 340 90 |
| Other real estate..... | | | 1,219 10 | 1,835 70 |
| Due from banks in reserve cities..... | 759 74 | 2,936 54 | 1,914 23 | 842 98 |
| Due from other banks and bankers..... | 2,158 13 | 621 88 | 281 85 | 856 82 |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 606 43 | 862 20 | 520 61 | 344 01 |
| Nickels and cents..... | 2 89 | 5 68 | 1 25 | 26 60 |
| Gold coin..... | 1,625 00 | 25 00 | 70 00 | 60 00 |
| Silver coin..... | 44 75 | 39 25 | 83 20 | 89 35 |
| U. S. and National bank notes..... | 748 00 | 1,150 00 | 1,150 00 | 2,376 00 |
| Totals..... | \$22,183 96 | \$25,524 53 | \$25,272 58 | \$26,413 85 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$20,000 00 | \$20,000 00 | \$20,000 00 | \$20,000 00 |
| Surplus fund..... | | | | |
| Undivided profits, less current expenses, interest and taxes paid..... | 123 78 | 476 41 | 934 53 | 974 21 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 1,381 95 | 4,395 12 | 3,043 05 | 4,824 18 |
| Demand commercial certificates of deposit..... | 678 23 | 653 00 | 1,295 00 | 615 46 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | | | | |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$22,183 96 | \$25,524 53 | \$25,272 58 | \$26,413 85 |

No. 54.

SAULT SAVINGS BANK, LOAN AND TRUST CO., SAULT STE. MARIE.

Organized November 20, 1886.

GEORGE KEMP, *President*; M. J. WEAVER, *Vice President*; E. L. STANLEY, *Cashier*.

DIRECTORS.—George Kemp, C. E. Ainsworth, J. H. Steere, Wm. Chandler, R. D. Perry, M. J. Weaver, Frank Perry, M. J. Magee, Henry Hickler.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$189,538 23 | \$209,235 93 | \$183,642 07 | \$184,231 79 |
| Stocks, bonds and mortgages..... | 30,895 43 | 30,792 38 | 41,357 38 | 44,917 12 |
| Overdrafts..... | 157 64 | 448 25 | 552 69 | 257 35 |
| Banking house..... | 40,000 00 | 40,000 00 | 40,000 00 | 35,000 00 |
| Furniture and fixtures..... | 1,500 00 | 2,800 00 | 2,967 53 | 2,900 00 |
| Other real estate..... | 10,354 23 | 10,299 42 | 10,272 05 | 10,053 05 |
| Due from banks in reserve cities..... | 51,666 06 | 44,904 28 | 110,976 30 | 133,753 45 |
| Due from other banks and bankers..... | 3,281 84 | 111 59 | 4,513 16 | 916 24 |
| Exchanges for clearing house..... | 1,927 41 | 1,674 44 | 1,735 02 | 1,171 76 |
| Checks and cash items..... | 38 70 | 96 08 | 293 23 | 375 87 |
| Nickels and cents..... | 212 66 | 73 60 | 197 39 | 227 93 |
| Gold coin..... | 5,890 00 | 6,720 00 | 8,240 00 | 8,510 00 |
| Silver coin..... | 1,366 50 | 1,208 90 | 2,101 05 | 2,148 85 |
| U. S. and National bank notes..... | 10,412 00 | 18,982 00 | 15,057 00 | 18,616 00 |
| Totals..... | \$347,240 70 | \$367,346 87 | \$421,904 87 | \$443,079 41 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$50,000 00 | \$50,000 00 | \$50,000 00 | \$50,000 00 |
| Surplus fund..... | 13,000 00 | 13,000 00 | 13,000 00 | 10,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 5,183 68 | 7,123 60 | 7,295 07 | 4,876 40 |
| Dividends unpaid..... | 224 00 | 64 00 | ----- | 880 00 |
| Commercial deposits subject to check..... | 110,059 38 | 125,769 29 | 163,969 15 | 162,639 78 |
| Demand commercial certificates of deposit..... | 35,671 42 | 45,234 00 | 28,679 67 | ----- |
| Time commercial certificates of deposit..... | ----- | ----- | ----- | ----- |
| Savings deposits..... | 133,102 22 | 126,091 64 | 157,702 70 | 179,782 49 |
| Savings certificates of deposit..... | ----- | ----- | ----- | 34,313 37 |
| Certified checks..... | ----- | 50 00 | 100 00 | ----- |
| Cashier's checks outstanding..... | ----- | ----- | ----- | 4 00 |
| Due to banks and bankers..... | ----- | 14 34 | 1,158 28 | 583 37 |
| Notes and bills rediscounted..... | ----- | ----- | ----- | ----- |
| Bills payable..... | ----- | ----- | ----- | ----- |
| Totals..... | \$347,240 70 | \$367,346 87 | \$421,904 87 | \$443,079 41 |

No. 204.

STATE SAVINGS BANK OF SCOTTVILLE, SCOTTVILLE.

Organized July 29, 1898.

C. W. MCPHAIL, *President*; M. L. WILLIAMS, *Vice President*; H. G. FLINT, *Cashier*.

DIRECTORS.—C. W. McPhail, M. L. Williams, C. A. McPhail, H. G. Flint, Mary A. Flint.

| Resources. | Report of | Report of | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------|-----------|------------------------|----------------------|
| Loans and discounts..... | | | \$10,553 09 | \$12,836 26 |
| Stocks, bonds and mortgages..... | | | 1,138 83 | 4,337 68 |
| Overdrafts..... | | | | 9 25 |
| Banking house..... | | | | |
| Furniture and fixtures..... | | | 1,362 27 | 1,341 27 |
| Other real estate..... | | | | |
| Due from banks in reserve cities..... | | | 10,689 77 | 6,533 99 |
| Due from other banks and bankers..... | | | 295 00 | 1,909 01 |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | | | 80 20 | 84 24 |
| Nickels and cents..... | | | 6 70 | 12 58 |
| Gold coin..... | | | 95 00 | 50 00 |
| Silver coin..... | | | 163 00 | 176 15 |
| U. S. and National bank notes..... | | | 3,320 00 | 3,091 00 |
| Totals..... | | | \$27,703 86 | \$30,381 43 |
| Liabilities. | | | | |
| Capital stock paid in..... | | | \$15,500 00 | \$15,500 00 |
| Surplus fund..... | | | | |
| Undivided profits, less current expenses, interest and taxes paid..... | | | 201 39 | 629 55 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | | | 9,214 91 | 8,772 62 |
| Demand commercial certificates of deposit..... | | | | |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | | | 1,672 56 | 4,049 26 |
| Savings certificates of deposit..... | | | 1,115 00 | 1,430 00 |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | | | \$27,703 86 | \$30,381 43 |

No. 175.

COMMERCIAL STATE BANK, OF SHEPHERD, SHEPHERD.

Organized December 27, 1894.

I. N. SHEPHERD, *President*; MRS. B. J. WHITE, *Vice President*; THOS. HANNETT, *Second Vice President*; W. E. ADAMS, *Cashier*.

DIRECTORS.—I. N. Shepherd, Linus D. Estee, H. D. Bent, A. C. Vredenburg, Mrs. B. J. White, Martha A. Taylor, Oliver H. Adams, Thomas Hannett, W. H. Kinter.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$33,201 95 | \$24,941 67 | \$28,282 56 | \$35,193 46 |
| Stocks, bonds and mortgages..... | 5,947 88 | 6,589 54 | 9,049 63 | 9,567 31 |
| Overdrafts..... | 2,019 56 | 1,735 27 | 6,505 11 | 169 54 |
| Banking house..... | | | | |
| Furniture and fixtures..... | 1,800 00 | 1,800 00 | 1,700 00 | 1,700 00 |
| Other real estate..... | 700 00 | 700 00 | 700 00 | 700 00 |
| Due from banks in reserve cities..... | 26,188 88 | 33,227 95 | 18,745 96 | 30,808 16 |
| Due from other banks and bankers..... | 366 25 | 87 15 | | |
| Exchanges for clearing house..... | | | 848 10 | 106 25 |
| Checks and cash items..... | 253 17 | | 28 00 | 2 52 |
| Nickels and cents..... | 63 94 | 97 13 | 79 13 | 88 54 |
| Gold coin..... | 1,620 00 | 1,840 00 | 1,320 00 | 3,110 00 |
| Silver coin..... | 1,239 15 | 886 35 | 1,370 30 | 923 35 |
| U. S. and National bank notes..... | 2,901 00 | 5,365 00 | 2,847 00 | 4,265 00 |
| Totals..... | \$76,301 78 | \$77,270 06 | \$71,475 79 | \$86,634 13 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$17,000 00 | \$17,000 00 | \$17,000 00 | \$17,000 00 |
| Surplus fund..... | 800 00 | 800 00 | 1,000 00 | 1,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 250 96 | 721 36 | 435 40 | 956 95 |
| Dividends unpaid..... | 151 58 | 88 00 | 40 00 | 40 00 |
| Commercial deposits subject to check..... | 15,696 28 | 12,067 64 | 7,339 23 | 12,778 69 |
| Demand commercial certificates of deposit..... | 42,402 96 | 46,593 06 | 45,661 16 | 54,858 49 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | | | | |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$76,301 78 | \$77,270 06 | \$71,475 79 | \$86,634 13 |

No. 148.

CITIZENS' STATE BANK OF SOUTH HAVEN, SOUTH HAVEN.

Organized December 28, 1892.

W. S. BRADLEY, *President*; R. T. PIERCE, *Vice President*; L. E. PARSONS, *Cashier*.

DIRECTORS.—Wm. S. Bradley, John C. Merson, R. T. Pierce, Orley M. Vaughan, Silas M. Trowbridge, L. F. Otis, James K. Barden, T. B. Buell, C. W. Williams, L. A. Spencer, W. H. Hurlbert.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$80,726 26 | \$63,506 60 | \$90,743 91 | \$90,007 36 |
| Stocks, bonds and mortgages..... | 24,070 91 | 28,047 70 | 32,755 46 | 45,600 81 |
| Overdrafts..... | 1,024 13 | 778 26 | 251 10 | 295 23 |
| Banking house..... | | | | |
| Furniture and fixtures..... | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 |
| Other real estate..... | | | | |
| Premiums paid..... | | | | 130 50 |
| Due from banks in reserve cities..... | 40,417 45 | 15,758 60 | 63,657 26 | 44,044 99 |
| Due from other banks and bankers..... | | | | |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 736 09 | 1,518 18 | 2,316 08 | 2,247 75 |
| Nickels and cents..... | 106 92 | 2 51 | 101 21 | 20 49 |
| Gold coin..... | 5,050 00 | 6,535 00 | 7,175 00 | 7,710 00 |
| Silver coin..... | 616 50 | 1,008 50 | 426 15 | 867 00 |
| U. S. and National bank notes..... | 4,465 00 | 8,267 00 | 7,480 00 | 12,420 00 |
| Totals | \$160,213 26 | \$158,422 35 | \$207,906 17 | \$206,344 13 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$50,000 00 | \$50,000 00 | \$50,000 00 | \$50,000 00 |
| Surplus fund..... | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 739 14 | 1,737 31 | 2,707 79 | 4,832 32 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 47,005 63 | 43,079 16 | 80,515 59 | 67,460 30 |
| Demand commercial certificates of deposit..... | 11,011 67 | 14,684 37 | 16,884 09 | 18,797 42 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 46,456 82 | 43,921 51 | 52,798 70 | 60,254 09 |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals | \$160,213 26 | \$158,422 35 | \$207,906 17 | \$206,344 13 |

No. 71.

THE FIRST STATE BANK OF SOUTH HAVEN, SOUTH HAVEN.

Organized December 28, 1889.

CHARLES J. MONROE, *President*; H. W. WILLIAMS, *Vice President*; L. S. MONROE, *Cashier*; EUGENE A. HARTMAN, *Assistant Cashier*; GEORGE C. MONROE, *Auditor*.

DIRECTORS.—Henry W. Williams, Charles J. Monroe, Volney Ross, M. H. Bixby, John Mackey, Samuel P. Wilson, Eunice E. Moore, H. M. Avery, Geo. C. Monroe.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$119,523 79 | \$129,903 02 | \$119,984 21 | \$113,556 72 |
| Stocks, bonds and mortgages..... | 74,727 23 | 77,735 45 | 95,661 01 | 102,697 25 |
| Overdrafts..... | 1,437 82 | 1,266 46 | 803 44 | 84 93 |
| Banking house..... | | | | |
| Furniture and fixtures..... | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 |
| Other real estate..... | 13,316 62 | 13,316 62 | 10,370 98 | 10,370 98 |
| Due from banks in reserve cities..... | 38,133 65 | 26,937 39 | 65,242 05 | 82,354 93 |
| Due from other banks and bankers..... | | | | |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 1,573 33 | 1,044 05 | 3,110 51 | 1,669 99 |
| Nickels and cents..... | 143 54 | 63 30 | 38 00 | 71 06 |
| Gold coin..... | 6,100 00 | 4,200 00 | 4,615 00 | 4,520 00 |
| Silver coin..... | 1,939 00 | 1,403 00 | 1,370 00 | 2,510 00 |
| U. S. and National bank notes..... | 3,808 00 | 4,960 00 | 11,601 00 | 3,084 00 |
| Totals..... | \$263,702 98 | \$263,829 29 | \$315,796 20 | \$323,919 86 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$50,000 00 | \$50,000 00 | \$50,000 00 | \$50,000 00 |
| Surplus fund..... | 35,000 00 | 35,000 00 | 35,000 00 | 35,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 3,475 42 | 2,569 41 | 2,481 58 | 4,469 56 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 58,991 34 | 58,023 14 | 103,999 50 | 97,144 80 |
| Demand commercial certificates of deposit..... | 9,613 53 | 8,917 82 | 12,438 84 | 11,688 51 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 101,442 69 | 103,638 92 | 107,371 28 | 121,161 99 |
| Savings certificates of deposit..... | 5,180 00 | 5,680 00 | 4,505 00 | 4,455 00 |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$263,702 98 | \$263,829 29 | \$315,796 20 | \$323,919 86 |

No. 207.

SPARTA STATE BANK, SPARTA.

Organized September 6, 1898.

C. A. BLOOMER, *President*; J. S. BRADFORD, *Vice President*; JOHN MANCHESTER, *Second Vice President*; B. N. KEISTER, *Cashier*.

DIRECTORS.—J. S. Bradford, John Manchester, Manly W. Burtch, C. A. Bloomer, Chas. A. Johnson, August A. Johnson, Bruce N. Keister.

| Resources. | Report of ----- | Report of ----- | Report of Sept. 20. | Report of Dec. 1. |
|---|--------------------|--------------------|------------------------|----------------------|
| Loans and discounts..... | ----- | ----- | \$10,737 96 | \$19,020 59 |
| Stocks, bonds and mortgages..... | ----- | ----- | 303 00 | 3,938 25 |
| Overdrafts..... | ----- | ----- | | |
| Banking house..... | ----- | ----- | | |
| Furniture and fixtures..... | ----- | ----- | | |
| Other real estate..... | ----- | ----- | | |
| Due from banks in reserve cities..... | ----- | ----- | 17,585 61 | 36,227 32 |
| Due from other banks and bankers..... | ----- | ----- | 2,265 30 | |
| Exchanges for clearing house..... | ----- | ----- | | |
| Checks and cash items..... | ----- | ----- | 270 97 | 42 06 |
| Nickels and cents..... | ----- | ----- | 16 72 | 58 73 |
| Gold coin..... | ----- | ----- | 530 00 | 1,020 00 |
| Silver coin..... | ----- | ----- | 305 00 | 484 00 |
| U. S. and National bank notes..... | ----- | ----- | 3,153 00 | 3,307 00 |
| Totals..... | ----- | ----- | \$35,167 56 | \$64,097 95 |
| Liabilities. | ----- | ----- | ----- | ----- |
| Capital stock paid in..... | ----- | ----- | \$15,000 00 | \$15,000 00 |
| Surplus fund..... | ----- | ----- | | |
| Undivided profits, less current expenses, interest and taxes paid..... | ----- | ----- | 152 34 | 415 69 |
| Dividends unpaid..... | ----- | ----- | | |
| Commercial deposits subject to check..... | ----- | ----- | 14,569 91 | 25,493 87 |
| Demand commercial certificates of deposit..... | ----- | ----- | | |
| Time commercial certificates of deposit..... | ----- | ----- | | |
| Savings deposits..... | ----- | ----- | 5,445 31 | 23,188 39 |
| Savings certificates of deposit..... | ----- | ----- | | |
| Certified checks..... | ----- | ----- | | |
| Cashier's checks outstanding..... | ----- | ----- | | |
| Due to banks and bankers..... | ----- | ----- | | |
| Notes and bills rediscounted..... | ----- | ----- | | |
| Bills payable..... | ----- | ----- | | |
| Totals..... | ----- | ----- | \$35,167 56 | \$64,097 95 |

No. 134.

CITIZENS' STATE BANK, STURGIS.

Organized March 2, 1892.

MARTIN E. AULSBROOK, *President*; E. S. AMIDON, *Vice President*; T. J. COLLINS, *Cashier*; H. C. KRAFF, *Assistant Cashier*.

DIRECTORS.—Martin E. Aulsbrook, Geo. B. Thompkins, Edmund S. Amidon, Henry L. Anthony, C. B. Buck, Frank Kenyon, T. J. Collins, Charles A. Sturges, Amos Sturgis.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$96,450 80 | \$105,821 33 | \$97,462 88 | \$103,145 33 |
| Stocks, bonds and mortgages..... | 38,879 96 | 38,829 96 | 49,010 80 | 48,660 80 |
| Overdrafts..... | 5,383 98 | 3,929 93 | 1,035 87 | 3,281 52 |
| Banking house..... | | | | |
| Furniture and fixtures..... | 2,051 60 | 2,051 60 | 2,051 60 | 2,051 60 |
| Other real estate..... | | | | |
| Due from banks in reserve cities..... | 26,348 28 | 21,479 20 | 21,090 15 | 14,721 72 |
| Due from other banks and bankers..... | | | | |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 338 73 | 460 41 | 958 44 | 2,312 97 |
| Nickels and cents..... | 62 63 | 32 24 | 173 52 | 143 06 |
| Gold coin..... | 4,025 00 | 4,785 00 | 3,090 00 | 3,137 50 |
| Silver coin..... | 926 20 | 486 00 | 965 00 | 1,401 25 |
| U. S. and National bank notes..... | 3,774 00 | 5,756 00 | 7,802 00 | 3,975 00 |
| Totals..... | \$178,241 18 | \$183,631 67 | \$183,640 26 | \$182,830 75 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$50,000 00 | \$50,000 00 | \$50,000 00 | \$50,000 00 |
| Surplus fund..... | 5,200 00 | 5,200 00 | 5,450 00 | 5,450 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 408 13 | 1,879 68 | 1,559 53 | 3,083 00 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 30,395 54 | 28,895 19 | 33,457 61 | 36,506 78 |
| Demand commercial certificates of deposit..... | 3,164 73 | 4,064 82 | 2,761 10 | 3,919 87 |
| Time commercial certificates of deposit..... | 58,747 49 | 62,407 33 | 56,096 57 | 49,323 63 |
| Savings deposits..... | 30,325 29 | 31,184 65 | 34,315 45 | 34,547 47 |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$178,241 18 | \$183,631 67 | \$183,640 26 | \$182,830 75 |

No. 151.

LILLEY STATE BANK, TECUMSEH.

Organized January 26, 1893.

LUCIUS LILLEY, *President*; P. W. A. FITZSIMMONS, *Vice President*; F. A. SHEPARD, *Cashier*;
F. B. BAUER, *Assistant Cashier*.

DIRECTORS.—Lucius Lilley, J. S. Strong, L. I. Bidwell, P. W. A. Fitzsimmons, L. C. Bidwell.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|--|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$64,632 39 | \$65,726 85 | \$60,061 63 | \$65,247 75 |
| Stocks, bonds and mortgages..... | 20,362 83 | 20,162 83 | 20,002 65 | 15,063 40 |
| Overdrafts..... | 2,102 36 | 611 92 | 1,270 33 | 127 12 |
| Banking house..... | | | | |
| Furniture and fixtures..... | 1,650 00 | 1,650 00 | 1,650 00 | 1,650 00 |
| Other real estate..... | | | 1,767 33 | 1,767 33 |
| Due from banks in reserve cities..... | 83,797 86 | 106,045 50 | 81,038 65 | 114,689 74 |
| Due from other banks and bankers..... | | | | |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 931 15 | 1,256 80 | 200 32 | 475 96 |
| Nickels and cents..... | 18 34 | 29 88 | 121 39 | 52 07 |
| Gold coin..... | 18,003 50 | 15,983 50 | 5,741 00 | 6,731 00 |
| Silver coin..... | 230 90 | 264 75 | 52 25 | 401 00 |
| U. S. and National bank notes..... | 6,778 00 | 9,996 00 | 6,549 00 | 5,778 00 |
| Totals..... | \$198,507 33 | \$221,728 03 | \$178,454 55 | \$211,983 37 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$40,000 00 | \$40,000 00 | \$40,000 00 | \$40,000 00 |
| Surplus fund..... | 7,000 00 | 7,000 00 | 7,000 00 | 7,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 591 01 | 1,321 63 | 2,037 83 | 2,492 48 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 107,972 02 | 120,355 70 | 89,374 25 | 122,775 54 |
| Demand commercial certificates of deposit..... | 42,944 30 | 53,050 70 | 39,849 28 | 39,715 35 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | | | | |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | 193 19 | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$198,507 33 | \$221,728 03 | \$178,454 55 | \$211,983 37 |

STATE BANKING DEPARTMENT

No. 156.

TECUMSEH STATE SAVINGS BANK, TECUMSEH.

Organized April 21, 1893.

C. A. SLAYTON, *President*; JOHN D. SHULL, *Vice President*; J. H. SMITH, *Cashier*;
GEO. W. KNAPP, *Assistant Cashier*.

DIRECTORS.—H. W. Conkling, John D. Shull, C. A. Slayton, D. C. Larned, C. R. Miller, Geo. W. Knapp,
Joseph Russell, Arthur D. Gilmore.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$54,262 61 | \$56,393 49 | \$64,183 13 | \$58,289 40 |
| Stocks, bonds and mortgages..... | 12,495 00 | 12,826 38 | 17,798 89 | 22,933 89 |
| Overdrafts..... | 194 18 | 6 60 | 36 51 | 444 79 |
| Banking house..... | 3,991 00 | 4,000 00 | 4,000 00 | 4,000 00 |
| Furniture and fixtures..... | 1,288.65 | 1,290 00 | 1,290 00 | 1,290 00 |
| Other real estate..... | | | | |
| Interest, expenses and taxes paid..... | | 1,192 57 | | |
| Due from banks in reserve cities..... | 26,727 70 | 33,579 15 | 16,120 27 | 16,514 71 |
| Due from other banks and bankers..... | | | 1 00 | |
| Exchanges for clearing house..... | | | 200 00 | 245 57 |
| Checks and cash items..... | 135 25 | 194 92 | 106 94 | 1,067 53 |
| Nickels and cents..... | 34 07 | 41 21 | 52 95 | 12 66 |
| Gold coin..... | 2,494 90 | 2,944 90 | 2,337 50 | 2,057 50 |
| Silver coin..... | 732 90 | 388 75 | 247 05 | 197 20 |
| U. S. and National bank notes..... | 2,733 00 | 6,286 00 | 4,012 00 | 2,781 00 |
| Totals..... | \$105,089 26 | \$119,143 97 | \$110,386 24 | \$109,834 25 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$26,000 09 | \$26,000 00 | \$26,000 00 | \$26,000 00 |
| Surplus fund..... | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 66 42 | * 1,100 08 | 485 30 | 889 29 |
| Dividends unpaid..... | 192 00 | 30 00 | 30 00 | |
| Commercial deposits subject to check..... | 22,232 88 | 26,526 43 | 19,292 64 | 19,612 29 |
| Demand commercial certificates of deposit..... | 43,843 49 | 46,556 81 | 41,507 66 | 37,893 90 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 11,254 47 | 17,430 65 | 21,570 64 | 23,938 77 |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$105,089 26 | \$119,143 97 | \$110,386 24 | \$109,834 25 |

* Gross undivided profits.

STATE BANKS OF MICHIGAN

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No. 120.

THE FIRST STATE SAVINGS BANK OF THREE RIVERS, THREE RIVERS.

Organized August 15, 1891.

W. J. WILLITS, *President*; J. W. FRENCH, *Vice President*; GEORGE T WOLF, *Cashier*; G. R. BEAN, *Assistant Cashier*.

DIRECTORS.—J. W. French, W. E. Clark, George T. Wolf, Bishop E. Andrews, A. C. Wolf, W. J. Willits, E. B. Linsley.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$166,857 67 | \$177,802 89 | \$189,416 72 | \$183,655 66 |
| Stocks, bonds and mortgages..... | 30,079 48 | 27,873 48 | 40,098 91 | 43,098 91 |
| Overdrafts..... | 1,490 48 | 4,913 54 | 1,321 70 | 3,122 12 |
| Banking house..... | 15,000 00 | 15,000 00 | 15,000 00 | 15,000 00 |
| Furniture and fixtures..... | 1,800 00 | 800 00 | | |
| Other real estate..... | | | | |
| Due from banks in reserve cities..... | 25,950 55 | 32,659 35 | 31,462 29 | 36,251 88 |
| Due from other banks and bankers..... | | | 733 25 | 790 00 |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 43 46 | 273 59 | 491 00 | 287 63 |
| Nickels and cents..... | 146 76 | 139 04 | 89 22 | 110 90 |
| Gold coin..... | 10,037 50 | 10,975 00 | 11,157 50 | 11,052 50 |
| Silver coin..... | 1,544 45 | 1,645 85 | 941 55 | 2,080 50 |
| U. S. and National bank notes..... | 8,469 00 | 13,947 00 | 9,825 00 | 11,707 00 |
| Totals..... | \$261,419 35 | \$286,029 74 | \$300,537 14 | \$307,157 10 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$30,000 00 | \$30,000 00 | \$30,000 00 | \$30,000 00 |
| Surplus fund..... | 13,500 00 | 13,500 00 | 13,500 00 | 13,500 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 2,000 50 | 2,630 57 | 2,743 36 | 3,161 57 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 47,674 11 | 34,309 48 | 40,486 93 | 46,759 24 |
| Demand commercial certificates of deposit..... | 131,712 79 | 161,498 38 | 143,596 04 | 128,959 56 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 36,531 95 | 44,091 31 | 70,210 81 | 84,776 73 |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$261,419 35 | \$286,029 74 | \$300,537 14 | \$307,157 10 |

TRAVERSE CITY STATE BANK, TRAVERSE CITY.

Organized June 16, 1892.

PERRY HANNAH, *President*; A. TRACY LAY, *Vice President*; JAMES MORGAN, *Second Vice President*;
J. T. HANNAH, *Cashier*; S. GARLAND, *Assistant Cashier*.

DIRECTORS.—Perry Hannah, A. Tracy Lay, J. T. Hannah, S. Garland, Howard Irish.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$117,311 68 | \$116,286 79 | \$102,420 61 | \$111,561 68 |
| Stocks, bonds and mortgages..... | 300,762 34 | 295,458 84 | 405,407 28 | 417,670 28 |
| Overdrafts..... | 51 75 | 44 27 | 480 83 | 38 96 |
| Banking house..... | | | | |
| Furniture and fixtures..... | 298 00 | 298 00 | 298 00 | 298 00 |
| Other real estate..... | 2,265 00 | 2,265 00 | 11,074 37 | 11,074 37 |
| Due from banks in reserve cities..... | 229,516 78 | 246,611 91 | 180,632 37 | 169,254 26 |
| Due from other banks and bankers..... | | | | |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 25,167 71 | 9,619 96 | 7,250 70 | 28,636 01 |
| Nickels and cents..... | 23 87 | 56 41 | 50 32 | 71 31 |
| Gold coin..... | 11,354 50 | 15,562 00 | 11,311 40 | 11,859 50 |
| Silver coin..... | 3,933 65 | 4,460 00 | 1,745 00 | 4,204 00 |
| U. S. and National bank notes..... | 18,252 00 | 46,533 00 | 15,017 00 | 23,130 00 |
| Totals..... | \$709,937 28 | \$737,196 18 | \$735,687 88 | \$777,798 37 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$100,000 00 | \$100,000 00 | \$100,000 00 | \$100,000 00 |
| Surplus fund..... | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 9,659 39 | 11,267 46 | 5,546 45 | 7,541 91 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 295,399 42 | 296,152 47 | 282,741 22 | 320,949 99 |
| Demand commercial certificates of deposit..... | 279,878 47 | 304,776 25 | 322,400 21 | 324,306 47 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | | | | |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$709,937 28 | \$737,196 18 | \$735,687 88 | \$777,798 37 |

No. 192.

STATE SAVINGS BANK OF VASSAR, VASSAR.

Organized December 30, 1896.

ISAAC GIBBARD, *President*; H. E. HARRISON, *Vice President*; WILLIAM DAVIES, *Second Vice President*;
C. C. CURTIS, *Cashier*; GEO. R. BUCK, *Assistant Cashier*.

DIRECTORS.—Isaac Gibbard, H. E. Harrison, C. C. Curtis, George R. Buck, Charles H. Richardson,
William Davies.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$41,880 56 | \$54,135 99 | \$50,865 33 | \$46,850 10 |
| Stocks, bonds and mortgages..... | 20,407 56 | 21,353 72 | 24,675 63 | 23,750 32 |
| Overdrafts..... | 464 90 | 313 53 | 132 65 | 722 04 |
| Banking house..... | 2,100 00 | 2,100 00 | 2,100 00 | 2,100 00 |
| Furniture and fixtures..... | 1,600 00 | 1,600 00 | 1,600 00 | 1,600 00 |
| Other real estate..... | | | | |
| Current expenses, interest and taxes paid..... | 796 48 | | | |
| Due from banks in reserve cities..... | 45,206 08 | 25,580 04 | 29,413 14 | 32,384 97 |
| Due from other banks and bankers..... | | | | |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 123 99 | 36 50 | 215 23 | 2,224 02 |
| Nickels and cents..... | 22 82 | 14 79 | 51 97 | 11 00 |
| Gold coin..... | 2,000 00 | 2,140 00 | 2,505 00 | 2,020 00 |
| Silver coin..... | 104 50 | 441 25 | 790 50 | 463 69 |
| U. S. and National bank notes..... | 3,780 00 | 2,516 00 | 3,043 00 | 2,025 00 |
| Totals..... | \$118,486 89 | \$110,231 82 | \$115,392 45 | \$114,151 74 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$25,000 00 | \$25,000 00 | \$25,000 00 | \$25,000 00 |
| Surplus fund..... | 250 00 | 250 00 | 500 00 | 500 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | * 722 72 | 301 48 | 407 43 | 765 17 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 23,833 80 | 20,720 70 | 22,178 00 | 20,420 85 |
| Demand commercial certificates of deposit..... | 196 50 | 127 00 | | |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 7,297 68 | 6,853 37 | 10,126 93 | 14,916 79 |
| Savings certificates of deposit..... | 61,186 19 | 56,979 27 | 57,180 09 | 52,548 93 |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$118,486 89 | \$110,231 82 | \$115,392 45 | \$114,151 74 |

* Gross undivided profits.

No. 105.

WAYNE SAVINGS BANK, WAYNE.

Organized October 14, 1890.

JAMES R. HOSIE, *President*; L. T. BLOUNT, *Vice President*; GEORGE H. STELLWAGEN, *Cashier*; G. STELLWAGEN, *Assistant Cashier*.

DIRECTORS.—Jas. R. Hosie, Geo. H. Stellwagen, L. T. Blount, J. J. Stellwagen, Joseph Waltz, P. H. Stellwagen.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$85,322 84 | \$107,496 34 | \$113,599 11 | \$114,788 84 |
| Stocks, bonds and mortgages..... | 87,401 51 | 91,655 01 | 96,617 60 | 97,068 39 |
| Overdrafts..... | | 3,100 00 | 1,348 02 | 3,765 78 |
| Banking house..... | | | | |
| Furniture and fixtures..... | 1,200 00 | 1,200 00 | 1,200 00 | 1,200 00 |
| Other real estate..... | | | | |
| Due from banks in reserve cities..... | 53,813 97 | 33,128 64 | 34,580 55 | 37,941 25 |
| Due from other banks and bankers..... | | | | |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 1,419 98 | 1,699 82 | 3,204 81 | 1,683 51 |
| Nickels and cents..... | 68 43 | 55 52 | 48 76 | 47 18 |
| Gold coin..... | 2,217 60 | 2,435 60 | 1,617 85 | 1,836 24 |
| Silver coin..... | 470 00 | 300 00 | 580 00 | 900 00 |
| U. S. and National bank notes..... | 4,297 00 | 2,465 00 | 2,257 00 | 3,442 00 |
| Totals..... | \$236,211 33 | \$243,535 93 | \$255,053 70 | \$262,673 19 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$25,000 00 | \$25,000 00 | \$25,000 00 | \$25,000 00 |
| Surplus fund..... | 12,500 00 | 12,500 00 | 12,500 00 | 12,500 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 1,676 27 | 3,064 89 | 2,132 81 | 3,111 36 |
| Dividends unpaid..... | 40 00 | | 168 00 | 64 00 |
| Commercial deposits subject to check..... | 19,694 79 | 24,004 32 | 30,679 33 | 30,507 37 |
| Demand commercial certificates of deposit..... | | | | |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 137,359 36 | 134,844 00 | 140,945 40 | 148,693 17 |
| Savings certificates of deposit..... | 39,940 91 | 44,122 72 | 42,228 16 | 42,797 29 |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | 1,400 00 | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$236,211 33 | \$243,535 93 | \$255,053 70 | \$262,673 19 |

No. 96.

LUMBERMEN'S STATE BANK, WEST BAY CITY.

Organized January 1, 1875.

JAMES DAVIDSON, *President*; H. H. NORRINGTON, *Vice President and Cashier*; DANIEL M. SHAVER, *Assistant Cashier*.

DIRECTORS.—S. O. Fisher, H. H. Norrington, James Davidson, J. E. Davidson, Peter C. Smith, John M. Kelton.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$286,575 73 | \$277,203 75 | \$223,718 15 | \$198,044 76 |
| Stocks, bonds and mortgages..... | 37,196 59 | 40,300 59 | 30,483 35 | 23,481 35 |
| Overdrafts..... | | | | |
| Banking house..... | | | | |
| Furniture and fixtures..... | 3,460 53 | 3,460 33 | 3,000 00 | 3,000 00 |
| Other real estate..... | | | | |
| Expenses, interest and taxes paid..... | | | 3,101 60 | 3,399 34 |
| Due from banks in reserve cities..... | 24,706 43 | 19,255 83 | 7,010 45 | 2,383 44 |
| Due from other banks and bankers..... | | | | |
| Exchanges for clearing house..... | | | | 2,148 32 |
| Checks and cash items..... | 765 94 | 321 00 | 473 88 | 314 85 |
| Nickels and cents..... | 137 42 | 126 48 | 52 06 | 177 69 |
| Gold coin..... | 5,680 00 | 5,360 00 | 1,520 00 | 2,750 00 |
| Silver coin..... | 1,344 75 | 2,360 20 | 846 30 | 1,958 50 |
| U. S. and National bank notes..... | 11,401 00 | 10,233 00 | 10,081 00 | 14,467 00 |
| Totals..... | \$371,268 39 | \$358,621 18 | \$280,286 79 | \$252,125 25 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$50,000 00 | \$50,000 00 | \$50,000 00 | \$50,000 00 |
| Surplus fund..... | 15,000 00 | 15,000 00 | 10,000 00 | 10,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 2,741 37 | 1,852 91 | *1,762 91 | *2,717 20 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 190,449 02 | 160,126 27 | 96,930 42 | 69,523 66 |
| Demand commercial certificates of deposit..... | 61,252 00 | 76,818 00 | 42,422 00 | 56,959 00 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 51,826 00 | | 40,644 00 | 42,471 00 |
| Savings certificates of deposit..... | | 54,824 00 | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | 38,527 46 | 20,454 39 |
| Bills payable..... | | | | |
| Totals..... | \$371,268 39 | \$358,621 18 | \$280,286 79 | \$252,125 25 |

*Gross undivided profits.

PEOPLE'S SAVINGS BANK, WEST BAY CITY.

Organized December 27, 1888.

MICHAEL HAGARTY, *President*; JOHN BOURN, *Vice President*; T. R. SHAVER, *Cashier*.

DIRECTORS.—John Bourn, C. E. Pierce, M. Hagarty, Fred Mohr, Thos. Walsh, T. R. Shaver.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|--|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts. | \$64,397 53 | \$58,988 40 | \$63,283 59 | \$70,883 36 |
| Stocks, bonds and mortgages..... | 24,612 13 | 23,228 78 | 21,484 05 | 24,443 64 |
| Overdrafts..... | 636 51 | 975 06 | 341 02 | 222 60 |
| Banking house..... | | | | 25,000 00 |
| Furniture and fixtures..... | 2,430 00 | 2,430 00 | 2,430 00 | 2,430 00 |
| Other real estate..... | 44,168 47 | 43,695 45 | 45,571 90 | 20,520 08 |
| Due from banks in reserve cities..... | 2,219 13 | 11,007 32 | 4,155 95 | 9,849 00 |
| Due from other banks and bankers..... | | | 3,312 26 | 6,940 49 |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 3,577 40 | 486 20 | 3,500 85 | 1,006 70 |
| Nickels and cents..... | 257 70 | 186 05 | 150 03 | 175 17 |
| Gold coin..... | 1,340 00 | 1,550 00 | 1,937 50 | 2,415 00 |
| Silver coin..... | 1,267 90 | 1,097 00 | 979 25 | 627 70 |
| U. S. and National bank notes..... | 3,237 00 | 5,081 00 | 5,568 00 | 7,844 00 |
| Totals..... | \$148,143 77 | \$148,725 26 | \$152,714 40 | \$172,357 74 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$50,000 00 | \$50,000 00 | \$50,000 00 | \$50,000 00 |
| Surplus fund..... | | | | |
| Undivided profits, less current expenses, interest and taxes paid..... | 311 06 | 1,216 77 | 712 14 | 1,695 41 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 16,082 67 | 21,380 89 | 23,454 48 | 30,737 24 |
| Demand commercial certificates of deposit..... | 11,015 29 | 6,166 41 | | |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 68,564 47 | 69,961 19 | 73,948 90 | 75,443 68 |
| Savings certificates of deposit..... | | | 4,598 88 | 12,955 56 |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | 2,170 28 | | | 1,525 85 |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$148,143 77 | \$148,725 26 | \$152,714 40 | \$172,357 74 |

No. 3.

STATE BANK OF WHITE PIGEON, WHITE PIGEON.

Organized January 24, 1889.

DAVID P. HAMILTON, *President*; JOHN MURRAY, *Vice President*; JOHN G. SCHURTZ, *Cashier*; J. M. BENJAMIN, *Assistant Cashier*.

DIRECTORS.—John G. Schurtz, John Murray, David P. Hamilton, Charles W. Hotchin, Fred C. Hotchin, A. W. Murray, John H. Catton, Birdsey Peck.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$146,631 95 | \$153,144 39 | \$166,079 58 | \$149,707 26 |
| Stocks, bonds and mortgages..... | 17,784 99 | 18,084 99 | 22,384 99 | 22,199 99 |
| Overdrafts..... | 5,942 17 | 5,970 05 | 927 39 | 4,459 81 |
| Banking house..... | | | | |
| Furniture and fixtures..... | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 |
| Other real estate..... | | | 2,128 00 | 2,110 00 |
| Due from banks in reserve cities..... | 33,071 97 | 28,322 22 | 24,643 67 | 24,944 51 |
| Due from other banks and bankers..... | | | | |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 291 85 | 333 66 | 23 41 | 268 59 |
| Nickels and cents..... | 17 21 | 10 28 | 20 58 | 24 43 |
| Gold coin..... | 710 00 | 862 50 | 2,045 00 | 2,010 00 |
| Silver coin..... | 888 00 | 923 00 | 400 00 | 776 40 |
| U. S. and National bank notes..... | 6,017 00 | 3,158 00 | 1,688 00 | 2,318 00 |
| Totals..... | \$212,355 14 | \$211,809 09 | \$221,340 62 | \$209,818 99 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$25,000 00 | \$25,000 00 | \$25,000 00 | \$25,000 00 |
| Surplus fund..... | 41,000 00 | 41,000 00 | 30,000 00 | 30,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 962 27 | 1,565 86 | 10 47 | 2,175 28 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 35,384 10 | 23,596 80 | 36,759 59 | 28,095 54 |
| Demand commercial certificates of deposit..... | 110,008 77 | 120,646 43 | 129,570 56 | 124,548 17 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | | | | |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$212,355 14 | \$211,809 09 | \$221,340 62 | \$209,818 99 |

No. 35.

WILLIAMSTON STATE BANK OF WILLIAMSTON.

Organized August 30, 1888.

W. E. DENNIS, *President*; L. CASE, *Vice President*; BION WIXSON, *Cashier*.

DIRECTORS.—L. Case, Bion Wixson, Theodore Hoffman, B. A. Liverance, M. A. Dennis, Jacob Stoffer, Wm. Dennis, Lysander Carpenter, J. N. Leasia.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$85,704 82 | \$98,416 92 | \$99,673 46 | \$85,587 13 |
| Stocks, bonds and mortgages..... | 24,478 72 | 27,468 72 | 29,243 72 | 26,983 72 |
| Overdrafts..... | 1,159 81 | 709 75 | 444 62 | 4,203 14 |
| Banking house..... | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 |
| Furniture and fixtures..... | 1,600 00 | 1,600 00 | 1,600 00 | 1,600 00 |
| Other real estate..... | | | | |
| Due from banks in reserve cities..... | 46,740 85 | 34,020 59 | 36,545 59 | 41,555 41 |
| Due from other banks and bankers..... | 120 18 | | | |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 70 55 | 1,998 46 | 924 07 | 898 60 |
| Nickels and cents..... | 97 79 | 18 80 | 39 26 | 27 76 |
| Gold coin..... | 2,025 00 | 2,090 00 | 2,002 50 | 2,000 00 |
| Silver coin..... | 987 00 | 791 40 | 527 00 | 937 65 |
| U. S. and National bank notes..... | 5,787 00 | 8,330 00 | 5,351 00 | 7,872 00 |
| Totals..... | \$171,771 72 | \$178,444 64 | \$179,351 22 | \$174,665 41 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$50,000 00 | \$50,000 00 | \$50,000 00 | \$50,000 00 |
| Surplus fund..... | 400 00 | 400 00 | 400 00 | 400 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 865 60 | 1,387 84 | 1,613 06 | 3,416 87 |
| Dividends unpaid..... | 90 00 | 30 00 | 30 00 | 30 00 |
| Commercial deposits subject to check..... | 31,010 28 | 32,956 49 | 31,544 16 | 30,680 59 |
| Demand commercial certificates of deposit..... | 89,405 84 | 93,641 26 | 95,764 00 | 90,108 90 |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | | | | |
| Savings certificates of deposit..... | | | | |
| Certified checks..... | | 29 05 | | 29 05 |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$171,771 72 | \$178,444 64 | \$179,351 22 | \$174,665 41 |

No. 166.

FIRST COMMERCIAL AND SAVINGS BANK, WYANDOTTE.

Organized September 25, 1893.

WM. H. DENMAN, *President*; AUGUST LOEFFLER, *Vice President*; FRANK MARX, *Second Vice President*; C. F. BABCOCK, *Cashier*.

DIRECTORS.—Wm. H. Denman, A. M. Salliotte, Frank Marx, August Loeffler, Wm. E. Lacey, G. A. Raupp, H. H. Eley, John Desmond, Wm. H. Lacey, J. D. Haven, S. T. Hendricks.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$113,544 99 | \$122,184 41 | \$120,683 97 | \$119,416 10 |
| Stocks, bonds and mortgages..... | 14,560 00 | 15,335 00 | 27,985 00 | 29,115 00 |
| Overdrafts..... | 12 10 | 46 78 | 93 66 | 24 25 |
| Banking house..... | | | | |
| Furniture and fixtures..... | 2,850 00 | 2,850 00 | 2,850 00 | 2,850 00 |
| Other real estate..... | | | | |
| Due from banks in reserve cities..... | 55,654 49 | 55,291 10 | 28,764 65 | 35,793 26 |
| Due from other banks and bankers..... | | | | |
| Exchanges for clearing house..... | | | | |
| Checks and cash items..... | 233 42 | 205 10 | 512 84 | 395 98 |
| Nickels and cents..... | 42 13 | 44 88 | 34 10 | 17 51 |
| Gold coin..... | 3,175 00 | 3,130 00 | 3,120 00 | 3,340 00 |
| Silver coin..... | 174 00 | 422 00 | 260 00 | 570 00 |
| U. S. and National bank notes..... | 2,371 00 | 2,635 00 | 5,515 00 | 2,822 00 |
| Totals..... | \$192,617 13 | \$202,144 27 | \$189,819 22 | \$194,344 10 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$50,000 00 | \$50,000 00 | \$50,000 00 | \$50,000 00 |
| Surplus fund..... | 4,750 00 | 4,750 00 | 4,750 00 | 4,750 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 1,882 77 | 2,250 59 | 2,504 62 | 1,054 89 |
| Dividends unpaid..... | 182 47 | 8 60 | | |
| Commercial deposits subject to check..... | 38,438 99 | 51,136 07 | 30,049 81 | 38,289 35 |
| Demand commercial certificates of deposit..... | 1,985 00 | 1,775 00 | 860 00 | |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 95,327 90 | 92,149 01 | 101,654 79 | 100,249 86 |
| Savings certificates of deposit..... | 50 00 | | | |
| Certified checks..... | | 75 00 | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$192,617 13 | \$202,144 27 | \$189,819 22 | \$194,344 10 |

WYANDOTTE SAVINGS BANK, WYANDOTTE.

Organized November 20, 1871.

J. S. VAN ALSTYNE, *President*; F. B. SIBLEY, *Vice President*; FRED E. VAN ALSTYNE, *Cashier*.

DIRECTORS.—Sidney D. Miller, Chas. W. Thomas, J. S. Van Alstyne, Sidney T. Miller, F. B. Sibley, Geo. Hendrie, Thos. H. Christian, James Cahalan.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts | \$111,979 48 | \$96,222 75* | \$95,212 75 | \$101,146 41 |
| Stocks, bonds and mortgages..... | 91,664 45 | 101,714 45 | 109,728 00 | 135,278 00 |
| Overdrafts | | | 38 01 | 386 88 |
| Banking house..... | | | | |
| Furniture and fixtures..... | 1,647 53 | 1,647 53 | 1,647 53 | 1,647 53 |
| Other real estate..... | | | | |
| Due from banks in reserve cities | 190,438 90 | 187,485 55 | 188,367 22 | 166,621 15 |
| Due from other banks and bankers | | | | |
| Exchanges for clearing house | | | | |
| Checks and cash items..... | 426 89 | 413 01 | 152 95 | |
| Nickels and cents..... | 74 24 | 53 24 | 14 17 | 20 88 |
| Gold coin..... | 1,880 00 | 1,575 00 | 1,495 00 | 1,762 50 |
| Silver coin..... | 280 20 | 225 90 | 230 25 | 122 35 |
| U. S. and National bank notes..... | 8,161 00 | 2,659 00 | 5,034 00 | 1,912 00 |
| Totals | \$406,552 69 | \$391,996 43 | \$401,919 88 | \$408,897 70 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$50,000 00 | \$50,000 00 | \$50,000 00 | \$50,000 00 |
| Surplus fund..... | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 2,286 62 | 3,223 00 | 1,826 55 | 2,556 23 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 119,612 69 | 90,739 87 | 96,799 93 | 102,156 97 |
| Demand commercial certificates of deposit | | | | |
| Time commercial certificates of deposit | | | | |
| Savings deposits..... | 217,413 38 | 230,793 56 | 236,053 40 | 236,944 50 |
| Savings certificates of deposit | 7,240 00 | 7,240 00 | 7,240 00 | 7,240 00 |
| Certified checks..... | | | | |
| Cashier's checks outstanding | | | | |
| Due to banks and bankers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals | \$406,552 69 | \$391,996 43 | \$401,919 88 | \$408,897 70 |

No. 86.

YPSILANTI SAVINGS BANK, YPSILANTI.

Organized April 30, 1887.

SULLIVAN M. CUTCHEON, *President*; HENRY P. GLOVER, *Vice President*; R. W. HEMPHILL, *Cashier*.

DIRECTORS.—R. W. Hemphill, H. P. Glover, Sullivan M. Cutcheon, Hal W. Glover, Augustus Beyer.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$316,220 54 | \$323,601 87 | \$348,289 44 | \$336,830 54 |
| Stocks, bonds and mortgages..... | 47,956 00 | 65,956 00 | 54,251 00 | 59,313 00 |
| Overdrafts..... | 4,247 04 | 5,511 29 | 1,707 60 | 1,997 32 |
| Banking house..... | 28,000 00 | 28,000 00 | 28,000 00 | 28,000 00 |
| Furniture and fixtures..... | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 |
| Other real estate..... | 11,000 00 | 11,000 00 | 11,000 00 | 11,000 00 |
| Due from banks in reserve cities..... | 66,550 28 | 72,244 64 | 101,099 77 | 116,298 23 |
| Due from other banks and bankers..... | 8,288 80 | 12,229 57 | 8,565 63 | 7,925 58 |
| Exchanges for clearing house..... | | 1,766 03 | | |
| Checks and cash items..... | 4,579 45 | 736 33 | 4,191 02 | 2,964 19 |
| Nickels and cents..... | 141 22 | 79 10 | 17 55 | 54 89 |
| Gold coin..... | 9,800 00 | 10,375 00 | 10,552 50 | 11,385 00 |
| Silver coin..... | 1,200 00 | 293 00 | 771 00 | 809 00 |
| U. S. and National bank notes..... | 16,791 00 | 10,908 00 | 6,937 00 | 13,393 00 |
| Totals..... | \$517,774 33 | \$545,700 83 | \$578,382 51 | \$592,970 75 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$50,000 00 | \$50,000 00 | \$50,000 00 | \$50,000 00 |
| Surplus fund..... | 7,000 00 | 7,000 00 | 10,000 00 | 10,000 00 |
| Undivided profits, less current expenses, interest and taxes paid..... | 4,636 79 | 5,414 28 | 3,271 55 | 4,107 73 |
| Dividends unpaid..... | | | | |
| Commercial deposits subject to check..... | 105,135 43 | 104,347 54 | 102,967 56 | 120,932 36 |
| Demand commercial certificates of deposit..... | | | | |
| Time commercial certificates of deposit..... | | | | |
| Savings deposits..... | 56,963 49 | 55,121 49 | 58,154 41 | 62,965 85 |
| Savings certificates of deposit..... | 294,038 62 | 323,169 86 | 353,988 99 | 344,964 81 |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| Due to banks and bankers..... | | 647 66 | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Totals..... | \$517,774 33 | \$545,700 83 | \$578,382 51 | \$592,970 75 |

THE UNION TRUST COMPANY, DETROIT.

D. M. FERRY, *President*; **W. C. McMILLAN**, *First Vice President*; **A. E. F. WHITE**, *Second Vice President*; **ELWOOD T. HANCE**, *Secretary and Treasurer*; **HOWARD J. LESHNER**, *Assistant Secretary*.

DIRECTORS.—**W. H. Elliott**, **W. C. Colburn**, **S. D. Miller**, **H. B. Ledyard**, **Geo. H. Barbour**, **W. C. McMillan**, **D. Whitney, Jr.**, **D. M. Ferry**, **M. S. Smith**, **Hugh McMillan**, **F. W. Hayes**, **Simon J. Murphy**, **Geo. H. Hopkins**, **A. E. F. White**, **Charles Stinchfield**, **James D. Standish**, **James McMillan**, **Elwood T. Hance**, **C. A. Ducharme**, **Henry Russel**, **T. H. Newberry**, **Elliott T. Slocum**, **F. J. Hecker**.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Collateral loans—time..... | \$599,989 49 | \$766,559 90 | \$1,162,772 25 | \$982,953 88 |
| Collateral loans—demand..... | 51,561 66 | 50,900 00 | 57,150 00 | 98,250 00 |
| Loans on real estate mortgages, in office..... | 392,857 01 | 399,196 51 | 377,771 19 | 394,620 73 |
| Loans on real estate mortgages, with state treasurer..... | 200,000 00 | 200,000 00 | 200,000 00 | 200,000 00 |
| Other loans..... | 205,055 32 | 180,078 59 | 164,035 70 | 139,751 44 |
| Bonds, in office..... | 50,000 00 | 30,000 00 | 37,000 00 | 157,403 40 |
| Bonds, with state treasurer..... | | | | |
| Stocks..... | 239,000 00 | 239,000 00 | 239,000 00 | 239,000 00 |
| Real estate owned..... | 10,758 76 | 10,728 04 | 10,233 51 | 10,045 35 |
| Other investments..... | 128,500 00 | 128,500 00 | 130,925 00 | 130,875 00 |
| Advances to trusts..... | 14,372 49 | 9,312 09 | 42,881 80 | 36,265 64 |
| Premiums paid..... | | | | |
| Safe deposit vaults..... | | | | |
| Furniture and fixtures..... | 3,346 91 | 3,331 91 | 3,165 32 | 3,165 32 |
| Due from other banks and bankers..... | 21,334 21 | 84,520 35 | 158,506 13 | 137,312 42 |
| Cash items..... | 3,629 61 | 2,468 52 | 3,726 72 | 9,354 42 |
| Nickels and cents..... | 4 55 | 3 68 | 1 71 | 6 92 |
| Silver coin..... | 80 00 | 188 70 | 65 40 | 92 05 |
| Gold coin..... | 15 00 | 60 00 | 185 00 | 105 00 |
| U. S. and National bank notes..... | 2,154 00 | 3,597 00 | 6,232 00 | 3,200 00 |
| Totals..... | \$1,922,659 01 | \$2,108,445 29 | \$2,593,651 73 | \$2,542,401 57 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$500,000 00 | \$500,000 00 | \$500,000 00 | \$500,000 00 |
| Surplus fund..... | 50,000 00 | 50,000 00 | 52,000 00 | 52,000 00 |
| Undivided profits, less expenses, interest and taxes paid..... | 53,714 55 | 52,887 16 | 43,916 62 | 41,182 84 |
| Dividends unpaid..... | | | | |
| Trust deposits..... | 298,059 98 | 374,792 27 | 387,368 17 | 336,194 08 |
| Debentures..... | 1,013,164 92 | 1,128,591 28 | 1,304,732 26 | 1,558,273 48 |
| Other liabilities..... | 7,719 56 | 2,174 58 | 305,634 68 | 54,751 17 |
| Totals..... | \$1,922,659 01 | \$2,108,445 29 | \$2,593,651 73 | \$2,542,401 57 |

THE MICHIGAN TRUST COMPANY, GRAND RAPIDS.

LEWIS H. WITHEY, *President*; WILLARD BARNHART, *Vice President*; ANTON G. HODENPYL, *Second Vice President*; HENRY IDEMA, *Third Vice President*; GEORGE E. HARDY, *Secretary*; F. A. GORHAM, *Assistant Secretary*.

DIRECTORS.—T. Stewart White, Lewis H. Withey, Alfred D. Rathbone, James M. Barnet, Harvey J. Hollister, N. L. Avery, Willard Barnhart, Samuel Sears, Charles H. Hackley, S. B. Jenks, Henry Idema, Darwin D. Cody, F. A. Gorham, Anton G. Hodenpyl, Frederick Loettgert, Thomas Heffernan, Wm. G. Robinson, Dudley E. Waters, E. Golden Filer, W. W. Cummer, Wm. Judson.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|--|-----------------------|---------------------|------------------------|----------------------|
| Collateral loans—time..... | \$111,851 16 | \$114,579 22 | \$110,315 51 | \$142,229 05 |
| Collateral loans—demand..... | 122,581 96 | 148,640 28 | 107,241 15 | 111,009 00 |
| Loans on real estate mortgages, in office..... | 133,722 21 | 107,218 88 | 109,368 54 | 109,452 37 |
| Loans on real estate mortgages, with state treasurer..... | 109,051 35 | 111,550 00 | 104,150 00 | 104,150 00 |
| Other loans..... | | | | |
| Bonds in office..... | 27,803 00 | 27,550 00 | 46,950 00 | 42,450 00 |
| Bonds with state treasurer..... | | | | |
| Stocks..... | 10,000 00 | 10,420 00 | 10,420 00 | 14,145 00 |
| Real estate owned..... | 35,316 36 | 36,373 73 | 49,634 42 | 51,176 62 |
| Other investments..... | | | | |
| Advances to trusts..... | 60,991 73 | 61,676 32 | 41,496 29 | 33,207 49 |
| Premiums paid..... | 1,373 60 | 1,373 60 | 1,223 60 | 238 54 |
| Safe deposit vaults..... | 17,162 06 | 17,162 06 | 16,712 23 | 16,712 23 |
| Furniture and fixtures..... | 5,496 04 | 6,725 79 | 6,725 79 | 6,743 79 |
| Due from approved reserved agents..... | 154,150 79 | 132,401 13 | 244,152 84 | 330,419 25 |
| Due from other banks and bankers..... | 98,640 42 | 69,404 09 | 47,662 66 | 71,607 02 |
| Cash items..... | 5,762 35 | 1,896 41 | 4,990 71 | 1,721 66 |
| Nickels and cents..... | 37 81 | 34 92 | 30 07 | 32 36 |
| Silver coin..... | 227 45 | 295 05 | 164 45 | 225 45 |
| Gold coin..... | 16,492 50 | 16,825 00 | 17,185 00 | 17,780 00 |
| U. S. and National bank notes..... | 7,037 00 | 4,865 00 | 3,333 00 | 3,876 00 |
| Totals..... | \$917,697 79 | \$868,991 48 | \$921,756 26 | \$1,057,176 13 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$200,000 00 | \$200,000 00 | \$200,000 00 | \$200,000 00 |
| Surplus fund..... | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 |
| Undivided profits less expenses, interest and taxes paid..... | 52,790 19 | 55,302 19 | 56,245 13 | 55,745 84 |
| Dividends unpaid..... | | | | |
| Trust deposits..... | 243,141 36 | 423,069 14 | 496,814 88 | 627,138 78 |
| Debentures..... | 81,767 30 | 116,763 82 | 93,289 27 | 105,639 77 |
| Other liabilities..... | 289,998 94 | 23,856 33 | 25,406 98 | 18,651 74 |
| Totals..... | \$917,697 79 | \$868,991 48 | \$921,756 26 | \$1,057,176 13 |

PENINSULAR TRUST COMPANY, GRAND RAPIDS.

Organized April 23, 1894.

SIDNEY F. STEVENS, *President*; CHARLES W. WATKINS, *First Vice President*; CHARLES W. GARFIELD, *Second Vice President*; AMOS S. MUSSELMAN, *Third Vice President*; GEORGE G. WHITWORTH, *Secretary and Treasurer*; ADOLPH B. MASON, *Assistant Secretary*.

DIRECTORS.—Thos. M. Peck, Chas. D. Stebbins, Charles W. Watkins, Julius Berkey, D. M. Amberg, C. C. Follmer, Carl G. A. Voight, F. C. Miller, Joseph Houseman, Chas. W. Garfield, John B. Martin, E. A. Stowe, Geo. H. Davidson, John Caulfield, Wm. Widdiecomb, A. S. Musseelman, Sidney F. Stevens, Stephen A. Sears, Wm. H. Anderson, Cyrus E. Perkins.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Collateral loans—time..... | \$11,650 00 | \$10,233 33 | \$9,316 67 | \$9,150 00 |
| Collateral loans—demand..... | 36,125 00 | 30,725 00 | 30,815 00 | 30,725 00 |
| Loans on real estate mortgages in office..... | 108,491 56 | 118,800 13 | 123,872 44 | 128,957 83 |
| Loans on real estate mortgages, with state treasurer..... | 50,000 00 | 50,000 00 | 50,500 00 | 50,500 00 |
| Other loans..... | | | | |
| Bonds, in office..... | | | | |
| Bonds with state treasurer..... | | | | |
| Stocks..... | | | | |
| Real estate owned..... | 3,135 57 | 3,135 57 | 3,400 00 | 3,400 00 |
| Other investments..... | | | | |
| Advances to trusts..... | | | | |
| Premiums paid..... | | | | |
| Safe deposit vaults..... | 14,000 00 | 14,000 00 | 14,000 00 | 14,000 00 |
| Furniture and fixtures..... | 2,698 20 | 2,691 70 | 2,686 70 | 2,686 70 |
| Due from approved reserved agents..... | 22,578 61 | 19,414 90 | 25,904 50 | 26,050 86 |
| Due from other banks and bankers..... | | | | |
| Cash items..... | 3,048 64 | 212 90 | 12 50 | 71 74 |
| Nickels and cents..... | 33 58 | 58 64 | 32 94 | 31 19 |
| Silver coin..... | 261 20 | 176 05 | 153 20 | 183 95 |
| Gold coin..... | 530 00 | 605 00 | 760 00 | 970 00 |
| U. S. and National bank notes..... | 2,624 00 | 2,300 00 | 1,208 00 | 1,435 00 |
| Totals..... | \$255,176 36 | \$252,353 22 | \$262,661 95 | \$268,162 27 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$100,000 00 | \$100,000 00 | \$100,000 00 | \$100,000 00 |
| Surplus fund..... | 15,000 00 | 15,000 00 | 15,500 00 | 15,500 00 |
| Undivided profits, less expenses, interest and taxes paid..... | 1,957 55 | 3,716 04 | 5,130 67 | 6,218 78 |
| Dividends unpaid..... | 24 00 | 24 00 | 22 00 | 22 00 |
| Trust deposits..... | 79,394 81 | 74,107 30 | 78,511 20 | 82,293 74 |
| Debentures..... | 58,800 00 | 59,100 00 | 62,700 00 | 63,600 00 |
| Other liabilities..... | | 405 88 | 798 08 | 527 75 |
| Totals..... | \$255,176 36 | \$252,353 22 | \$262,661 95 | \$268,162 27 |

REPORTS
OF THE
NATIONAL BANKS
OF MICHIGAN

AS FURNISHED THE COMMISSIONER OF THE STATE BANKING
DEPARTMENT

FEBRUARY 18, MAY 5, SEPTEMBER 20, AND DECEMBER 1,
1898.

No. 3316.

FIRST NATIONAL BANK, ALBION.

W. O. DONOUGHUE, *President*; I. L. SIBLEY, *Vice President*; H. M. DEARING, *Cashier*;
S. HYENY, *Assistant Cashier*.

DIRECTORS.—W. O. Donoughue, I. L. Sibley, M. D. Weeks, A. J. Howell, H. M. Dearing.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$190,989 71 | \$195,719 58 | \$149,013 96 | \$148,692 58 |
| Overdrafts, secured and unsecured..... | 3,692 61 | 1,900 49 | 378 58 | 1,823 04 |
| U. S. bonds to secure circulation..... | 82,500 00 | 82,500 00 | 82,500 00 | 82,500 00 |
| U. S. bonds to secure U. S. deposits..... | | | | |
| U. S. bonds on hand..... | | | | |
| Premiums on U. S. bonds..... | 6,500 00 | 6,500 00 | 6,500 00 | 6,500 00 |
| Stocks, Securities, etc..... | 3,375 00 | 16,467 04 | 25,597 78 | 23,872 78 |
| Banking house, furniture and fixtures..... | 8,000 00 | 8,000 00 | 8,000 00 | 8,000 00 |
| Other real estate and mortgages owned..... | 31,682 33 | 31,682 33 | 31,181 57 | 31,181 57 |
| Due from national banks (not reserve agents)..... | 1,080 86 | 1,235 07 | 571 50 | 468 00 |
| Due from state banks and bankers..... | 141 50 | 181 50 | | |
| Due from approved reserve agents..... | 70,353 02 | 33,470 44 | 69,394 53 | 59,255 27 |
| Checks and other cash items..... | 3,992 85 | 1,388 71 | 405 87 | 1,385 49 |
| Revenue stamps..... | | | 342 42 | 250 00 |
| Notes of other national banks..... | 2,295 00 | 2,782 00 | 2,603 00 | 3,176 00 |
| Fractional paper currency, nickels and cents..... | 112 36 | 77 02 | 158 35 | 119 20 |
| Specie..... | 16,262 40 | 15,534 95 | 16,555 15 | 16,529 00 |
| Legal tender notes..... | 2,000 00 | 2,500 00 | 3,000 00 | 2,000 00 |
| Redemption fund with U. S. treasurer (5% of circulation)..... | 3,712 50 | 3,712 50 | 3,712 50 | 3,712 50 |
| Due from U. S. treasurer, other than 5% redemption fund..... | | | | |
| Totals..... | \$426,690 14 | \$403,651 63 | \$399,915 21 | \$389,270 43 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$100,000 00 | \$100,000 00 | \$100,000 00 | \$100,000 00 |
| Surplus fund..... | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 |
| Undivided profits, less expenses and taxes paid..... | 5,367 49 | 6,908 65 | 7,589 97 | 8,420 92 |
| National bank notes outstanding..... | 72,650 00 | 73,800 00 | 73,150 00 | 74,250 00 |
| Due to other national banks..... | | | | |
| Due to state banks and bankers..... | | | | |
| Dividends unpaid..... | 59,501 68 | 47,666 78 | 55,850 45 | 46,750 44 |
| Individual deposits subject to check..... | 164,170 97 | 150,276 20 | 138,324 79 | 134,849 07 |
| Demand certificates of deposit..... | | | | |
| Time certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| United States deposits..... | | | | |
| Deposits of U. S. disbursing officers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Liabilities other than those above stated..... | | | | |
| Totals..... | \$426,690 14 | \$403,651 63 | \$399,915 21 | \$389,270 43 |

NATIONAL BANKS OF MICHIGAN

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No. 1829.

FIRST NATIONAL BANK, ALLEGAN.

B. D. PRITCHARD, *President*; IRA CHICHESTER, *Vice President*; F. I. CHICHESTER, *Cashier*.

DIRECTORS.—B. D. Pritchard, Ira Chichester, N. B. West, I. P. Griswold, F. I. Chichester.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20 | Report of Dec. 1. |
|---|-----------------------|---------------------|-----------------------|----------------------|
| Loans and discounts..... | \$85,793 79 | \$104,298 47 | \$115,399 67 | \$107,283 44 |
| Overdrafts, secured and unsecured..... | 3,311 24 | 2,932 54 | 2,559 02 | 5,312 86 |
| U. S. bonds to secure circulation..... | 12,500 00 | 12,500 00 | 12,500 00 | 12,500 00 |
| U. S. bonds to secure U. S. deposits..... | | | | |
| U. S. bonds on hand..... | | | | |
| Premiums on U. S. bonds..... | | | | |
| Stocks, securities, etc..... | 10,501 83 | 10,501 83 | 10,501 83 | 10,501 83 |
| Banking house, furniture and fixtures..... | 6,709 00 | 6,709 00 | 6,709 00 | 6,709 00 |
| Other real estate and mortgages owned..... | 6,132 95 | 6,140 84 | 6,867 95 | 11,880 95 |
| Due from National banks (not reserve agents).... | 63,403 08 | 58,381 38 | 32,156 83 | 40,544 71 |
| Due from State banks and bankers..... | 190 20 | 86 25 | 100 54 | 104 30 |
| Due from approved reserve agents..... | 24,204 95 | 23,934 58 | 27,935 67 | 22,146 51 |
| Checks and other cash items..... | 1,358 59 | 921 65 | 6,395 22 | 1,204 30 |
| Internal revenue stamps..... | | | 285 00 | 245 00 |
| Notes of other National banks..... | 285 00 | 1,170 00 | 145 00 | 315 00 |
| Fractional paper currency, nickels, and cents... | 202 46 | 167 99 | 74 67 | 112 74 |
| Specie..... | 15,182 61 | 19,825 96 | 14,988 00 | 19,355 05 |
| Legal tender notes..... | 7,545 00 | 5,870 00 | 2,785 00 | 8,310 00 |
| Redemption fund with U. S. treasurer (5 % of circulation)..... | 562 50 | 562 50 | 562 50 | 562 50 |
| Due from U. S. treasurer, other than 5% redemp- tion fund..... | | | 5 00 | |
| Totals | \$237,883 20 | \$254,002 99 | \$239,970 90 | \$247,088 19 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$50,000 00 | \$50,000 00 | \$50,000 00 | \$50,000 00 |
| Surplus fund..... | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Undivided profits, less expenses and taxes paid... | 7,086 42 | 8,951 63 | 5,432 36 | 9,476 56 |
| National bank notes outstanding..... | 10,550 00 | 11,250 00 | 11,250 00 | 10,750 00 |
| Due to other National banks..... | | | | |
| Due to State banks and bankers..... | | | | |
| Dividends unpaid..... | 198 00 | 126 00 | 870 00 | 870 00 |
| Individual deposits subject to check..... | | 111,086 08 | 94,023 77 | 98,183 76 |
| Demand certificates of deposit..... | 101,302 35 | 62,589 28 | 68,389 77 | 67,807 87 |
| Time certificates of deposit..... | 58,746 43 | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| United States deposits..... | | | | |
| Deposits of United States disbursing officers.... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Liabilities other than those above stated..... | | | | |
| Totals | \$237,883 20 | \$254,002 99 | \$239,970 90 | \$247,088 19 |

STATE BANKING DEPARTMENT

No. 2847.

ALPENA NATIONAL BANK, ALPENA.

F. W. GILCHRIST, *President*; W. H. JOHNSON, *Vice President*; JOHN C. COMFORT, *Cashier*.DIRECTORS.—F. W. Gilchrist, W. H. Johnson, W. L. Churchill, John C. Comfort, Henry Bolton,
H. D. Churchill.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$240,972 40 | \$294,699 00 | \$251,600 61 | \$252,796 29 |
| Overdrafts, secured and unsecured..... | 3,307 35 | 3,151 42 | 4,108 73 | 6,426 58 |
| U. S. bonds to secure circulation..... | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 |
| U. S. bonds to secure U. S. deposits..... | | | | |
| U. S. bonds on hand..... | | | | |
| Premiums on U. S. bonds..... | | | | |
| Stocks, securities, etc..... | 20,174 75 | 20,774 75 | 21,307 63 | 26,593 33 |
| Banking house, furniture and fixtures..... | 3,700 00 | 3,700 00 | 3,700 00 | 3,700 00 |
| Other real estate and mortgages owned..... | | | | |
| Due from national banks (not reserve agents)..... | 1,205 84 | 1,120 56 | 425 79 | 2,614 98 |
| Due from state banks and bankers..... | | | | |
| Due from approved reserve agents..... | 168,331 67 | 103,822 44 | 136,976 78 | 174,046 08 |
| Checks and other cash items..... | 526 59 | 736 39 | 161 23 | 2,659 55 |
| Exchanges for clearing house..... | | | | |
| Notes of other national banks..... | 1,081 00 | 2,618 00 | 945 00 | 1,679 00 |
| Fractional paper currency, nickels and cents..... | 286 27 | 180 87 | 214 89 | 125 18 |
| Specie..... | 14,462 00 | 13,315 00 | 14,759 50 | 14,807 50 |
| Legal tender notes..... | 9,070 00 | 14,067 00 | 7,748 00 | 13,577 00 |
| Redemption fund with U. S. treasurer (5% of circulation)..... | 2,250 00 | 2,250 00 | 2,250 00 | 2,250 00 |
| Due from U. S. treasurer, other than 5% redemption fund..... | | | | |
| Totals..... | \$515,367 87 | \$510,435 43 | \$494,198 16 | \$551,275 49 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$50,000 00 | \$50,000 00 | \$50,000 00 | \$50,000 00 |
| Surplus fund..... | 15,500 00 | 15,500 00 | 15,500 00 | 15,500 00 |
| Undivided profits, less expenses and taxes paid..... | 1,382 19 | 2,340 01 | 999 22 | 1,438 57 |
| National bank notes outstanding..... | 45,000 00 | 45,000 00 | 45,000 00 | 45,000 00 |
| Due to other national banks..... | | | | |
| Due to state banks and bankers..... | | | | |
| Dividends unpaid..... | | | | |
| Individual deposits subject to check..... | 235,683 30 | 226,224 46 | 219,828 96 | 285,135 44 |
| Demand certificates of deposit..... | 167,802 38 | 171,370 96 | 162,869 98 | 154,201 48 |
| Time certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| United States deposits..... | | | | |
| Deposits of U. S. disbursing officers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Liabilities other than those stated..... | | | | |
| Totals..... | \$515,367 87 | \$510,435 43 | \$494,198 16 | \$551,275 49 |

No. 2714.

FIRST NATIONAL BANK, ANN ARBOR.

EDWARD D. KINNE, *President*; HARRISON SOULE, *Vice President*; S. W. CLARKSON, *Cashier*.

DIRECTORS.—E. D. Kinne, Harrison Soule, Wirt Cornwell, James L. Babcock, Moses Seabolt, S. W. Clarkson, H. M. Woods, William Wagner, Frederick Schmid.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|--|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$304,917 39 | \$309,416 33 | \$304,077 14 | \$300,093 50 |
| Overdrafts, secured and unsecured..... | 2,537 88 | 5,101 44 | 3,796 56 | 1,727 75 |
| U. S. bonds to secure circulation..... | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 |
| U. S. bonds to secure U. S. deposits..... | | | | |
| Revenue stamps..... | | | | 207 50 |
| Premiums on U. S. bonds..... | | | | |
| Stocks, securities, etc..... | 4,000 00 | 20,000 00 | 26,000 00 | 32,000 00 |
| Banking house, furniture and fixtures..... | 17,500 00 | 17,500 00 | 17,500 00 | 17,500 00 |
| Other real estate and mortgages owned..... | 11,706 66 | 11,706 66 | 9,300 00 | 9,300 00 |
| Due from National banks (not reserve agents)..... | 16,647 81 | 11,048 90 | 2,498 32 | 8,465 19 |
| Due from State banks and bankers..... | 39,910 96 | 39,750 98 | 18,329 75 | 21,648 16 |
| Due from approved reserve agents..... | | | | |
| Checks and other cash items..... | 487 30 | 638 94 | 1,242 67 | 1,351 65 |
| Bills in transit..... | | 60 00 | | |
| Notes of other National banks..... | 5,743 00 | 7,634 00 | 8,220 00 | 5,700 00 |
| Fractional paper currency, nickels and cents..... | 108 04 | 61 34 | 189 25 | 172 91 |
| Specie..... | 16,690 55 | 16,721 75 | 16,468 35 | 17,218 30 |
| Legal tender notes..... | 3,848 00 | 3,751 00 | 3,490 00 | 3,575 00 |
| Redemption fund with U. S. treasurer (5% of cir- culation)..... | 1,125 00 | 1,125 00 | 1,125 00 | 1,125 00 |
| Due from U. S. treasurer, other than 5% redemp- tion fund..... | | | | |
| Totals..... | \$450,222 59 | \$469,516 34 | \$437,237 04 | \$445,084 96 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$100,000 00 | \$100,000 00 | \$100,000 00 | \$100,000 00 |
| Surplus fund..... | 20,000 00 | 20,000 00 | 20,000 00 | 20,000 00 |
| Undivided profits less expenses and taxes paid..... | 29,105 91 | 31,278 29 | 18,518 33 | 22,434 57 |
| National bank notes outstanding..... | 22,500 00 | 22,500 00 | 22,500 00 | 22,500 00 |
| Due to other National banks..... | | | | 179 93 |
| Due to State banks and bankers..... | | | | 2,814 58 |
| Dividends unpaid..... | 180 00 | 180 00 | 180 00 | 180 00 |
| Individual deposits subject to check..... | 157,172 08 | 169,409 01 | 147,552 51 | 146,789 17 |
| Demand certificates of deposit..... | 121,264 60 | 126,081 03 | 128,354 63 | 130,154 70 |
| Time certificates of deposit..... | | | | |
| Certified checks..... | | 68 01 | 131 57 | 82 01 |
| Cashier's checks outstanding..... | | | | |
| United States deposits..... | | | | |
| Deposits of U. S. disbursing officers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Liabilities other than those above stated..... | | | | |
| Totals..... | \$450,222 59 | \$469,516 34 | \$437,237 04 | \$445,084 96 |

No. 3314.

THE NATIONAL BANK OF BATTLE CREEK, BATTLE CREEK.

EDWIN C. NICHOLS, *President*; CHAS. AUSTIN, *Vice President*; F. P. BOUGHTON, *Cashier*.

DIRECTORS.—E. C. Nichols, Chas. Austin, F. G. Shepard, F. P. Boughton, Samuel J. Titus, Wm. J. Smith, C. C. Beach.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|--|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$414,425 36 | \$458,500 13 | \$523,177 69 | \$548,005 44 |
| Overdrafts, secured and unsecured..... | 4,751 25 | 7,467 14 | 18,452 27 | 26,086 29 |
| U. S. bonds to secure circulation..... | 50,000 00 | 100,000 00 | 150,000 00 | 150,000 00 |
| U. S. bonds to secure U. S. deposits..... | | | | |
| U. S. bonds on hand..... | | | | |
| Premiums on U. S. bonds..... | 5,128 00 | 15,128 00 | 17,628 00 | 17,628 00 |
| Stocks, securities, etc..... | 48,182 50 | 57,584 90 | 65,022 40 | 65,022 40 |
| Banking house, furniture and fixtures..... | 12,000 00 | 12,031 83 | 12,000 00 | 12,000 00 |
| Other real estate and mortgages owned..... | 6,025 61 | 6,025 61 | 5,997 61 | 6,054 94 |
| In transit for collection..... | 1,433 00 | 3,245 31 | 961 17 | 8,931 50 |
| Due from National banks (not reserve agents)..... | 171 73 | | 13,148 49 | 7,812 66 |
| Due from state banks and bankers..... | 7,205 08 | 10,446 55 | 100,905 51 | 74,930 65 |
| Due from approved reserve agents..... | 77,953 00 | 71,573 75 | | |
| Checks and other cash items..... | 20,442 15 | 1,559 63 | 2,919 71 | 1,305 88 |
| Internal revenue stamps..... | | | 705 00 | 878 00 |
| Exchanges for clearing house..... | | | | |
| Notes of other National banks..... | 1,445 00 | 2,040 00 | 2,000 00 | 3,300 00 |
| Fractional paper currency, nickels, and cents..... | 176 35 | 36 76 | 207 36 | 244 38 |
| Specie..... | 19,484 10 | 25,173 70 | 18,044 28 | 29,496 40 |
| Legal tender notes..... | 2,000 00 | 8,100 00 | 7,800 00 | 9,800 00 |
| Redemption fund with U. S. treasurer (5 % of circulation)..... | 2,250 00 | 3,117 00 | 6,624 00 | 6,750 00 |
| Due from U. S. treasurer, other than 5 % redemp- tion fund..... | | | | |
| Totals..... | \$673,073 13 | \$782,030 31 | \$945,593 49 | \$968,246 54 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$150,000 00 | \$150,000 00 | \$150,000 00 | \$150,000 00 |
| Surplus fund..... | 18,100 00 | 18,100 00 | 19,000 00 | 19,000 00 |
| Undivided profits less expenses and taxes paid..... | 5,756 22 | 9,863 42 | 11,834 51 | 16,336 67 |
| National bank notes outstanding..... | 45,000 00 | 61,600 00 | 121,180 00 | 134,420 00 |
| Due to other National banks..... | | | | |
| Due to State banks and bankers..... | | | | 5,000 00 |
| Dividends unpaid..... | | | 1,000 00 | |
| Individual deposits subject to check..... | 438,409 21 | 522,794 11 | 620,356 20 | 623,860 89 |
| Demand certificates of deposit..... | 15,807 70 | 19,672 78 | 22,222 78 | 19,628 98 |
| Time certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| United States deposits..... | | | | |
| Deposits of United States disbursing officers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Liabilities other than those above stated..... | | | | |
| Totals..... | \$673,073 13 | \$782,030 31 | \$945,593 49 | \$968,246 5 |

NATIONAL BANKS OF MICHIGAN

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No. 2853.

FIRST NATIONAL BANK, BAY CITY.

JNO. F. EDDY, *President*; THOS. CRANAGE, *Vice President*; FREDERICK P. BROWNE, *Cashier*.

DIRECTORS.—J. F. Eddy, T. Cranage, F. P. Browne, H. B. Smith, G. K. Jackson, E. A. Cooley, Wm. H. McEwan, F. T. Norris, Chas. A. Eddy.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec 1. |
|--|-----------------------|---------------------|------------------------|---------------------|
| Loans and discounts..... | \$580,665 65 | \$603,645 68 | \$533,984 47 | \$497,744 22 |
| Overdrafts, secured and unsecured..... | 351 85 | 399 74 | 606 70 | 793 18 |
| U. S. bonds to secure circulation..... | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 |
| U. S. bonds to secure U. S. deposits..... | | | | |
| U. S. bonds on hand..... | | | | 9,000 00 |
| Premiums on U. S. bonds..... | | | | 1,080 00 |
| Stocks, securities, etc..... | 21,324 28 | 5,037 50 | 5,257 50 | 5,037 50 |
| Banking house, furniture and fixtures..... | 20,000 00 | 20,000 00 | 20,000 00 | 20,000 00 |
| Other real estate and mortgages owned..... | 11,688 66 | 14,688 66 | 14,639 18 | 14,639 18 |
| Due from National banks (not reserve agents)..... | 2,154 72 | 744 30 | 6,473 76 | 6,553 51 |
| Due from State banks and bankers..... | 9,632 46 | 4,997 46 | 14,442 31 | 14,052 59 |
| Due from approved reserve agents..... | 55,157 93 | 54,490 46 | 119,065 96 | 96,894 96 |
| Checks and cash items..... | 898 74 | 1,951 93 | 5,327 87 | 1,444 98 |
| Exchanges for clearing house..... | 3,441 83 | 6,105 86 | 4,578 47 | 2,233 53 |
| Notes of other National banks..... | 9,612 00 | 9,252 00 | 16,571 00 | 15,102 00 |
| Fractional paper currency, nickels and cents..... | 546 46 | 424 68 | 346 61 | 244 71 |
| Specie..... | 31,500 00 | 32,800 00 | 30,900 00 | 31,900 00 |
| Legal tender notes..... | 3,099 00 | 9,663 00 | 21,223 00 | 9,366 00 |
| Redemption fund with U. S. treasurer (5 % of circulation)..... | 2,250 00 | 2,250 00 | 2,250 00 | 2,250 00 |
| Due from U. S. treasurer, other than 5 % redemption fund..... | | 100 00 | | 500 00 |
| Totals..... | \$802,323 58 | \$816,551 27 | \$845,666 83 | \$778,836 36 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$200,000 00 | \$200,000 00 | \$200,000 00 | \$200,000 00 |
| Surplus fund..... | 40,000 00 | 40,000 00 | 40,000 00 | |
| Undivided profits, less expenses and taxes paid..... | 11,127 04 | 14,542 13 | 16,052 10 | 6,073 77 |
| National bank notes outstanding..... | 44,240 00 | 43,380 00 | 41,740 00 | 41,580 00 |
| Due to other National banks..... | 7,126 33 | 7,493 61 | 10,150 43 | 10,342 65 |
| Due to State banks and bankers..... | 39,843 91 | 50,944 84 | 42,373 78 | 40,243 75 |
| Dividends unpaid..... | | | | |
| Individual deposits subject to check..... | 174,094 13 | 197,024 65 | 227,445 41 | 218,836 40 |
| Demand certificates of deposit..... | | | | |
| Time certificates of deposit..... | 276,535 91 | 260,226 04 | 264,275 90 | 259,706 62 |
| Certified checks..... | 7,372 00 | 410 43 | 319 54 | 201 56 |
| Cashier's checks outstanding..... | 1,984 26 | 2,529 57 | 3,309 67 | 1,851 61 |
| United States deposits..... | | | | |
| Deposits of U. S. disbursing officers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Liabilities other than those above stated..... | | | | |
| Totals..... | \$802,323 58 | \$816,551 27 | \$845,666 83 | \$778,836 36 |

No. 4953.

THE OLD SECOND NATIONAL BANK, BAY CITY.

ORRIN BUMP, *President*; JAMES DAVIDSON, *Vice President*; M. M. ANDREWS, *Cashier*;
C. M. BUMP, *Assistant Cashier*.

DIRECTORS.—Selwyn Eddy, L. E. Noyes, Jas. Davidson, D. C. Smalley, J. W. McGraw, A. J. Cooke.
Orrin Bump, Frank P. Chesbrough, E. B. Foss.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|--|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$747,528 18 | \$751,104 62 | \$757,088 13 | \$750,386 26 |
| Overdrafts, secured and unsecured..... | 20 44 | 10 19 | 143 60 | 207 46 |
| U. S. bonds to secure circulation..... | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 |
| U. S. bonds to secure U. S. deposits..... | | | | |
| U. S. bonds on hand..... | | | | |
| Premiums on U. S. bonds..... | 4,000 00 | 4,000 00 | 4,000 00 | 4,000 00 |
| Stocks, securities, etc..... | 32,413 98 | 32,408 98 | 32,103 98 | 32,098 98 |
| Furniture and fixtures..... | 2,900 00 | 2,900 00 | 2,900 00 | 2,900 00 |
| Other real estate and mortgages owned..... | 1,639 32 | 1,669 87 | 1,948 54 | 2,162 59 |
| Due from national banks (not reserve agents)..... | 7,649 10 | 12,265 33 | 4,549 18 | 7,566 92 |
| Due from state banks and bankers..... | 4,120 89 | 5,385 17 | 3,868 14 | 4,924 79 |
| Due from approved reserve agents..... | 246,956 65 | 197,866 60 | 216,315 54 | 293,258 65 |
| Checks and other cash items..... | 698 34 | 852 66 | 294 42 | 1,274 99 |
| Exchanges for clearing house..... | 3,159 39 | 10,424 75 | 4,063 31 | 4,395 79 |
| Notes of other national banks..... | | 11,300 00 | 7,485 00 | 27,400 00 |
| Fractional paper currency, nickels and cents..... | 228 40 | 127 70 | 143 04 | 197 66 |
| Specie..... | 37,190 00 | 42,628 00 | 42,620 40 | 39,299 39 |
| Legal tender notes..... | 13,152 00 | 8,750 00 | 11,703 00 | 18,877 00 |
| Redemption fund with U. S. treasurer (5% of cir- culation)..... | 2,250 00 | 2,250 00 | 2,250 00 | 2,250 00 |
| Due from U. S. treasurer other than 5% redemp- tion fund..... | 800 00 | 680 00 | 1,780 00 | 1,370 00 |
| Totals..... | \$1,154,706 69 | \$1,134,623 87 | \$1,143,256 28 | \$1,242,570 48 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$300,000 00 | \$300,000 00 | \$300,000 00 | \$300,000 00 |
| Surplus fund..... | 28,200 00 | 28,200 00 | 28,200 00 | 28,200 00 |
| Undivided profits, less expenses and taxes paid..... | 4,667 56 | 11,657 77 | 23,638 56 | 6,838 35 |
| National bank notes outstanding..... | 45,000 00 | 45,000 00 | 45,000 00 | 45,000 00 |
| Due to other national banks..... | 5,861 72 | 5,227 55 | 7,357 38 | 5,430 41 |
| Due to state banks and bankers..... | 50,381 97 | 49,569 44 | 49,682 07 | 62,576 26 |
| Dividends unpaid..... | 52 50 | 37 50 | | |
| Individual deposits subject to check..... | 374,767 29 | 341,827 35 | 340,847 13 | 454,288 73 |
| Demand certificates of deposit..... | 345,775 65 | 353,104 26 | 348,531 14 | 340,236 73 |
| Time certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| United States deposits..... | | | | |
| Deposits of U. S. disbursing officers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Liabilities other than those above stated..... | | | | |
| Totals..... | \$1,154,706 69 | \$1,134,623 87 | \$1,143,256 28 | \$1,242,570 48 |

NATIONAL BANKS OF MICHIGAN

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No. 3947.

FIRST NATIONAL BANK, BESSEMER.

JOSEPH SELLWOOD, *President*; GEORGE L. LOOPE, *Vice President*; WILLIAM I. PRINCE, *Cashier*.

DIRECTORS.—Joseph Sellwood, George L. Loope, George H. Strong, William I. Prince, Geo. H. Abeel.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|--|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$175,419 66 | \$197,899 81 | \$186,472 26 | \$195,712 10 |
| Overdrafts, secured and unsecured..... | 382 70 | 596 37 | 837 93 | 1,305 40 |
| U. S. bonds to secure circulation..... | 12,500 00 | 12,500 00 | 12,500 00 | 12,500 00 |
| U. S. bonds to secure U. S. deposits..... | | | | |
| U. S. bonds on hand..... | | | | |
| Premiums on U. S. bonds..... | 1,300 00 | 1,300 00 | 1,300 00 | 1,300 00 |
| Stocks, securities, etc..... | 5,993 73 | 10,338 15 | 9,433 12 | 9,433 12 |
| Banking house, furniture and fixtures..... | 9,500 00 | 9,500 00 | 9,500 00 | 9,500 00 |
| Other real estate and mortgages owned..... | | | | |
| Due from National banks (not reserve agents)..... | 156 27 | 716 14 | 44 48 | |
| Due from State banks and bankers..... | | 284 17 | | 10 00 |
| Due from approved reserve agents..... | 27,172 92 | 27,118 89 | 22,195 01 | 26,680 81 |
| Checks and cash items..... | | 72 20 | | |
| Exchanges for clearing house..... | | | | |
| Notes of other National banks..... | 2,500 00 | 2,000 00 | 1,490 00 | 3,000 00 |
| Fractional paper currency, nickels and cents..... | 92 79 | 212 77 | 194 12 | 62 26 |
| Specie..... | 10,649 50 | 9,595 85 | 9,733 20 | 10,034 75 |
| Legal tender notes..... | 3,000 00 | 2,000 00 | 4,000 00 | 5,000 00 |
| Redemption fund with U. S. treasurer (5% of cir- culation)..... | 562 50 | 562 50 | 562 50 | 562 50 |
| Due from U. S. treasurer, other than 5% redemp- tion fund..... | | | | |
| Totals..... | \$249,230 07 | \$274,696 85 | \$258,232 62 | \$275,100 94 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$50,000 00 | \$50,000 00 | \$50,000 00 | \$50,000 00 |
| Surplus fund..... | 5,000 00 | 6,800 00 | 6,800 00 | 6,800 00 |
| Undivided profits, less expenses and taxes paid..... | 2,844 03 | 2,177 27 | 2,640 71 | 4,071 41 |
| National bank notes outstanding..... | 11,250 00 | 11,250 00 | 11,250 00 | 11,250 00 |
| Due to other National banks..... | | | 147 51 | 349 02 |
| Due to State banks and bankers..... | | | | |
| Dividends unpaid..... | 10 00 | | | |
| Individual deposits subject to check..... | 134,671 74 | 159,806 39 | 142,344 14 | 156,289 13 |
| Demand certificates of deposit..... | 45,454 30 | 44,863 19 | 45,050 26 | 46,341 38 |
| Time certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| United States deposits..... | | | | |
| Deposits of U. S. disbursing officers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Liabilities other than those above stated..... | | | | |
| Totals..... | \$249,230 07 | \$274,696 85 | \$258,232 62 | \$275,100 94 |

No. 3925.

FIRST NATIONAL BANK, BUCHANAN.

D. S. SCOFFERN, *President*; J. W. BEISTLE, *Vice President*; HERBERT ROE, *Cashier*; H. B. HOWE, *Assistant Cashier*.

DIRECTORS.—C. H. Baker, D. F. Scoffern, Herbert Roe, J. W. Beistle, C. F. Pears.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|--|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$107,837 77 | \$131,892 06 | \$131,864 34 | \$128,393 82 |
| Overdrafts, secured and unsecured..... | 14 95 | 838 51 | 43 07 | 458 84 |
| U. S. bonds to secure circulation..... | 12,500 00 | 12,500 00 | 12,500 00 | 12,500 00 |
| U. S. bonds to secure U. S. deposits..... | | | | |
| U. S. bonds on hand..... | | | | |
| Premiums on U. S. bonds..... | 1,200 00 | 1,200 00 | 1,200 00 | 1,200 00 |
| Stocks, securities, etc..... | | | | |
| Banking house, furniture and fixtures..... | 1,730 00 | 1,730 00 | 1,730 00 | 1,730 00 |
| Other real estate and mortgages owned..... | 2,759 54 | 3,289 54 | 3,289 54 | 3,289 54 |
| Due from National banks (not reserve agents)..... | | | 14,035 65 | 9,235 94 |
| Due from State banks and bankers..... | | | 37 75 | 264 55 |
| Due from approved reserve agents..... | 26,095 20 | 7,755 16 | 41,372 34 | 51,719 91 |
| Checks and other cash items..... | 4,427 39 | 4,243 36 | 68 53 | 35 00 |
| Exchanges for clearing house..... | | | | |
| Notes of other National banks..... | 1,800 00 | 1,500 00 | 2,500 00 | 1,250 00 |
| Fractional paper currency, nickels, and cents..... | 46 66 | 48 04 | 50 89 | 68 93 |
| Specie..... | 2,912 15 | 651 85 | 4,010 50 | 2,962 45 |
| Legal tender notes..... | 3,200 00 | 4,410 00 | 2,269 00 | 2,730 00 |
| Redemption fund with U. S. treasurer (5 % of circulation)..... | 562 50 | 562 50 | 562 50 | 562 50 |
| Due from U. S. treasurer, other than 5 % redemp- tion fund..... | | | | |
| Totals | \$165,086 16 | \$170,621 02 | \$215,534 11 | \$216,401 48 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$50,000 00 | \$50,000 00 | \$50,000 00 | \$50,000 00 |
| Surplus fund..... | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Undivided profits, less expenses and taxes paid..... | 6,119 16 | 5,980 34 | 6,739 77 | 7,470 37 |
| National bank notes outstanding..... | 11,250 00 | 11,250 00 | 11,250 00 | 11,250 00 |
| Due to other National banks..... | | | | |
| Due to State banks and bankers..... | | | | |
| Dividends unpaid..... | | | | |
| Individual deposits subject to check..... | 25,799 27 | 18,137 84 | 31,596 82 | 33,295 69 |
| Demand certificates of deposit..... | 61,917 73 | 75,252 84 | 105,947 52 | 104,385 42 |
| Time certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| United States deposits..... | | | | |
| Deposits of U. S. disbursing officers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Liabilities other than those above stated..... | | | | |
| Totals | \$165,086 16 | \$170,621 02 | \$215,534 11 | \$216,401 48 |

NATIONAL BANKS OF MICHIGAN

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No. 3457.

FIRST NATIONAL BANK OF CALUMET, CALUMET.

EDWARD RYAN, *President*; JOHN S. DYMOCK, *Vice President*; WILLIAM B. ANDERSON, *Cashier*;
EDWARD F. CUDDIHY, *Assistant Cashier*.

DIRECTORS.—Edward Ryan, John S. Dymock, James Dunstan, Joseph Herman, Josiah Hall, John D. Cuddihy, Thomas M. Lyon.

| Resources. | Report of Feb 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|--|----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$601,074 20 | \$637,469 90 | \$692,724 81 | \$695,543 00 |
| Overdrafts, secured and unsecured..... | 758 41 | 406 88 | 134 28 | 2,012 46 |
| U. S. bonds to secure circulation..... | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 |
| U. S. bonds to secure U. S. deposits..... | | | | |
| U. S. bonds on hand..... | | | | |
| Premiums on U. S. bonds..... | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 |
| Stocks, securities, etc..... | 202,186 10 | 202,186 10 | 201,917 90 | 238,482 90 |
| Banking house, furniture and fixtures..... | 21,828 15 | 21,828 15 | 21,828 15 | 21,828 15 |
| Other real estate and mortgages owned..... | | | | |
| Due from national banks (not reserve agents)..... | 1,936 64 | 4,921 63 | 16,257 58 | 13,058 45 |
| Due from state banks and bankers..... | 55,712 74 | 38,397 46 | 57,883 76 | 80,693 89 |
| Due from approved reserve agents..... | 381,855 89 | 446,102 10 | 507,198 10 | 521,937 97 |
| Checks and other cash items..... | 8,389 24 | 1,268 73 | 6,982 58 | 8,320 33 |
| Exchanges for clearing house..... | | | | |
| Notes of other national banks..... | 6,260 00 | 8,750 00 | 7,820 00 | 14,520 00 |
| Fractional paper currency, nickels and cents..... | 561 84 | 362 52 | 114 03 | 182 58 |
| Specie..... | 60,167 75 | 62,061 90 | 56,994 10 | 88,748 55 |
| Legal tender notes..... | 33,400 00 | 73,215 00 | 52,000 00 | 72,000 00 |
| Redemption fund with U. S. treasurer (5% of cir- culation)..... | 1,125 00 | 1,125 00 | 1,125 00 | 1,125 00 |
| Due from U. S. treasurer other than 5% redemp- tion fund..... | 3,000 00 | 1,000 00 | | |
| Totals..... | \$1,405,255 96 | \$1,526,095 37 | \$1,649,980 29 | \$1,785,453 28 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$100,000 00 | \$100,000 00 | \$100,000 00 | \$100,000 00 |
| Surplus fund..... | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 |
| Undivided profits, less expenses and taxes paid..... | 7,721 79 | 12,045 30 | 17,260 66 | 21,941 25 |
| National bank notes outstanding..... | 22,500 00 | 22,500 00 | 21,900 00 | 22,500 00 |
| Due to other national banks..... | 131 76 | | | |
| Due to state banks and bankers..... | 1,574 06 | 609 07 | | |
| Dividends unpaid..... | | | | |
| Individual deposits subject to check..... | 1,217,043 33 | 1,334,148 73 | 1,451,810 31 | 1,584,320 67 |
| Demand certificates of deposit..... | 6,285 02 | 6,792 27 | 8,973 32 | 6,648 36 |
| Time certificates of deposit..... | | | | |
| Certified checks..... | | | 36 00 | 43 00 |
| Cashier's checks outstanding..... | | | | |
| United States deposits..... | | | | |
| Deposits of U. S. disbursing officers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Liabilities other than those above stated..... | | | | |
| Totals..... | \$1,405,255 96 | \$1,526,095 37 | \$1,649,980 29 | \$1,785,453 28 |

STATE BANKING DEPARTMENT

No. 1812.

FIRST NATIONAL BANK, CASSOPOLIS.

M. L. HOWELL, *President*; A. M. KINGSBURY, *Vice President*; C. A. RITTER, *Cashier*;
D. L. KINGSBURY, *Assistant Cashier*.

DIRECTORS.—M. L. Howell, J. H. Johnson, G. M. Kingsbury, C. A. Ritter, A. M. Kingsbury, Ellen R. Funk, David L. Kingsbury.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$157,029 93 | \$171,736 16 | \$173,288 79 | \$159,350 50 |
| Overdrafts, secured and unsecured..... | 379 61 | 1,797 71 | 1,794 04 | 1,922 45 |
| U. S. bonds to secure circulation..... | 12,500 00 | 12,500 00 | 12,500 00 | 12,500 00 |
| U. S. bonds to secure U. S. deposits..... | | | | |
| U. S. bonds on hand..... | | 10,000 00 | 10,000 00 | 10,000 00 |
| Premiums on U. S. bonds..... | | | | |
| Stocks, securities, etc..... | 6,000 00 | 15,737 50 | 15,737 50 | 27,737 50 |
| Banking house, furniture and fixtures..... | | | | |
| Other real estate and mortgages owned..... | 1,974 00 | 1,950 00 | 1,900 00 | 1,900 00 |
| Due from national banks (not reserve agents)..... | 40 00 | | 334 47 | 1,222 50 |
| Due from state banks and bankers..... | 580 00 | 271 12 | 37 46 | 3 00 |
| Due from approved reserve agents..... | 62,163 40 | 50,587 94 | 21,411 74 | 18,590 44 |
| Checks and other cash items..... | 45 00 | 23 50 | 121 09 | 323 40 |
| Exchanges for clearing house..... | | | | |
| Notes of other national banks..... | 2,205 00 | 2,515 00 | 2,315 00 | 2,270 00 |
| Fractional paper currency, nickels and cents..... | 202 99 | 169 20 | 122 36 | 121 76 |
| Specie..... | 8,300 00 | 9,080 00 | 9,550 00 | 10,000 00 |
| Legal tender notes..... | 500 00 | 500 00 | 1,700 00 | 2,000 00 |
| Redemption fund with U. S. treasurer (5% of circulation)..... | 562 50 | 562 50 | 562 50 | 562 50 |
| Due from U. S. treasurer, other than 5% redemption fund..... | | | | |
| Totals..... | \$252,482 43 | \$277,430 63 | \$256,374 95 | \$248,504 05 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$50,000 00 | \$50,000 00 | \$50,000 00 | \$50,000 00 |
| Surplus fund..... | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 |
| Undivided profits, less expenses and taxes paid..... | 8,897 59 | 8,222 55 | 6,192 18 | 7,612 76 |
| National bank notes outstanding..... | 10,650 00 | 10,010 00 | 11,250 00 | 11,250 00 |
| Due to other national banks..... | | 1,718 23 | 306 60 | 129 27 |
| Due to state banks and bankers..... | | | | |
| Dividends unpaid..... | | | | |
| Individual deposits subject to check..... | 80,291 34 | 90,284 10 | 74,978 68 | 66,128 14 |
| Demand certificates of deposit..... | 77,643 50 | 92,195 75 | 88,647 49 | 88,383 88 |
| Time certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| United States deposits..... | | | | |
| Deposits of U. S. disbursing officers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Liabilities other than those above stated..... | | | | |
| Totals..... | \$252,482 43 | \$277,430 63 | \$256,374 95 | \$248,504 05 |

No. 1758.

FIRST NATIONAL BANK, CHARLOTTE.

P. T. VAN ZILE, *President*; CHAS. BENNETT, *Vice President*; WM. P. LACEY, *Cashier*; FRED S. BELCHER, *Assistant Cashier*.

DIRECTORS.—Wm. P. Lacey, P. T. Van Zile, Fred S. Belcher, Edward S. Lacey, Chas. Bennett, Fred. H. Pollard, D. L. Tremaine.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$161,301 29 | \$213,738 70 | \$202,700 88 | \$192,501 24 |
| Overdrafts, secured and unsecured..... | 111 76 | 31 99 | 428 12 | 121 35 |
| U. S. bonds to secure circulation..... | 18,750 00 | 18,750 00 | 18,750 00 | 18,750 00 |
| U. S. bonds to secure U. S. deposits..... | | | | |
| U. S. bonds on hand..... | | | | |
| Premiums on U. S. bonds..... | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 |
| Stocks, securities, etc..... | | | | |
| Banking house, furniture and fixtures..... | 10,800 00 | 10,800 00 | 10,800 00 | 10,800 00 |
| Other real estate and mortgages owned..... | | | | |
| Due from National banks (not reserve agents) .. | 3,028 46 | 6,639 98 | 2,799 30 | 1,170 00 |
| Due from State banks and bankers..... | | | | |
| Due from approved reserve agents..... | 47,042 83 | 21,791 25 | 19,043 82 | 53,261 07 |
| Checks and other cash items..... | | 190 42 | 234 77 | 190 03 |
| Revenue stamps..... | | | 195 91 | 342 95 |
| Exchanges for clearing house..... | | | | |
| Notes of other National banks..... | 270 00 | 362 00 | 708 00 | 3,435 00 |
| Fractional paper currency, nickels and cents..... | 215 79 | 208 08 | 117 91 | 219 08 |
| Specie..... | 13,549 00 | 10,772 00 | 13,070 00 | 10,470 50 |
| Legal tender notes..... | 5,463 00 | 8,231 00 | 3,000 00 | 5,592 00 |
| Redemption fund with U. S. treasurer (5% of circulation)..... | 843 75 | 843 75 | 843 75 | 843 75 |
| Due from U. S. treasurer, other than 5% redemption fund..... | | | | |
| Totals..... | \$262,875 88 | \$293,859 17 | \$274,192 46 | \$299,196 97 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$75,000 00 | \$75,000 00 | \$75,000 00 | \$75,000 00 |
| Surplus fund..... | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 |
| Undivided profits, less expenses and taxes paid..... | 4,662 82 | 6,561 41 | 5,377 31 | 5,862 16 |
| National bank notes outstanding..... | 16,270 00 | 16,870 00 | 16,020 00 | 16,270 00 |
| Due to other National banks..... | | | 74 63 | |
| Due to State banks and bankers..... | | | | |
| Dividends unpaid..... | | | | |
| Individual deposits subject to check..... | 53,185 28 | 63,778 16 | 54,818 02 | 70,659 98 |
| Demand certificates of deposit..... | 88,757 78 | 103,649 60 | 97,902 50 | 106,404 83 |
| Time certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| United States deposits..... | | | | |
| Deposits of U. S. disbursing officers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Liabilities other than those above stated..... | | | | |
| Totals..... | \$262,875 88 | \$293,859 17 | \$274,192 46 | \$299,196 97 |

STATE BANKING DEPARTMENT

No. 3034.

MERCHANTS' NATIONAL BANK, CHARLOTTE.

E. T. CHURCH, *President*; A. D. BAUGHMAN, *Vice President*; H. K. JENNINGS, *Cashier*; MERLIN P. RESCH, *Assistant Cashier*.

DIRECTORS.—E. N. Ely, W. B. Otto, P. D. Patterson, A. D. Baughman, E. T. Church, H. K. Jennings, Homer G. Barber.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|--|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$116,307 13 | \$132,254 26 | \$181,820 42 | \$157,676 85 |
| Overdrafts, secured and unsecured..... | 523 23 | 652 07 | 960 24 | 1,449 99 |
| U. S. bonds to secure circulation..... | 12,500 00 | 12,500 00 | 12,500 00 | 12,500 00 |
| U. S. bonds on hand..... | | | | 2 000 00 |
| Revenue stamps..... | | | 2,000 00 | 442 00 |
| Premiums on U. S. bonds..... | | | 469 00 | |
| Stocks, securities, etc..... | 3,600 00 | 3,600 00 | 3,600 00 | 3,600 00 |
| Banking house, furniture and fixtures..... | 9,000 00 | 9,000 00 | 9,000 00 | 9,000 00 |
| Other real estate and mortgages owned..... | 20,878 00 | 19,086 82 | 18,581 50 | 18,441 00 |
| Due from National banks (not reserve agents)..... | 2,855 74 | 4,066 66 | 1,577 21 | 2,221 00 |
| Due from State banks and bankers..... | | | 2,000 00 | 2,008 87 |
| Due from approved reserve agents..... | 92,493 18 | 70,406 71 | 28,122 79 | 56,388 51 |
| Checks and other cash items..... | 30 39 | 1,898 50 | 1,141 09 | 270 62 |
| Exchanges for clearing house..... | | | | |
| Notes of other National banks..... | 3,706 00 | 7,927 00 | 3,220 00 | 7,822 00 |
| Fractional paper currency, nickels and cents..... | 75 75 | 112 97 | 190 60 | 175 45 |
| Specie..... | 11,857 00 | 13,898 00 | 11,303 00 | 15,370 00 |
| Legal tender notes..... | | | 3,000 00 | |
| Redemption fund with U. S. treasurer (5% of cir- culation)..... | 562 50 | 562 50 | 562 50 | 562 50 |
| Due from U. S. treasurer, other than 5% redemp- tion fund..... | | | | |
| Totals..... | \$274,388 92 | \$275,965 49 | \$280,048 35 | \$289,928 79 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$50,000 00 | \$50,000 00 | \$50,000 00 | \$50,000 00 |
| Surplus fund..... | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 |
| Undivided profits, less expenses and taxes paid..... | 29,926 15 | 29,215 48 | 31,098 25 | 29,645 15 |
| National bank notes outstanding..... | 11,250 00 | 11,250 00 | 11,250 00 | 11,250 00 |
| Due to other National banks..... | | 130 97 | 147 74 | 385 96 |
| Due to State banks and bankers..... | | | | |
| Dividends unpaid..... | | | | |
| Individual deposits subject to check..... | 71,591 25 | 68,540 47 | 71,928 70 | 81,717 41 |
| Demand certificates of deposit..... | 86,621 52 | 91,828 57 | 90,623 66 | 91,930 27 |
| Time certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| United States deposits..... | | | | |
| Deposits of U. S. disbursing officers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Liabilities other than those above stated..... | | | | |
| Totals..... | \$274,388 92 | \$275,965 49 | \$280,048 35 | \$289,928 79 |

No. 3235.

FIRST NATIONAL BANK OF CHEBOYGAN.

GEO. F. RAYNOLDS, *President*; JACOB J. POST, *Vice President*; A. W. RAMSAY, *Cashier*.

DIRECTORS.—Geo. F. Reynolds, Jacob J. Post, E. A. Smith, D. C. Pelton, Ephraim Smith.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$178,908 90 | \$221,802 86 | \$204,033 36 | \$171,707 44 |
| Overdrafts, secured and unsecured..... | 401 13 | 857 46 | 475 54 | 223 78 |
| U. S. bonds to secure circulation..... | 13,000 00 | 13,000 00 | 13,000 00 | 13,000 00 |
| U. S. bonds to secure U. S. deposits..... | | | | |
| Revenue stamps..... | | | 212 21 | |
| Premiums on U. S. bonds..... | | | | |
| Stocks, securities, etc..... | | | | |
| Banking house, furniture and fixtures..... | 14,500 00 | 14,500 00 | 14,500 00 | 14,500 00 |
| Other real estate and mortgages owned..... | | | | |
| Due from National banks (not reserve agents)..... | | | | |
| Due from State banks and bankers..... | | | | |
| Due from approved reserve agents..... | 77,701 52 | 48,636 96 | 103,196 73 | 188,234 00 |
| Checks and other cash items..... | 179 15 | 133 58 | 1,599 49 | 481 19 |
| Exchanges for clearing house..... | | | | |
| Notes of other National banks..... | 390 00 | 531 00 | 550 00 | 1,948 00 |
| Fractional paper currency, nickels and cents..... | 370 04 | 183 10 | 18 21 | 64 35 |
| Specie..... | 14,926 55 | 15,190 19 | 16,244 15 | 17,104 57 |
| Legal tender notes..... | 4,223 00 | 12,875 00 | 14,195 00 | 13,950 00 |
| Redemption fund with U. S. treasurer (5 % of circulation)..... | | 585 00 | 585 00 | 585 00 |
| Due from U. S. treasurer, other than 5% redemp- tion fund..... | 585 00 | 1,100 00 | | |
| Totals..... | \$305,185 29 | \$329,395 15 | \$368,609 69 | \$421,798 33 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$50,000 00 | \$50,000 00 | \$50,000 00 | \$50,000 00 |
| Surplus fund..... | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Undivided profits, less expenses and taxes paid..... | 2,119 98 | 4,678 43 | 3,722 51 | 4,376 51 |
| National bank notes outstanding..... | 11,700 00 | 11,700 00 | 11,700 00 | 11,700 00 |
| Due to other National banks..... | | | | |
| Due to State banks and bankers..... | | | | |
| Dividends unpaid..... | 40 00 | | 40 00 | |
| Individual deposits subject to check..... | 93,953 21 | 107,585 66 | 143,657 85 | 164,555 91 |
| Demand certificates of deposit..... | 5,227 90 | 4,533 77 | 10,415 51 | 11,997 40 |
| Time certificates of deposit..... | 132,144 20 | 140,897 29 | 139,073 82 | 169,168 51 |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| United States deposits..... | | | | |
| Deposits of U. S. disbursing officers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Liabilities other than those above stated..... | | | | |
| Totals..... | \$305,185 29 | \$329,395 15 | \$368,609 69 | \$421,798 33 |

STATE BANKING DEPARTMENT

No. 1235.

COLDWATER NATIONAL BANK, COLDWATER.

L. M. WING, *President*; D. B. DENNIS, *Vice President*; H. R. SAUNDERS, *Cashier*.

DIRECTORS.—D. B. Dennis, Z. G. Osborn, L. M. Wing, L. Sloman, M. D. Campbell, John T. Starr, A. B. Dickinson.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$221,562 51 | \$211,724 10 | \$217,770 21 | \$206,636 98 |
| Overdrafts, secured and unsecured..... | 3,531 36 | 4,093 11 | 6,821 34 | 1,846 87 |
| U. S. bonds to secure circulation..... | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 |
| U. S. bonds to secure U. S. deposits..... | | | | |
| Revenue stamps..... | | | 105 00 | 80 85 |
| Premiums on U. S. bonds..... | | | | |
| Stocks, securities, etc..... | 16,104 31 | 16,104 31 | 16,104 31 | 16,104 31 |
| Banking house, furniture and fixtures..... | 1,890 00 | 1,890 00 | 1,890 00 | 1,890 00 |
| Other real estate and mortgages owned..... | 36,301 65 | 36,432 43 | 36,736 23 | 40,921 73 |
| Due from national banks (not reserve agents)..... | 335 00 | 198 61 | | 125 77 |
| Due from state banks and bankers..... | | | | |
| Due from approved reserve agents..... | 17,397 60 | 26,880 44 | 18,790 16 | 48,766 56 |
| Checks and other cash items..... | 247 46 | 493 21 | 793 44 | 222 03 |
| Exchanges for clearing house..... | | | | |
| Notes of other national banks..... | 2,258 00 | 3,007 00 | 1,575 00 | 1,644 00 |
| Fractional paper currency, nickels and cents..... | 234 61 | 36 58 | 25 44 | 69 83 |
| Specie..... | 13,983 10 | 15,166 85 | 15,466 20 | 16,565 85 |
| Legal tender notes..... | 2,557 00 | 3,380 00 | 985 00 | 616 00 |
| Redemption fund with U. S. treasurer (5% of circulation)..... | 1,125 00 | 1,125 00 | 1,125 00 | 1,125 00 |
| Due from U. S. treasurer, other than 5% redemption fund..... | | | | |
| Totals..... | \$342,527 60 | \$345,531 64 | \$343,187 33 | \$361,615 78 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$100,000 00 | \$100,000 00 | \$100,000 00 | \$100,000 00 |
| Surplus fund..... | 35,000 00 | 35,000 00 | 35,000 00 | 35,000 00 |
| Undivided profits, less expenses and taxes paid..... | 3,395 97 | 4,330 85 | 3,958 60 | 1,177 26 |
| National bank notes outstanding..... | 22,500 00 | 22,500 00 | 22,500 00 | 22,500 00 |
| Due to other national banks..... | | | | |
| Due to state banks and bankers..... | | | | |
| Dividends unpaid..... | | | | |
| Individual deposits subject to check..... | 88,031 73 | 79,156 60 | 67,714 86 | 72,017 98 |
| Demand certificates of deposit..... | 93,599 90 | 104,544 19 | 114,013 87 | 130,920 54 |
| Time certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| United States deposits..... | | | | |
| Deposits of U. S. disbursing officers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Liabilities other than those above stated..... | | | | |
| Totals..... | \$342,527 60 | \$345,531 64 | \$343,187 33 | \$361,615 78 |

No. 1924.

SOUTHERN MICHIGAN NATIONAL BANK, COLDWATER.

L. E. ROSE, *President*; E. R. CLARKE, *Vice President*; A. S. UPSON, *Cashier*.

DIRECTORS.—Cyrus G. Luce, J. S. Barber, E. R. Clarke, L. E. Rose, M. G. Clarke, N. P. Loveridge, John Murphy.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$439,562 87 | \$454,301 90 | \$514,390 90 | \$501,634 71 |
| Overdrafts, secured and unsecured..... | 920 45 | 948 57 | 658 35 | 541 93 |
| U. S. bonds to secure circulation..... | 165,000 00 | 165,000 00 | 165,000 00 | 165,000 00 |
| U. S. bonds to secure U. S. deposits..... | | | | |
| U. S. bonds on hand..... | | | 1,000 00 | 2,000 00 |
| Premiums on U. S. bonds..... | 14,850 00 | 14,850 00 | 13,065 25 | 13,105 25 |
| Stocks, securities, etc..... | 34,753 58 | 35,468 83 | 38,603 58 | 46,766 08 |
| Banking house, furniture and fixtures..... | 15,700 00 | 15,700 00 | 15,450 00 | 15,450 00 |
| Other real estate and mortgages owned..... | | | 1,300 00 | 1,300 00 |
| Due from National banks (not reserve agents)..... | 400 04 | 196 37 | 341 26 | 780 83 |
| Due from State banks and bankers..... | 150 00 | 210 00 | 51 98 | 4,376 51 |
| Due from approved reserve agents..... | 25,526 10 | 49,211 08 | 27,848 46 | 37,648 94 |
| Checks and other cash items..... | 224 50 | 344 55 | 1,005 85 | 918 73 |
| Exchanges for clearing house..... | | | | |
| Notes of other National banks..... | 3,179 00 | 3,208 00 | 3,170 00 | 4,542 00 |
| Fractional paper currency, nickels and cents..... | 70 15 | 103 83 | 255 34 | 150 97 |
| Specie..... | 17,701 45 | 18,294 00 | 18,071 35 | 18,298 50 |
| Legal tender notes..... | 6,500 00 | 7,600 00 | 7,800 00 | 9,200 00 |
| Redemption fund with U. S. treasurer (5 % of circulation)..... | 7,425 00 | 7,425 00 | 7,425 00 | 7,425 00 |
| Due from U. S. treasurer, other than 5% redemp- tion fund..... | | | | |
| Totals..... | \$731,963 14 | \$772,862 13 | \$815,437 32 | \$829,139 45 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$165,000 00 | \$165,000 00 | \$165,000 00 | \$165,000 00 |
| Surplus fund..... | 35,000 00 | 35,000 00 | 35,000 00 | 35,000 00 |
| Undivided profits, less expenses and taxes paid..... | 51,357 78 | 55,659 23 | 52,773 35 | 57,279 76 |
| National bank notes outstanding..... | 148,500 00 | 148,500 00 | 148,500 00 | 148,500 00 |
| Due to other National banks..... | | | | |
| Due to State banks and bankers..... | | | | |
| Dividends unpaid..... | | | | |
| Individual deposits subject to check..... | 64,859 58 | 78,630 95 | 108,562 00 | 93,674 50 |
| Demand certificates of deposit..... | 267,245 78 | 290,071 95 | 305,601 97 | 329,685 19 |
| Time certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| United States deposits..... | | | | |
| Deposits of U. S. disbursing officers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Liabilities other than those above stated..... | | | | |
| Totals..... | \$731,963 14 | \$772,862 13 | \$815,437 32 | \$829,139 45 |

STATE BANKING DEPARTMENT

No. 1256.

FIRST NATIONAL BANK, CORUNNA.

PATRICK GALLAGHER, *President*; L. W. SIMMONS, *Vice President*; W. A. ROSENKRANS, *Cashier*;
W. F. GALLAGHER, *Assistant Cashier*.

DIRECTORS.—Roger Sherman, John Driscoll, A. Garrison, W. D. Garrison, Patrick Gallagher,
L. W. Simmons, H. A. Nichols.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$164,786 47 | \$181,972 28 | \$186,999 52 | \$193,097 45 |
| Overdrafts, secured and unsecured..... | 44 85 | 49 36 | 225 77 | 201 89 |
| U. S. bonds to secure circulation..... | 12,500 00 | 12,500 00 | 12,500 00 | 20,400 00 |
| U. S. bonds to secure U. S. deposits..... | | | | |
| U. S. bonds on hand..... | | | 20,174 98 | 42,100 00 |
| Premiums on U. S. bonds..... | | | | |
| Stocks, securities, etc..... | | | | |
| Banking house, furniture and fixtures..... | 6,500 00 | 6,500 00 | 6,500 00 | 6,500 00 |
| Other real estate and mortgages owned..... | 1,500 00 | 1,700 00 | 1,700 00 | 1,700 00 |
| Due from national banks (not reserve agents)..... | | | | |
| Due from state banks and bankers..... | | | | |
| Due from approved reserve agents..... | 48,100 48 | 47,417 47 | 14,000 93 | 26,369 27 |
| Checks and other cash items..... | 483 45 | 641 62 | 601 42 | 681 34 |
| Exchanges for clearing house..... | | | | |
| Notes of other national banks..... | 1,138 00 | 1,366 00 | 1,220 00 | 1,209 00 |
| Fractional paper currency, nickels and cents..... | 80 74 | 60 29 | 35 54 | 137 60 |
| Specie..... | 7,650 00 | 8,200 00 | 6,700 00 | 8,100 00 |
| Legal tender notes..... | 3,000 00 | 3,000 00 | 2,000 00 | 3,000 00 |
| Redemption fund with U. S. treasurer (5% of circulation)..... | 562 50 | 562 50 | 562 50 | 562 50 |
| Due from U. S. treasurer, other than 5% redemption fund..... | 680 00 | | 500 00 | 346 70 |
| Totals..... | \$247,026 49 | \$263,969 52 | \$253,780 66 | \$304,405 75 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$50,000 00 | \$50,000 00 | \$50,000 00 | \$50,000 00 |
| Surplus fund..... | 5,600 00 | 5,600 00 | 6,000 00 | 6,000 00 |
| Undivided profits, less expenses and taxes paid..... | 951 39 | 2,934 92 | 1,412 04 | 2,332 28 |
| National bank notes outstanding..... | 11,250 00 | 11,250 00 | 11,250 00 | 18,350 00 |
| Due to other national banks..... | | | | |
| Due to state banks and bankers..... | | | | |
| Dividends unpaid..... | | | | |
| Individual deposits subject to check..... | 33,198 21 | 30,827 87 | 32,833 41 | 68,915 17 |
| Demand certificates of deposit..... | 146,026 89 | 163,356 73 | 152,285 21 | 158,808 30 |
| Time certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| United States deposits..... | | | | |
| Deposits of U. S. disbursing officers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Liabilities other than those above stated..... | | | | |
| Totals..... | \$247,026 49 | \$263,969 52 | \$253,780 66 | \$304,405 75 |

No. 2707.

FIRST NATIONAL BANK, DETROIT.

D. M. FERRY, *President*; JOHN T. SHAW, *Vice President and Cashier*; A. W. CLARK, *Assistant Cashier*; L. E. CLARK, *Auditor*.

DIRECTORS.—James McMillan, D. M. Ferry, Wm. J. Chittenden, Don M. Dickinson, Wm. C. McMillan, Henry B. Lothrop, James Edgar, Jno. T. Shaw, Emory Wendell.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|--|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$2,983,128 77 | \$3,323,898 21 | \$3,386,077 21 | \$3,103,819 30 |
| Overdrafts, secured and unsecured..... | 62 30 | 12 50 | 1 97 | 8 15 |
| U. S. bonds to secure circulation..... | 150,000 00 | 200,000 00 | 300,000 00 | 300,000 00 |
| U. S. bonds to secure U. S. deposits..... | 150,000 00 | 150,000 00 | 450,000 00 | 450,000 00 |
| U. S. bonds on hand..... | 71,250 00 | 82,250 00 | 99,500 00 | 99,500 00 |
| Premiums on U. S. bonds..... | 168,345 07 | 184,614 19 | 120,531 57 | 160,531 57 |
| Banking house, furniture and fixtures..... | | | | |
| Other real estate and mortgages owned..... | | | 3,000 00 | 3,000 00 |
| Due from National banks (not reserve agents)..... | 98,015 96 | 149,204 41 | 112,941 93 | 145,368 45 |
| Due from State banks and bankers..... | 56,656 14 | 91,138 89 | 71,278 33 | 80,594 42 |
| Due from approved reserve agents..... | 1,340,714 85 | 576,333 18 | 777,744 47 | 1,190,822 20 |
| Checks and other cash items..... | 283 88 | 42 20 | 2,969 22 | 3,035 89 |
| Exchanges for clearing house..... | 45,193 10 | 90,142 24 | 63,458 03 | 97,330 38 |
| Notes of other National banks..... | 106,628 00 | 74,695 00 | 19,715 00 | 38,922 00 |
| Fractional paper currency, nickels and cents..... | 1,974 62 | 2,192 76 | 1,193 27 | 686 51 |
| Specie..... | 326,130 00 | 303,843 75 | 320,926 50 | 350,302 25 |
| Legal tender notes..... | 272,175 00 | 224,310 00 | 226,582 00 | 224,400 00 |
| Redemption fund with U. S. treasurer (5 % of circulation)..... | 6,750 00 | 9,000 00 | 13,500 00 | 13,500 00 |
| Due from U. S. treasurer, other than 5% redemption fund..... | 7,077 87 | 4,388 27 | 874 47 | 7,173 87 |
| Totals..... | \$5,784,385 56 | \$5,466,065 60 | \$5,970,293 97 | \$6,268,994 49 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$500,000 00 | \$500,000 00 | \$500,000 00 | \$500,000 00 |
| Surplus fund..... | 100,000 00 | 100,000 00 | 100,000 00 | 100,000 00 |
| Undivided profits, less expenses and taxes paid..... | 57,148 34 | 77,081 91 | 76,687 57 | 77,614 24 |
| National bank notes outstanding..... | 107,250 00 | 146,100 00 | 260,100 00 | 253,350 00 |
| Due to other National banks..... | 893,427 63 | 569,927 82 | 529,990 47 | 626,452 89 |
| Due to State banks and bankers..... | 1,721,184 44 | 1,462,737 54 | 1,629,562 36 | 1,663,523 46 |
| Dividends unpaid..... | | | | |
| Individual deposits subject to check..... | 2,078,495 21 | 2,270,786 96 | 2,534,732 76 | 2,381,586 99 |
| Demand certificates of deposit..... | 161,630 87 | 163,604 39 | 154,494 80 | 154,829 48 |
| Time certificates of deposit..... | | | | |
| Certified checks..... | 7,245 42 | 839 21 | 3,561 88 | 9,142 08 |
| Cashier's checks outstanding..... | 6,665 62 | 15,565 19 | 831 91 | 65,915 96 |
| United States deposits..... | 102,033 05 | 125,880 31 | 147,672 19 | 409,241 09 |
| Deposits of U. S. disbursing officers..... | 49,304 98 | 34,512 27 | 32,660 03 | 27,338 30 |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Liabilities other than those above stated..... | | | | |
| Totals..... | \$5,784,385 56 | \$5,466,065 60 | \$5,970,293 97 | \$6,268,994 49 |

No. 3357.

AMERICAN EXCHANGE NATIONAL BANK, DETROIT.

M. S. SMITH, *President*; WALDO A. AVERY, *Vice President*; HAMILTON DEY, *Cashier*; HERMAN DEY, *Assistant Cashier*.

DIRECTORS.—M. S. Smith, D. D. Thorp, Hamilton Dey, Simon J. Murphy, Wm. A. Moore, Thomas W. Palmer, Geo. B. Sartwell, Geo. H. Hopkins, Jno. N. Bagley, W. A. Avery, Julius Stroh.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|--|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$2,065,424 73 | \$2,130,230 33 | \$1,897,094 85 | \$1,929,622 16 |
| Overdrafts, secured and unsecured..... | 1,032 73 | 200 24 | 606 81 | 212 11 |
| U. S. bonds to secure circulation..... | 50,000 00 | 50,000 00 | 150,000 00 | 150,000 00 |
| U. S. bonds to secure U. S. deposits..... | | | | |
| U. S. bonds on hand..... | 100,000 00 | 100,000 00 | | |
| Premiums on U. S. bonds..... | 21,867 19 | 21,617 19 | 18,679 69 | 18,429 69 |
| Stocks, securities, etc..... | 32,120 41 | 55,505 83 | 32,120 41 | 32,120 41 |
| Banking house, furniture and fixtures..... | 5,288 50 | 5,288 50 | 5,288 50 | 5,288 50 |
| Other real estate and mortgages owned..... | 22,443 37 | 22,443 37 | 17,000 00 | 10,000 00 |
| Due from National banks (not reserve agents)... | 249,190 91 | 105,643 95 | 207,421 68 | 253,756 27 |
| Due from State banks and bankers..... | 36,332 67 | 33,800 34 | 26,329 89 | 39,826 16 |
| Due from approved reserve agents..... | 336,363 53 | 255,474 80 | 350,065 77 | 320,668 04 |
| Checks and other cash items..... | 1,561 31 | 1,491 11 | 1,456 75 | 792 41 |
| Exchanges for clearing house..... | 50,524 61 | 28,086 71 | 30,275 71 | 30,503 16 |
| Notes of other National banks..... | 18,985 00 | 5,444 00 | 26,415 00 | 31,378 00 |
| Fractional paper currency, nickels and cents..... | 3,154 13 | 2,536 48 | 2,650 50 | 2,400 58 |
| Specie..... | 246,451 50 | 243,196 50 | 250,683 00 | 254,593 50 |
| Legal tender notes..... | 59,500 00 | 38,100 00 | 29,570 00 | 79,650 00 |
| Redemption fund with U. S. treasurer (5% of cir- culation)..... | 2,250 00 | 2,250 00 | 6,750 00 | 6,750 00 |
| Due from U. S. treasurer, other than 5% redemp- tion fund..... | 464 00 | 324 00 | 823 80 | 343 80 |
| Totals..... | \$3,302,954 59 | \$3,101,633 35 | \$3,053,232 36 | \$3,166,334 79 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$400,000 00 | \$400,000 00 | \$400,000 00 | \$400,000 00 |
| Surplus fund..... | 100,000 00 | 100,000 00 | 100,000 00 | 100,000 00 |
| Undivided profits, less expenses and taxes paid.. | 33,420 03 | 32,667 46 | 18,182 71 | 15,607 54 |
| National bank notes outstanding..... | 30,730 00 | 40,040 00 | 91,500 00 | 88,020 00 |
| Due to other National banks..... | 535,694 97 | 349,198 22 | 372,203 86 | 467,843 46 |
| Due to State banks and bankers..... | 411,978 87 | 362,234 14 | 273,177 96 | 295,188 42 |
| Dividends unpaid..... | 75 00 | 67 50 | 37 50 | |
| Individual deposits subject to check..... | 1,724,148 79 | 1,709,345 11 | 1,697,126 13 | 1,735,595 21 |
| Demand certificates of deposit..... | 66,906 93 | 78,385 93 | 101,004 20 | 64,080 16 |
| Time certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | 29,694 99 | | |
| United States deposits..... | | | | |
| Deposits of U. S. disbursing officers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Liabilities other than those above stated..... | | | | |
| Totals..... | \$3,302,954 59 | \$3,101,633 35 | \$3,053,232 36 | \$3,166,334 79 |

No. 2591.

COMMERCIAL NATIONAL BANK, DETROIT.

HUGH McMILLAN, *President*; M. L. WILLIAMS, *Vice President and Cashier*; A. W. EHRLMAN, *Assistant Cashier*.

DIRECTORS.—H. McMillan, George Hendrie, Joseph H. Berry, Gilbert W. Lee, T. H. Newberry, M. L. Williams, W. C. Williams, C. F. Hammond, Robert Henkel.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|-----------------------|------------------------|-----------------------|
| Loans and discounts..... | \$2,294,237 04 | \$2,203,713 49 | \$2,409,013 19 | \$2,287,987 04 |
| Overdrafts, secured and unsecured..... | 344 19 | 612 91 | 291 09 | 354 88 |
| U. S. bonds to secure circulation..... | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 |
| U. S. bonds to secure U. S. deposits..... | 150,000 00 | 150,000 00 | 150,000 00 | 150,000 00 |
| U. S. bonds on hand..... | 100,000 00 | 100,000 00 | 100,000 00 | 100,000 00 |
| Premiums on U. S. bonds..... | 42,625 00 | 42,625 00 | 40,625 00 | 31,125 00 |
| Other bonds on hand..... | 85,077 92 | 85,067 92 | 85,067 92 | 101,269 04 |
| Banking house, furniture and fixtures..... | 4,750 00 | 4,750 00 | 4,750 00 | 4,750 00 |
| Other real estate and mortgages owned..... | 31,774 86 | 31,726 11 | 31,609 86 | 31,477 35 |
| Due from national banks (not reserve agents)..... | 167,700 57 | 111,862 46 | 191,898 07 | 253,082 93 |
| Due from state banks and bankers..... | 90,705 46 | 38,607 89 | 46,296 57 | 53,344 38 |
| Due from approved reserve agents..... | 461,539 34 | 291,269 81 | 556,569 09 | 705,009 23 |
| Checks and other cash items..... | 1,374 76 | 3,768 87 | 12,620 68 | 3,586 27 |
| Exchanges for clearing house..... | 33,103 77 | 34,387 17 | 29,410 32 | 28,465 70 |
| Notes of other national banks..... | 16,653 00 | 39,244 00 | 40,176 00 | 10,697 00 |
| Fractional paper currency, nickels and cents..... | 5,431 02 | 450 99 | 780 80 | 1,000 96 |
| Specie..... | 212,458 00 | 209,547 50 | 223,964 00 | 240,962 00 |
| Legal tender notes..... | 253,000 00 | 139,000 00 | 222,000 00 | 140,000 00 |
| Redemption fund with U. S. treasurer (5% of circulation)..... | 2,250 00 | 2,250 00 | 2,250 00 | 2,250 00 |
| Due from U. S. treasurer, other than 5% redemption fund..... | | | | |
| Totals..... | \$4,003,024 93 | \$3,538,884 12 | \$4,197,322 59 | \$4,195,361 78 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$500,000 00 | \$500,000 00 | \$500,000 00 | \$500,000 00 |
| Surplus fund..... | 100,000 00 | 100,000 00 | 100,000 00 | 100,000 00 |
| Undivided profits, less expenses and taxes paid..... | 108,452 25 | 118,090 39 | 111,990 28 | 118,343 27 |
| National bank notes outstanding..... | 28,300 00 | 26,100 00 | 27,200 00 | 26,000 00 |
| Due to other national banks..... | 697,687 49 | 495,998 66 | 732,361 49 | 832,769 14 |
| Due to state banks and bankers..... | 938,274 50 | 737,801 08 | 897,393 71 | 1,030,180 27 |
| Dividends unpaid..... | 80 00 | | | |
| Individual deposits subject to check..... | 1,362,007 94 | 1,290,998 89 | 1,549,528 48 | 1,333,081 74 |
| Demand certificates of deposit..... | 5,349 32 | 4,334 43 | 11,305 65 | 19,646 58 |
| Time certificates of deposit..... | 114,751 53 | 119,396 99 | 117,916 48 | 96,328 50 |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| United States deposits..... | 131,552 59 | 101,404 13 | 129,471 71 | 111,091 52 |
| Deposits of U. S. disbursing officers..... | 16,569 31 | 44,759 55 | 20,154 79 | 27,920 76 |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Liabilities other than those above stated..... | | | | |
| Totals..... | \$4,003,024 93 | \$3,538,884 12 | \$4,197,322 59 | \$4,195,361 78 |

STATE BANKING DEPARTMENT

No. 2870.

DETROIT NATIONAL BANK, DETROIT.

ALEX. MCPHERSON, *President*; WM. C. COLBURN, *Vice President*; WM. T. DEGRAFF, *Cashier*; D. STEWART, JR., *Assistant Cashier*; GEO. L. MCPHERSON, *Auditor*.

DIRECTORS.—W. C. Colburn, A. Lewis, H. P. Baldwin, A. McPherson, T. D. Buhl, Henry Stephens, F. C. Stoepel, Edward J. Schmidt, Henry B. Joy, A. W. Wright.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|--|-----------------------|-----------------------|------------------------|-----------------------|
| Loans and discounts..... | \$4,270,983 46 | \$4,605,438 56 | \$3,924,044 62 | \$4,112,840 37 |
| Overdrafts, secured and unsecured..... | 2,036 03 | 88 96 | 148 13 | 329 93 |
| U. S. bonds to secure circulation..... | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 |
| U. S. bonds to secure U. S. deposits..... | | | | |
| U. S. bonds on hand..... | | 25,000 00 | | 30,400 00 |
| Premiums on U. S. bonds..... | | 5,000 00 | | |
| Stocks, securities, etc..... | 59,000 00 | 63,130 00 | 129,000 00 | 128,420 00 |
| Banking house, furniture and fixtures..... | | | | |
| Other real estate and mortgages owned..... | 4,000 00 | 104,000 00 | 104,000 00 | 110,000 00 |
| Due from National banks (not reserve agents)... | 825,991 38 | 507,368 75 | 569,612 85 | 558,459 45 |
| Due from State banks and bankers..... | 252,525 77 | 152,806 72 | 239,431 97 | 310,307 50 |
| Due from approved reserve agents..... | 1,438,133 66 | 506,291 49 | 1,093,330 41 | 718,252 76 |
| Checks and other cash items..... | 6,223 19 | 11,283 87 | 12,663 91 | 10,727 34 |
| Exchanges for clearing house..... | 33,138 49 | 33,840 49 | 75,813 33 | 60,486 71 |
| Notes of other National banks..... | 14,727 00 | 18,006 00 | 17,839 00 | 22,015 00 |
| Fractional paper currency, nickels and cents.... | 1,753 43 | 1,494 88 | 874 15 | 994 71 |
| Specie..... | 533,022 50 | 545,585 50 | 522,964 50 | 451,297 00 |
| Legal tender notes..... | 89,531 00 | 70,547 00 | 118,964 00 | 154,945 00 |
| Redemption fund with U. S. treasurer (5% of cir- culation)..... | 2,250 00 | 2,250 00 | 2,250 00 | 2,250 00 |
| Due from U. S. treasurer, other than 5% redemp- tion fund..... | | | | |
| Totals..... | \$7,583,335 91 | \$6,702,132 22 | \$6,860,936 87 | \$6,721,725 77 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$1,000,000 00 | \$1,000,000 00 | \$1,000,000 00 | \$1,000,000 00 |
| Surplus fund..... | 200,000 00 | 200,000 00 | 200,000 00 | 200,000 00 |
| Undivided profits, less expenses and taxes paid.. | 58,143 24 | 46,511 46 | 62,235 00 | 46,803 82 |
| National bank notes outstanding..... | 44,370 00 | 45,000 00 | 44,380 00 | 44,500 00 |
| Due to other National banks..... | 1,472,360 35 | 1,089,336 60 | 859,865 78 | 1,019,554 15 |
| Due to State banks and bankers..... | 2,049,137 28 | 1,733,268 05 | 1,801,574 17 | 1,805,405 29 |
| Dividends unpaid..... | 32 42 | 762 00 | 16 45 | 170 00 |
| Individual deposits subject to check..... | 2,433,413 90 | 2,251,171 76 | 2,818,553 59 | 2,507,538 86 |
| Demand certificates of deposit..... | 322,945 64 | 323,256 91 | 66,615 23 | 85,603 90 |
| Time certificates of deposit..... | 2,000 00 | 1,000 00 | 1,000 00 | 1,000 00 |
| Certified checks..... | 707 23 | 5,589 30 | 5,669 68 | 10,144 96 |
| Cashier's checks outstanding..... | 225 85 | 6,236 14 | 1,026 97 | 1,004 79 |
| United States deposits..... | | | | |
| Deposits of U. S. disbursing officers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Liabilities other than those above stated..... | | | | |
| Totals..... | \$7,583,335 91 | \$6,702,132 22 | \$6,860,936 87 | \$6,721,725 77 |

No. 3730.

THE PRESTON NATIONAL BANK, DETROIT.

F. W. HAYES, *President*; A. E. F. WHITE, *Vice President*; I. B. UNGER, *Cashier*; J. P. GILMORE, *Auditor*.

DIRECTORS.—Jno. Canfield, F. W. Hayes, C. A. Black, W. H. Elliott, J. E. Davis, J. D. Standish, A. E. F. White, A. L. Stephens, H. K. White, Jerome Croul, J. B. Book, W. R. Burt.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$2,890,030 04 | \$3,028,714 59 | \$2,671,637 76 | \$2,683,223 81 |
| Overdrafts, secured and unsecured..... | 204 18 | 605 02 | 1,167 01 | 473 77 |
| U. S. bonds to secure circulation..... | 700,000 00 | 700,000 00 | 700,000 00 | 700,000 00 |
| U. S. bonds to secure U. S. deposits..... | | | 100,000 00 | 100,000 00 |
| U. S. bonds on hand..... | | 4,300 00 | 33,200 00 | 107,200 00 |
| Premiums on U. S. bonds..... | 66,500 00 | 64,750 00 | 64,350 00 | 62,600 00 |
| Stocks, securities, etc..... | 32,251 97 | 20,755 75 | 29,700 00 | 81,091 50 |
| Banking house, furniture and fixtures..... | 18,500 00 | 18,000 00 | 17,500 00 | 17,000 00 |
| Other real estate and mortgages owned..... | 167,786 07 | 164,952 07 | 167,837 77 | 168,466 33 |
| Items in transit..... | | | 79,500 00 | 2,500 00 |
| Due from national banks (not reserve agents)..... | 181,461 53 | 163,189 45 | 171,354 47 | 216,302 37 |
| Due from state banks and bankers..... | 102,528 31 | 68,645 90 | 73,342 51 | 73,721 90 |
| Due from approved reserve agents..... | 550,239 47 | 443,840 11 | 484,232 62 | 714,478 81 |
| Checks and other cash items..... | 794 95 | 507 65 | 324 43 | 970 28 |
| Exchanges for clearing house..... | 99,959 42 | 28,739 83 | 23,257 23 | 58,825 30 |
| Notes of other national banks..... | 30,315 00 | 9,610 00 | 19,215 00 | 26,425 00 |
| Fractional paper currency, nickels and cents..... | 279 35 | 232 03 | 253 13 | 292 31 |
| Specie..... | 302,914 00 | 316,763 00 | 333,728 00 | 336,698 00 |
| Legal tender notes..... | 81,010 00 | 89,710 00 | 89,345 00 | 100,085 00 |
| Redemption fund with U. S. treasurer (5% of circulation)..... | 31,500 00 | 31,500 00 | 31,500 00 | 31,500 00 |
| Due from U. S. treasurer, other than 5% redemption fund..... | | | | |
| Totals..... | \$5,256,274 29 | \$5,154,815 40 | \$5,091,444 93 | \$5,481,854 38 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$700,000 00 | \$700,000 00 | \$700,000 00 | \$700,000 00 |
| Surplus fund..... | 100,000 00 | 100,000 00 | 100,000 00 | 100,000 00 |
| Undivided profits, less expenses and taxes paid..... | 18,648 96 | 28,123 20 | 26,770 66 | 35,958 54 |
| National bank notes outstanding..... | 630,000 00 | 619,680 00 | 610,900 00 | 575,300 00 |
| Due to other national banks..... | 509,172 77 | 448,345 53 | 481,912 85 | 565,633 43 |
| Due to state banks and bankers..... | 1,233,286 38 | 1,282,333 79 | 1,326,575 48 | 1,419,294 52 |
| Dividends unpaid..... | | | | |
| Individual deposits subject to check..... | 1,557,968 11 | 1,343,628 20 | 1,223,320 35 | 1,419,747 76 |
| Demand certificates of deposit..... | 488,938 72 | 599,298 44 | 521,417 97 | 543,561 30 |
| Time certificates of deposit..... | | | | |
| Certified checks..... | 10,765 85 | 28,044 18 | 5,159 28 | 13,579 56 |
| Cashier's checks outstanding..... | 7,493 50 | 5,362 06 | 388 34 | 13,779 27 |
| United States deposits..... | | | 95,000 00 | 95,000 00 |
| Deposits of U. S. disbursing officers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Liabilities other than those above stated..... | | | | |
| Totals..... | \$5,256,274 29 | \$5,154,815 40 | \$5,091,444 93 | \$5,481,854 38 |

STATE BANKING DEPARTMENT

No. 3487.

UNION NATIONAL BANK, DETROIT.

F. D. EATHERLY, *President*; PATRICK A. DUCEY, *Vice President*; FRED E. FARNSWORTH, *Cashier*;
L. C. SHERWOOD, *Assistant Cashier*.

DIRECTORS.—F. D. Eatherly, Patrick A. Ducey, H. A. Harmon, Chas. E. Swales, Henry Wunsch,
Theo. Gorenflo, Stephen Pratt, T. A. Wadsworth, Albert A. Albrecht.

| Resources. | Report of Feb. 13. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|--|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$321,018 84 | \$399,307 02 | \$423,697 43 | \$479,648 55 |
| Overdrafts, secured and unsecured..... | 69 53 | 116 70 | 180 19 | 103 88 |
| U. S. bonds to secure circulation..... | 150,000 00 | 150,000 00 | 150,000 00 | 150,000 00 |
| U. S. bonds to secure U. S. deposits..... | | | | |
| U. S. bonds on hand..... | | | 23,000 00 | |
| Premiums on U. S. bonds..... | | | | 8,000 00 |
| Stocks, securities, etc..... | | 5,224 30 | | |
| Banking house, furniture and fixtures..... | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 |
| Other real estate and mortgages owned..... | 40,756 88 | 35,532 58 | 38,721 07 | 38,721 07 |
| Due from national banks (not reserve agents)..... | 4,404 03 | 11,766 99 | 7,376 77 | 11,350 57 |
| Due from state banks and bankers..... | 1,831 80 | | 4,802 45 | 5,520 28 |
| Due from approved reserve agents..... | 65,863 86 | 42,999 90 | 85,430 77 | 98,759 94 |
| Checks and other cash items..... | 845 16 | 869 10 | 609 62 | 1,212 69 |
| Exchanges for clearing house..... | 4,042 70 | 11,771 67 | 13,822 22 | 7,986 65 |
| Notes of other national banks..... | 23,488 00 | 18,808 00 | 19,577 00 | 46,293 00 |
| Fractional paper currency, nickels and cents..... | 106 71 | 3 31 | 22 96 | 46 57 |
| Specie..... | 38,466 00 | 27,895 76 | 23,241 25 | 29,750 25 |
| Legal tender notes..... | 16,171 00 | 13,559 00 | 15,350 00 | 13,691 00 |
| Redemption fund with U. S. treasurer (5% of cir- culation)..... | 6,750 00 | 6,750 00 | 6,750 00 | 6,750 00 |
| Due from U. S. treasurer, other than 5% redemp- tion fund..... | 4,500 00 | 9,640 00 | 7,750 00 | 6,426 00 |
| Totals..... | \$681,314 51 | \$737,244 33 | \$823,331 73 | \$907,260 45 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$200,000 00 | \$200,000 00 | \$200,000 00 | \$200,000 00 |
| Surplus fund..... | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 |
| Undivided profits, less expenses, and taxes paid..... | 4,852 82 | 8,981 01 | 6,716 94 | 12,628 87 |
| National bank notes outstanding..... | 135,000 00 | 135,000 00 | 135,000 00 | 135,000 00 |
| Due to other national banks..... | 13,985 00 | 4,135 94 | 5,407 17 | 11,377 59 |
| Due to state banks and bankers..... | 36,559 77 | 35,098 62 | 35,403 81 | 58,885 10 |
| Dividends unpaid..... | | | | |
| Individual deposits subject to check..... | 191,795 68 | 229,103 56 | 324,092 61 | 342,345 10 |
| Demand certificates of deposit..... | | 92,982 44 | | 137,952 24 |
| Time certificates of deposit..... | 87,047 35 | | 111,043 01 | |
| Certified checks..... | 1,073 89 | 26,992 70 | 662 19 | 4,071 55 |
| Cashier's checks outstanding..... | 6,000 00 | | | |
| United States deposits..... | | | | |
| Deposits of U. S. disbursing officers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Liabilities other than those above stated..... | | | | |
| Totals..... | \$681,314 51 | \$737,244 33 | \$823,331 73 | \$907,260 45 |

No. 2367.

FIRST NATIONAL BANK, EATON RAPIDS.

A. C. DUTTON, *President*; WM. MILLER, *Vice President*; F. H. DeGOLIA, *Cashier*;
A. OSBORN, *Assistant Cashier*.

DIRECTORS.—A. Crawford, A. C. Dutton, F. H. DeGolia, Wm. Miller, F. G. Wilkins, C. D. Slocum,
A. Osborn.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|--|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$116,497 57 | \$115,036 99 | \$126,294 72 | \$119,093 63 |
| Overdrafts, secured and unsecured..... | 352 40 | 375 57 | 145 71 | 2,057 74 |
| U. S. bonds to secure circulation..... | 12,500 00 | 12,500 00 | 12,500 00 | 12,500 00 |
| U. S. bonds to secure U. S. deposits..... | | | | |
| U. S. bonds on hand..... | | | | |
| Premiums on U. S. bonds..... | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 |
| Stocks, securities, etc..... | | | | |
| Banking house furniture and fixtures..... | 8,200 00 | 8,200 00 | 8,200 00 | 8,200 00 |
| Other real estate and mortgages owned..... | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 |
| Due from national banks (not reserve agents)..... | | | | |
| Due from state banks and bankers..... | | | | |
| Due from approved reserve agents..... | 4,534 90 | 14,953 25 | 3,765 88 | 11,739 57 |
| Checks and other cash items..... | 196 78 | 382 08 | 808 95 | 87 31 |
| Exchanges for clearing house..... | | | | |
| Notes of other national banks..... | 505 00 | 375 00 | 20 00 | 175 00 |
| Fractional paper currency, nickels and cents..... | 35 78 | 59 31 | 30 61 | 22 60 |
| Specie..... | 4,064 90 | 3,775 45 | 4,550 90 | 4,419 65 |
| Legal tender notes..... | 3,525 00 | 3,301 00 | 2,180 00 | 3,222 00 |
| Redemption fund with U. S. treasurer (5% of cir- culation)..... | 562 50 | 562 50 | 562 50 | 562 50 |
| Due from U. S. treasurer, other than 5% redemp- tion fund..... | | | | |
| Totals..... | \$154,474 83 | \$163,021 15 | \$162,559 27 | \$165,580 00 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$50,000 00 | \$50,000 00 | \$50,000 00 | \$50,000 00 |
| Surplus fund..... | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Undivided profits, less expenses and taxes paid..... | 2,443 33 | 3,048 85 | 1,445 85 | 2,409 01 |
| National bank notes outstanding..... | 11,250 00 | 11,250 00 | 11,250 00 | 11,250 00 |
| Due to other national banks..... | | | | |
| Due to state banks and bankers..... | 4,625 93 | 4,104 82 | 4,052 29 | 3,101 57 |
| Dividends unpaid..... | | | | |
| Individual deposits subject to check..... | 17,470 84 | 20,847 68 | 20,235 32 | 14,122 16 |
| Demand certificates of deposit..... | 58,684 73 | 63,769 80 | 65,575 71 | 79,697 26 |
| Time certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| United States deposits..... | | | | |
| Deposits of U. S. disbursing officers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Liabilities other than those above stated..... | | | | |
| Totals..... | \$154,474 83 | \$163,021 15 | \$162,559 27 | \$165,580 00 |

STATE BANKING DEPARTMENT

No. 3761.

FIRST NATIONAL BANK, ESCANABA.

FRANK H. VAN CLEVE, *President*; W. W. OLIVER, *Vice President*; C. C. ROYCE, *Cashier*.

DIRECTORS.—Samuel Mitchell, F. H. Van Cleve, C. C. Royce, A. Maitland, W. W. Oliver.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|--|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$373,917 65 | \$382,553 97 | \$398,899 74 | \$396,500 15 |
| Overdrafts, secured and unsecured..... | 166 51 | 1,534 78 | 31 76 | 1,041 99 |
| U. S. bonds to secure circulation..... | 15,000 00 | 15,000 00 | 15,000 00 | 15,000 00 |
| U. S. bonds to secure U. S. deposits..... | | | | |
| U. S. bonds on hand..... | | | 5,000 00 | 5,000 00 |
| Premiums on U. S. bonds..... | 500 00 | 500 00 | 750 00 | 750 00 |
| Stocks, securities, etc..... | 11,000 00 | 11,500 00 | 23,595 00 | 43,020 00 |
| Banking house, furniture and fixtures..... | 11,000 00 | 11,000 00 | 11,000 00 | 11,000 00 |
| Other real estate and mortgages owned..... | | | | |
| Due from National banks (not reserve agents)..... | 6,291 69 | 1,049 69 | 4,240 83 | 1,932 77 |
| Due from other State banks and bankers..... | 262 25 | 895 82 | 72 22 | 259 58 |
| Due from approved reserve agents..... | 60,482 85 | 101,616 62 | 83,262 32 | 44,090 06 |
| Checks and other cash items..... | 1,445 62 | 475 25 | 148 61 | 388 73 |
| Exchanges for clearing house..... | | | | |
| Notes of other National banks..... | 19,647 00 | 25,864 00 | 1,076 00 | 8,433 00 |
| Fractional paper currency, nickels and cents..... | 51 06 | 79 28 | 82 48 | 478 16 |
| Specie..... | 16,757 00 | 19,743 00 | 24,742 25 | 27,611 50 |
| Legal tender notes..... | | | 20,000 00 | 30,000 00 |
| Redemption fund with U. S. treasurer (5% of cir- culation)..... | 675 00 | 675 00 | 675 00 | 675 00 |
| Due from U. S. treasurer, other than 5% redemp- tion fund..... | | | | |
| Totals..... | \$517,226 63 | \$572,487 41 | \$588,576 21 | \$586,180 94 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$50,000 00 | \$50,000 00 | \$50,000 00 | \$50,000 00 |
| Surplus fund..... | 20,000 00 | 20,000 00 | 20,000 00 | 20,000 00 |
| Undivided profits, less expenses and taxes paid..... | 2,609 50 | 5,899 62 | 3,635 99 | 4,721 68 |
| National bank notes outstanding..... | 13,500 00 | 13,500 00 | 13,500 00 | 13,500 00 |
| Due to other National banks..... | | | | |
| Due to State banks and bankers..... | 1,443 10 | 925 12 | 854 12 | 332 93 |
| Dividends unpaid..... | 150 00 | 150 00 | 300 00 | |
| Individual deposits subject to check..... | 122,743 06 | 155,249 81 | 148,682 18 | 125,563 56 |
| Demand certificates of deposit..... | 306,780 97 | 326,762 86 | 351,603 92 | 372,062 77 |
| Time certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| United States deposits..... | | | | |
| Deposits of U. S. disbursing officers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Liabilities other than those above stated..... | | | | |
| Totals..... | \$517,226 63 | \$572,487 41 | \$588,576 21 | \$586,180 94 |

NATIONAL BANKS OF MICHIGAN

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No. 3361.

FIRST NATIONAL BANK, FLINT.

WILLIAM HAMILTON, *President*; JOHN J. CARTON, *Vice President*; CHARLES S. BROWN, *Cashier*.

DIRECTORS.—S. C. Randall, F. Dullam, William Hamilton, William L. Smith, Charles S. Brown, B. F. Cotharin, D. S. Fox, John J. Carton, Wm. McGregor.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept 20. | Report of Dec. 1. |
|--|-----------------------|---------------------|-----------------------|----------------------|
| Loans and discounts..... | \$308,329 09 | \$316,644 66 | \$288,978 89 | \$246,178 87 |
| Overdrafts, secured and unsecured..... | 3,151 94 | 4,040 43 | 3,020 93 | 3,692 74 |
| U. S. bonds to secure circulation..... | 100,000 00 | 100,000 00 | 100,000 00 | 125,000 00 |
| U. S. bonds to secure U. S. deposits..... | | | | |
| U. S. bonds on hand..... | | | 40,880 00 | 15,880 00 |
| Premiums on U. S. bonds..... | 6,750 00 | 6,750 00 | 6,750 00 | 6,750 00 |
| Stocks, securities, etc..... | 73,603 89 | 80,764 86 | 120,329 72 | 88,108 34 |
| Banking house, furniture and fixtures..... | 21,000 00 | 21,000 00 | 21,000 00 | 21,000 00 |
| Other real estate and mortgages owned..... | 20,900 00 | 20,708 50 | | 31,422 00 |
| Due from National banks (not reserve agents)..... | 1,258 63 | 507 91 | 171 50 | 171 50 |
| Due from State banks and bankers..... | 6,204 90 | 3,387 54 | 5,352 31 | 9,775 63 |
| Due from approved reserve agents..... | 28,693 92 | 15,764 53 | 9,480 22 | 50,151 27 |
| Checks and other cash items..... | 289 11 | 455 00 | 2,021 98 | 711 02 |
| Exchanges for clearing house..... | 4,147 39 | 408 11 | | |
| Notes of other National banks..... | 1,077 00 | 546 00 | 2,595 00 | 598 00 |
| Fractional paper currency, nickels and cents..... | 369 29 | 509 75 | 730 58 | 720 16 |
| Specie..... | 15,228 00 | 22,185 00 | 21,951 00 | 22,870 00 |
| Legal tender notes..... | 13,500 00 | 18,500 00 | 8,500 00 | 11,500 00 |
| Redemption fund with U. S. treasurer (5 % of circulation)..... | 4,500 00 | 4,500 00 | 4,500 00 | 5,625 00 |
| Due from U. S. treasurer, other than 5 % redemp- tion fund..... | | | | |
| Totals..... | \$609,103 16 | \$616,672 29 | \$635,762 13 | \$640,154 53 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$150,000 00 | \$150,000 00 | \$150,000 00 | \$150,000 00 |
| Surplus fund..... | 10,500 00 | 10,500 00 | 11,200 00 | 11,200 00 |
| Undivided profits less expenses and taxes paid..... | 1,838 79 | 5,092 68 | 2,226 48 | 3,768 44 |
| National bank notes outstanding..... | 90,000 00 | 90,000 00 | 90,000 00 | 112,500 00 |
| Due to other National banks..... | 2,133 24 | | 2,491 61 | 2,855 85 |
| Due to State banks and bankers..... | 4,578 78 | 3,675 80 | 2,070 16 | 7,754 94 |
| Dividends unpaid..... | 225 00 | 135 00 | 112 50 | |
| Individual deposits subject to check..... | 86,486 71 | 80,613 68 | 99,065 51 | 92,955 60 |
| Demand certificates of deposit..... | 4,139 13 | 5,260 26 | 3,886 09 | 7,883 13 |
| Time certificates of deposit..... | 255,452 95 | 262,525 09 | 265,469 25 | 243,407 79 |
| Sundry deposits..... | 3,748 56 | 8,869 78 | 9,240 53 | 7,828 78 |
| Cashier's checks outstanding..... | | | | |
| United States deposits..... | | | | |
| Deposits of U. S. disbursing officers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Liabilities other than those above stated..... | | | | |
| Totals..... | \$609,103 16 | \$616,672 29 | \$635,762 13 | \$640,154 53 |

No. 4578.

THE NATIONAL BANK OF GRAND HAVEN, GRAND HAVEN.

DWIGHT CUTLER, *President*; NELSON R. HOWLETT, *Vice President*; GEORGE STICKNEY, *Cashier*.

DIRECTORS.—Dwight Cutler, William Savidge, Dwight Cutler, Jr., George A. Farr, N. R. Howlett, George Stickney, John A. Pfaff, N. Robbins, Jr., Geo. P. Savidge.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$302,081 08 | \$327,119 01 | \$310,327 07 | \$335,048 62 |
| Overdrafts, secured and unsecured..... | 8,226 30 | 3,295 84 | 3,446 43 | 5,643 32 |
| U. S. bonds to secure circulation..... | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 |
| U. S. bonds to secure U. S. deposits..... | | | | |
| U. S. bonds on hand..... | | | | 4,000 00 |
| Premiums on U. S. bonds..... | 4,000 00 | 4,000 00 | 4,000 00 | 5,088 50 |
| Stocks, securities, etc..... | 1,874 92 | 1,874 92 | 1,874 92 | 4,541 58 |
| Furniture and fixtures..... | 3,500 00 | 3,500 00 | 3,500 00 | 3,500 00 |
| Other real estate and mortgages owned..... | | | | |
| Due from national banks (not reserve agents)..... | 10,603 53 | 5,786 73 | 8,813 01 | 7,780 07 |
| Due from state banks and bankers..... | 492 35 | 2,039 40 | 580 46 | 610 18 |
| Due from approved reserve agents..... | 90,056 71 | 74,235 67 | 105,523 76 | 64,720 62 |
| Checks and other cash items..... | 657 83 | 656 11 | 677 51 | 1,050 90 |
| Exchanges for clearing house..... | | | | |
| Notes of other national banks..... | 5,359 00 | 5,332 00 | 6,126 00 | 4,951 00 |
| Fractional paper currency, nickels and cents..... | 326 04 | 242 19 | 83 65 | 212 89 |
| Specie..... | 15,091 90 | 10,039 50 | 11,563 55 | 12,137 75 |
| Legal tender notes..... | 5,000 00 | 15,000 00 | 15,000 00 | 10,000 00 |
| Redemption fund with U. S. treasurer (5% of circulation)..... | 2,250 00 | 2,250 00 | 2,250 00 | 2,250 00 |
| Due from U. S. treasurer, other than 5% redemption fund..... | | 3,000 00 | | 1,000 00 |
| Totals..... | \$499,519 66 | \$508,371 37 | \$523,766 36 | \$512,535 43 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$100,000 00 | \$100,000 00 | \$100,000 00 | \$100,000 00 |
| Surplus fund..... | 12,000 00 | 12,000 00 | 13,000 00 | 13,000 00 |
| Undivided profits, less expenses and taxes paid..... | 7,134 78 | 9,632 98 | 9,630 76 | 12,144 66 |
| National bank notes outstanding..... | 42,050 00 | 45,000 00 | 44,350 00 | 43,203 00 |
| Due to other national banks..... | | | | 1,215 89 |
| Due to state banks and bankers..... | | | | |
| Dividends unpaid..... | | | 20 00 | 20 00 |
| Individual deposits subject to check..... | 99,197 74 | 96,769 72 | 105,941 86 | 84,151 79 |
| Demand certificates of deposit..... | 239,137 14 | 244,968 67 | 250,823 74 | 258,800 09 |
| Time certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| United States deposits..... | | | | |
| Deposits of U. S. disbursing officers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Liabilities other than those above stated..... | | | | |
| Totals..... | \$499,519 66 | \$508,371 37 | \$523,766 36 | \$512,535 43 |

No. 2611.

FOURTH NATIONAL BANK, GRAND RAPIDS.

WILLIAM H. ANDERSON, *President*; G. W. GAY, *Vice President*; JOHN A. SEYMOUR, *Cashier*;
L. Z. CAUKIN, *Assistant Cashier*.

DIRECTORS.—W. H. Anderson, William Sears, G. W. Gay, S. M. Lemon, G. K. Johnson, A. D. Rathbone, C. Bertsch, N. A. Fletcher, John W. Blodgett, Chas. M. Heald, A. G. Hodenpyl.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|--|-----------------------|-----------------------|------------------------|-----------------------|
| Loans and discounts..... | \$1,348,383 41 | \$1,430,704 95 | \$1,298,880 39 | \$1,405,024 78 |
| Overdrafts, secured and unsecured..... | 6,861 16 | 5,911 92 | 1,330 47 | 6,560 02 |
| U. S. bonds to secure circulation..... | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 |
| U. S. bonds to secure U. S. deposits..... | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 |
| U. S. bonds on hand..... | 19,000 00 | 17,100 00 | 62,100 00 | 63,100 00 |
| Premiums on U. S. bonds..... | 11,762 50 | 10,697 50 | 9,183 31 | 9,259 25 |
| Stocks, securities, etc..... | 58,058 66 | 57,208 66 | 75,078 79 | 77,507 83 |
| Banking house, furniture and fixtures..... | 4,250 00 | 4,250 00 | 4,250 00 | 4,250 00 |
| Other real estate and mortgages owned..... | 11,941 07 | 14,126 09 | 20,569 04 | 20,626 09 |
| Due from National banks (not reserve agents) .. | 40,678 68 | 25,848 38 | 29,171 01 | 33,829 32 |
| Due from State Banks and bankers..... | 23,839 14 | 24,017 47 | 46,221 83 | 32,226 93 |
| Due from approved reserve agents..... | 277,827 45 | 102,638 77 | 275,252 31 | 207,458 67 |
| Checks and other cash items..... | 658 10 | 1,238 29 | 785 38 | 760 27 |
| Exchanges for clearing house..... | 7,187 68 | 15,043 24 | 9,318 22 | 20,583 25 |
| Notes of other National banks..... | 25,525 00 | 20,800 00 | 18,215 00 | 16,390 00 |
| Fractional paper currency, nickels and cents..... | 893 24 | 522 20 | 355 47 | 1,622 09 |
| Specie..... | 63,418 80 | 75,177 45 | 62,413 55 | 76,546 90 |
| Legal tender notes..... | 50,000 00 | 40,000 00 | 30,000 00 | 40,000 00 |
| Redemption fund with U. S. treasurer (5 % of circulation)..... | 2,250 00 | 2,250 00 | 2,040 00 | 2,250 00 |
| Due from U. S. treasurer, other than 5 % redemp- tion fund..... | | | | |
| Totals..... | \$2,052,534 89 | \$1,947,534 92 | \$2,045,164 77 | \$2,117,995 40 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$300,000 00 | \$300,000 00 | \$300,000 00 | \$300,000 00 |
| Surplus fund..... | 46,000 00 | 47,000 00 | 47,500 00 | 48,500 00 |
| Undivided profits less expenses and taxes paid..... | 10,744 69 | 7,361 36 | 11,566 94 | 9,805 62 |
| National bank notes outstanding..... | 45,000 00 | 45,000 00 | 45,000 00 | 45,000 00 |
| Due to other National banks..... | 18,404 70 | 27,234 44 | 31,055 68 | 57,618 21 |
| Due to State banks and bankers..... | 491,936 41 | 316,745 60 | 467,691 95 | 499,087 95 |
| Dividends unpaid..... | 287 69 | 769 19 | 193 19 | 235 75 |
| Individual deposits subject to check..... | 468,770 25 | 604,573 85 | 426,981 32 | 405,847 99 |
| Demand certificates of deposit..... | 625,242 14 | 549,379 95 | 666,907 14 | 704,015 19 |
| Time certificates of deposit..... | | | | |
| Certified checks..... | 108 35 | 211 60 | 196 60 | 155 04 |
| Cashier's checks outstanding..... | | | | |
| United States deposits..... | 14,481 52 | 33,738 23 | 38,928 42 | 3,886 53 |
| Deposits of U. S. disbursing officers..... | 31,559 14 | 15,520 70 | 9,143 53 | 43,843 12 |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Liabilities other than those above stated..... | | | | |
| Totals..... | \$2,052,534 89 | \$1,947,534 92 | \$2,045,164 77 | \$2,117,995 40 |

No. 3488.

FIFTH NATIONAL BANK, GRAND RAPIDS.

CHARLES D. STEBBINS, *President*; ROBERT D. GRAHAM, *Vice President*; THOS. W. STRAHAN, *Second Vice President*; W. A. SHINKMAN, *Cashier*; S. W. SHERMAN, *Assistant Cashier*.

DIRECTORS.—J. H. Bonnell, T. W. Strahan, C. H. Chick, H. Weiden, A. V. Mann, R. D. Graham, Chas. D. Stebbins, David E. Uhl, Thomas F. Carroll, Cornelius Clark, Cornelius L. Harvey.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$391,985 35 | \$461,336 63 | \$502,730 38 | \$480,566 54 |
| Overdrafts, secured and unsecured..... | 1,235 52 | 534 18 | 2,501 73 | 1,158 82 |
| U. S. bonds to secure circulation..... | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 |
| U. S. bonds to secure U. S. deposits..... | | | | |
| U. S. bonds on hand..... | | | | |
| Premiums on U. S. bonds..... | | | | |
| Stocks, securities, etc..... | 2,345 19 | 2,224 02 | 2,256 02 | 2,256 02 |
| Banking house, furniture and fixtures..... | 4,700 40 | 4,724 40 | 4,000 00 | 4,000 00 |
| Other real estate and mortgages owned..... | 7,000 00 | 7,000 00 | 7,000 00 | 7,000 00 |
| Due from National banks (not reserve agents) .. | 40,997 82 | 23,095 03 | 11,098 40 | 15,455 74 |
| Due from State banks and bankers..... | | | | 1,721 97 |
| Due from approved reserve agents..... | 75,252 05 | 18,990 25 | 14,405 81 | 18,770 67 |
| Checks and other cash items..... | 268 57 | 190 07 | 419 48 | 452 98 |
| Exchanges for clearing house..... | 3,752 38 | 2,972 44 | 3,389 85 | 7,604 57 |
| Notes of other National banks..... | | 20,616 00 | 20,714 00 | 46,880 00 |
| Fractional paper currency, nickels and cents..... | 199 68 | 224 21 | 188 23 | 181 59 |
| Specie..... | 43,439 00 | 31,839 80 | 27,444 25 | 37,446 00 |
| Legal tender notes..... | 4,400 00 | 4,000 00 | 3,200 00 | 1,800 00 |
| Redemption fund with U. S. treasurer (5% of circulation)..... | 1,125 00 | 1,125 00 | 1,125 00 | 1,125 00 |
| Due from U. S. treasurer, other than 5% redemption fund..... | | | | |
| Totals..... | \$601,700 96 | \$603,872 03 | \$625,473 15 | \$651,419 90 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$100,000 00 | \$100,000 00 | \$100,000 00 | \$100,000 00 |
| Surplus fund..... | 10,000 00 | 10,000 00 | 10,500 00 | 10,500 00 |
| Undivided profits, less expenses and taxes paid..... | 814 18 | 3,661 04 | 1,658 54 | 3,742 68 |
| National bank notes outstanding..... | 19,200 00 | 20,900 00 | 20,900 00 | 19,280 00 |
| Due to other National banks..... | | | | |
| Due to State banks and bankers..... | | | | |
| Dividends unpaid..... | 61 78 | | 30 80 | 17 01 |
| Individual deposits subject to check..... | 239,178 08 | 224,836 26 | 258,762 01 | 281,223 26 |
| Demand certificates of deposit..... | 232,430 77 | 240,069 55 | 233,621 80 | 236,656 95 |
| Time certificates of deposit..... | | | | |
| Certified checks..... | 16 15 | 4,405 18 | | |
| Cashier's checks outstanding..... | | | | |
| United States deposits..... | | | | |
| Deposits of U. S. disbursing officers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Liabilities other than those above stated..... | | | | |
| Totals..... | \$601,700 96 | \$603,872 03 | \$625,473 15 | \$651,419 90 |

No. 2460.

GRAND RAPIDS NATIONAL BANK, GRAND RAPIDS.

EDWIN F. UHL, *President*; JOSEPH HOUSEMAN, *Vice President*; F. M. DAVIS, *Cashier*;
J. L. BENJAMIN, *Assistant Cashier*.

DIRECTORS.—S. Sears, John E. Peck, S. F. Godfrey, G. H. Long, C. S. Hazeltine, W. G. Herpolsheimer,
M. J. Clark, E. F. Uhl, J. Houseman, Julius Berkey, J. Boyd Pantlind, D. E. Waters,
William Widdicomb.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|--|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$1,120,760 71 | \$1,298,563 12 | \$1,205,963 80 | \$1,102,775 89 |
| Overdrafts, secured and unsecured..... | 6,775 42 | 3,392 83 | 4,469 50 | 2,892 64 |
| U. S. bonds to secure circulation..... | 50,000 00 | 50,000.00 | 50,000 00 | 50,000 00 |
| U. S. bonds to secure U. S. deposits..... | | | | |
| U. S. bonds on hand..... | | | | |
| Premiums on U. S. bonds..... | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 |
| Stocks, securities, etc..... | 62,316 41 | 56,056 91 | 56,056 91 | 55,306 91 |
| Furniture and fixtures..... | 6,053 29 | 6,053 29 | 5,000 00 | 5,000 00 |
| Other real estate and mortgages owned..... | 43,923 75 | 42,873 75 | 42,873 75 | 42,873 75 |
| Due from national banks(not reserve agents)..... | 11,948 72 | 13,240 25 | 14,238 87 | 4,179 72 |
| Due from state banks and bankers..... | 39,588 64 | 29,667 44 | 40,510 53 | 40,371 68 |
| Due from approved reserve agents..... | 493,973 61 | 254,672 91 | 75,086 97 | 216,728 90 |
| Checks and other cash items..... | 4 58 | 52 05 | 970 52 | 1,046 50 |
| Exchanges for clearing house..... | 4,344 09 | 7,593 04 | 16,944 15 | 15,814 53 |
| Notes of other national banks..... | 7,670 00 | 9,250 00 | 8,420 00 | 9,030 00 |
| Fractional paper currency, nickels and cents..... | 137 12 | 105 80 | 184 35 | 197 03 |
| Specie..... | 62,040 00 | 70,850 00 | 66,070 00 | 77,445 00 |
| Legal tender notes..... | 14,950 00 | 9,165 00 | 8,830 00 | 7,360 00 |
| Redemption fund with U. S. treasurer (5% of cir- culation)..... | 2,250 00 | 2,250 00 | 2,250 00 | 2,250 00 |
| Due from U. S. treasurer, other than 5% redemp- tion fund..... | | | 8,551 00 | |
| Totals..... | \$1,929,236 34 | \$1,856,286 39 | \$1,608,920 35 | \$1,635,772 55 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$500,000 00 | \$500,000 00 | \$500,000 00 | \$500,000 00 |
| Surplus fund..... | 100,000 00 | 100,000 00 | 100,000 00 | 100,000 00 |
| Undivided profits, less expenses and taxes paid..... | 48,040 98 | 46,821 23 | 40,140 66 | 47,940 01 |
| National bank notes outstanding..... | 41,300 00 | 43,550 00 | 44,500 00 | 44,500 00 |
| Due to other national banks..... | 74,635 25 | 60,481 12 | 35,974 68 | 47,153 59 |
| Due to state banks and bankers..... | 143,154 09 | 176,435 48 | 156,250 11 | 155,201 66 |
| Dividends unpaid..... | 3,564 00 | 244 00 | 501 50 | 381 50 |
| Individual deposits subject to check..... | 468,165 12 | 404,786 09 | 304,524 23 | 288,301 30 |
| Demand certificates of deposit..... | 548,376 90 | 522,893 41 | 427,029 17 | 452,094 49 |
| Time certificates of deposit..... | | | | |
| Certified checks..... | 2,000 00 | 1,075 06 | | 200 00 |
| Cashier's checks outstanding..... | | | | |
| United States deposits..... | | | | |
| Deposits of U. S. disbursing officers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Liabilities other than those above stated..... | | | | |
| Totals..... | \$1,929,236 34 | \$1,856,286 39 | \$1,608,920 35 | \$1,635,772 55 |

No. 3293.

NATIONAL CITY BANK, GRAND RAPIDS.

R. C. LUCE, *President*; J. FREDERIC BAARS, *Vice President*; JAMES R. WYLIE, *Cashier*;
E. H. HUNT, *Assistant Cashier*.

DIRECTORS.—R. C. Luce, T. Stewart White, N. L. Avery, P. C. Fuller, T. J. O'Brien, D. M. Amberg
J. F. Baars, L. J. Rindge, Francis Letellier, H. Idema, C. Morton, Walter C. Winchester,
James R. Wylie.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|--|-----------------------|-----------------------|------------------------|-----------------------|
| Loans and discounts..... | \$1,001,438 79 | \$1,208,402 22 | \$1,175,486 28 | \$1,197,870 14 |
| Overdrafts, secured and unsecured..... | 2,448 69 | 1,186 45 | 1,648 65 | 1,083 13 |
| U. S. bonds to secure circulation..... | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 |
| U. S. bonds to secure U. S. deposits..... | | | | |
| U. S. bonds on hand..... | 55,000 00 | 55,000 00 | 55,000 00 | 55,000 00 |
| Premiums on U. S. bonds..... | 10,430 00 | 10,430 00 | 10,430 00 | 10,430 00 |
| Stocks, securities, etc..... | 70,960 93 | 27,330 93 | 32,330 93 | 32,830 93 |
| Banking house, furniture and fixtures..... | 52,300 00 | 52,300 00 | 52,300 00 | 52,300 00 |
| Other real estate and mortgages owned..... | 8,520 81 | 6,925 78 | 14,594 63 | 14,629 88 |
| Due from National banks (not reserve agents)..... | 1,333 43 | 2,350 62 | 3,328 30 | 2,685 69 |
| Due from State banks and bankers..... | 11,916 03 | 21,619 28 | 14,548 82 | 9,212 45 |
| Due from approved reserve agents..... | 234,824 63 | 96,051 36 | 191,205 80 | 171,100 61 |
| Checks and other cash items..... | 1,754 86 | 1,668 46 | 2,526 05 | 2,826 57 |
| Exchanges for clearing house..... | 9,126 92 | 6,364 85 | 6,065 44 | 7,241 15 |
| Notes of other National banks..... | 14,987 00 | 10,020 00 | 8,588 00 | 36,520 00 |
| Fractional paper currency, nickels and cents..... | 500 00 | 450 00 | 525 00 | 300 00 |
| Specie..... | 91,250 09 | 92,710 31 | 99,700 21 | 94,038 71 |
| Legal tender notes..... | 26,000 00 | 20,000 00 | 19,000 00 | 32,000 00 |
| Redemption fund with U. S. treasurer (5 % of circulation)..... | 2,250 00 | 2,250 00 | 2,250 00 | 2,250 00 |
| Due from U. S. treasurer, other than 5 % redemp- tion fund..... | | | | |
| Totals..... | \$1,645,042 18 | \$1,665,060 26 | \$1,739,548 11 | \$1,772,319 26 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$500,000 00 | \$500,000 00 | \$500,000 00 | \$500,000 00 |
| Surplus fund..... | 100,000 00 | 100,000 00 | 100,000 00 | 100,000 00 |
| Undivided profits less expenses and taxes paid..... | 9,900 53 | 12,793 01 | 10,012 13 | 15,791 64 |
| National bank notes outstanding..... | 42,500 00 | 44,700 00 | 45,000 00 | 44,000 00 |
| Due to other National banks..... | 3,664 22 | 915 34 | 915 34 | 915 34 |
| Due to State banks and bankers..... | 14,472 96 | 13,763 79 | 76,232 28 | 54,719 35 |
| Dividends unpaid..... | 41 31 | 26 31 | 143 35 | 117 04 |
| Individual deposits subject to check..... | 271,558 79 | 319,081 35 | 289,916 97 | 341,219 99 |
| Demand certificates of deposit..... | 702,180 99 | 673,380 46 | 717,153 04 | 715,291 75 |
| Time certificates of deposit..... | | | | |
| Certified checks..... | 723 38 | 400 00 | 175 00 | 264 15 |
| Cashier's checks outstanding..... | | | | |
| United States deposits..... | | | | |
| Deposits of United States disbursing officers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Liabilities other than those above stated..... | | | | |
| Totals..... | \$1,645,042 18 | \$1,665,060 26 | \$1,739,548 11 | \$1,772,319 26 |

No. 2890.

OLD NATIONAL BANK, GRAND RAPIDS.

JAMES M. BARNETT, *President*; WILLARD BARNHART, *Vice President*; HARVEY J. HOLLISTER, *Cashier*;
CLAY H. HOLLISTER, *Assistant Cashier*.

DIRECTORS—James M. Barnett, Willard Barnhart, Jacob Cummer, Jos. H. Martin, W. R. Shelby,
W. O. Hughart, F. Loettgert, L. H. Withey, E. Crofton Fox, Geo. C. Pierce, H. J. Hollister, Wm.
Judson, E. G. Studley.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|--|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$2,102,856 26 | \$2,199,924 01 | * | \$2,237,721 76 |
| Overdrafts, secured and unsecured..... | 5,216 74 | 5,648 15 | | 8,094 47 |
| U. S. bonds to secure circulation..... | 50,000 00 | 50,000 00 | | 100,000 00 |
| U. S. bonds to secure U. S. deposit..... | | | | |
| U. S. bonds on hand..... | | | | 11,000 00 |
| Premiums on U. S. bonds..... | 5,000 00 | 5,000 00 | | 5,374 11 |
| Stocks, securities, etc..... | 231,680 28 | 209,008 02 | | 224,028 02 |
| Banking house, furniture and fixtures..... | 9,824 14 | 9,824 14 | | 94,432 77 |
| Other real estate and mortgages owned..... | 58,622 23 | 61,313 00 | | 47,006 08 |
| Due from National banks (not reserve agents)..... | 172,394 82 | 182,451 79 | | 225,673 72 |
| Due from State banks and bankers..... | 176,200 30 | 145,294 51 | | 162,468 07 |
| Due from approved reserve agents..... | 288,092 45 | 312,622 63 | | 279,062 25 |
| Checks and other cash items..... | 2,845 70 | 5,233 20 | | 4,379 22 |
| Exchanges for clearing house..... | 6,896 66 | 14,513 40 | | 38,941 18 |
| Notes of other National banks..... | 10,000 00 | 15,000 00 | | 10,000 00 |
| Fractional paper currency, nickels and cents..... | 149 08 | 91 44 | | 328 09 |
| Specie..... | 165,665 00 | 159,964 00 | | 128,594 00 |
| Legal tender notes..... | 15,000 00 | 12,000 00 | | 12,000 00 |
| Redemption fund with U. S. treasurer (5% of cir- culation)..... | 2,250 00 | 2,250 00 | | 4,500 00 |
| Due from U. S. treasurer, other than 5% redemp- tion fund..... | 3,000 00 | | | 3,000 00 |
| Totals..... | \$3,305,693 66 | \$3,390,138 29 | | \$3,596,603 74 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$800,000 00 | \$800,000 00 | | \$800,000 00 |
| Surplus fund..... | 160,000 00 | 160,000 00 | | 160,000 00 |
| Undivided profits, less expenses and taxes paid..... | 44,326 75 | 64,552 95 | | 77,904 33 |
| National bank notes outstanding..... | 43,120 00 | 44,700 00 | | 87,660 00 |
| Due to other National banks..... | 166,088 27 | 151,956 81 | | 94,160 69 |
| Due to State banks and bankers..... | 494,975 19 | 314,376 13 | | 507,854 55 |
| Dividends unpaid..... | 1,308 50 | 645 50 | | 900 00 |
| Individual deposits subject to check..... | 477,327 93 | 663,377 17 | | 617,591 32 |
| Demand certificates of deposit..... | 1,117,432 97 | 1,187,653 48 | | 1,249,682 85 |
| Time certificates of deposit..... | | | | |
| Certified checks..... | 1,114 00 | 2,876 25 | | 850 00 |
| Cashier's checks outstanding..... | | | | |
| United States deposits..... | | | | |
| Deposits of U. S. disbursing officers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Liabilities other than those above stated..... | | | | |
| Totals..... | \$3,305,693 66 | \$3,390,138 29 | | \$3,596,603 74 |

* No report furnished.

No. 2143.

FIRST NATIONAL BANK OF HANCOCK, HANCOCK.

SAMUEL B. HARRIS, *President*; ARCHIBALD J. SCOTT, *Vice President*; WILLIAM CONDON, *Cashier*;
JAMES T. FISHER, *Assistant Cashier*.

DIRECTORS.—Samuel B. Harris, Geo. S. North, Michael Finn, Archibald J. Scott, Thomas B. Dunstan,
William. H. Roberts, Adolph Ruhl.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|--|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$535,707 90 | \$533,860 88 | \$523,059 67 | \$487,376 34 |
| Overdrafts, secured and unsecured..... | 2,920 32 | 960 85 | 1,497 27 | 3,440 40 |
| U. S. bonds to secure circulation..... | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 |
| U. S. bonds to secure U. S. deposits..... | | | | |
| U. S. bonds on hand..... | | | | |
| Premiums on U. S. bonds..... | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 |
| Stocks, securities, etc..... | 9,388 35 | 9,188 35 | 4,062 50 | 4,062 50 |
| Banking house, furniture and fixtures..... | 24,618 95 | 24,618 95 | 24,618 95 | 24,618 95 |
| Other real estate and mortgages owned..... | | | | |
| Due from national banks (not reserve agents)..... | 5,314 14 | 2,390 25 | 3,705 66 | 7,164 90 |
| Due from state banks and bankers..... | 38,583 40 | 24,430 09 | 30,261 64 | 91,500 68 |
| Due from approved reserve agents..... | 159,082 17 | 170,322 47 | 201,124 31 | 175,926 24 |
| Checks and other cash items..... | 1,226 38 | 541 46 | 6,089 34 | 1,006 12 |
| Exchanges for clearing house..... | | | | |
| Notes of other national banks..... | 4,650 00 | 2,120 00 | 1,470 00 | 4,900 00 |
| Fractional paper currency, nickels and cents..... | 351 37 | 461 70 | 248 33 | 198 17 |
| Specie..... | 43,668 04 | 35,208 03 | 33,119 50 | 36,487 40 |
| Legal tender notes..... | 32,000 00 | 27,400 00 | 12,700 00 | 23,000 00 |
| Redemption fund with U. S. treasurer (5% of cir- culation)..... | 2,250 00 | 2,250 00 | 2,250 00 | 2,250 00 |
| Due from U. S. treasurer, other than 5% redem- tion fund..... | 710 00 | | | |
| Totals..... | \$915,471 02 | \$888,753 06 | \$896,207 17 | \$916,931 70 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$200,000 00 | \$200,000 00 | \$200,000 00 | \$200,000 00 |
| Surplus fund..... | 50,000 00 | 50,000 00 | 40,000 00 | 40,000 00 |
| Undivided profits, less expenses and taxes paid..... | 6,923 21 | 10,726 26 | 9,691 30 | 5,050 83 |
| National bank notes outstanding..... | 42,600 00 | 44,620 00 | 43,380 00 | 43,230 00 |
| Due to other national banks..... | 2,107 93 | 4,783 07 | 1,022 97 | 1,446 02 |
| Due to state banks and bankers..... | | | 231 49 | 5,753 64 |
| Dividends unpaid..... | 540 00 | 490 00 | 490 00 | 10,490 00 |
| Individual deposits subject to check..... | 596,353 52 | 563,409 05 | 589,172 05 | 588,815 80 |
| Demand certificates of deposit..... | 16,846 36 | 14,724 68 | 15,219 36 | 22,145 41 |
| Time certificates of deposit..... | | | | |
| Certified checks..... | 100 00 | | | |
| Cashier's checks outstanding..... | | | | |
| United States deposits..... | | | | |
| Deposits of U. S. disbursing officers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Liabilities other than those above stated..... | | | | |
| Totals..... | \$915,471 02 | \$888,753 06 | \$899,207 17 | \$916,931 70 |

No. 1745.

HASTINGS NATIONAL BANK, HASTINGS.

J. T. LOMBARD, *President*; J. F. GOODYEAR, *Vice President*; W. D. HAYES, *Cashier*; HARRY G. HAYES, *Assistant Cashier*.

DIRECTORS.—F. D. Pratt, W. D. Hayes, J. F. Goodyear, John T. Lombard, Clement Smith.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$195,779 63 | \$189,985 55 | \$159,199 82 | \$165,847 30 |
| Overdrafts, secured and unsecured..... | 4,827 98 | 28 85 | 509 50 | 114 85 |
| U. S. bonds to secure circulation..... | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 |
| U. S. bonds to secure U. S. deposits..... | | | | |
| U. S. bonds on hand..... | | | | |
| Premiums on U. S. bonds..... | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 |
| Stocks, securities, etc..... | 9,975 47 | 9,975 47 | 33,700 47 | 36,200 47 |
| Banking house, furniture and fixtures..... | 14,500 00 | 14,500 00 | 14,500 00 | 14,500 00 |
| Other real estate and mortgages owned..... | 5,000 00 | 5,000 00 | 3,550 00 | 3,550 00 |
| Due from National banks (not reserve agents)..... | | | | 1,793 14 |
| Due from State banks and bankers..... | | 300 00 | | |
| Due from approved reserve agents..... | 24,280 78 | 29,032 30 | 19,518 01 | 5,632 17 |
| Checks and other cash items..... | 334 39 | 716 23 | 323 41 | 1,294 96 |
| Exchanges for clearing house..... | | | | |
| Notes of other National banks..... | 130 00 | 80 00 | 180 00 | 500 00 |
| Fractional paper currency, nickels and cents..... | 36 63 | 88 03 | 15 00 | 41 65 |
| Specie..... | 8,558 75 | 9,357 65 | 10,337 65 | 10,954 75 |
| Legal tender notes..... | 4,272 00 | 6,583 00 | 4,452 00 | 5,182 00 |
| Redemption fund with U. S. treasurer (5% of circulation)..... | 1,125 00 | 1,125 00 | 1,125 00 | 1,125 00 |
| Due from U. S. treasurer, other than 5% redemption fund..... | | | | |
| Totals..... | \$296,320 63 | \$294,272 08 | \$274,910 86 | \$274,236 29 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$100,000 00 | \$100,000 00 | \$100,000 00 | \$100,000 00 |
| Surplus fund..... | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Undivided profits, less expenses and taxes paid..... | 1,233 99 | 2,113 83 | 2,578 92 | 3,723 27 |
| National bank notes outstanding..... | 22,500 00 | 22,500 00 | 22,500 00 | 22,500 00 |
| Due to other National banks..... | 931 38 | | 2,092 77 | |
| Due to State banks and bankers..... | | | | |
| Dividends unpaid..... | | | | |
| Individual deposits subject to check..... | 35,561 61 | 44,086 49 | 36,348 87 | 37,684 31 |
| Demand certificates of deposit..... | 126,093 65 | 115,571 76 | 101,390 30 | 100,328 71 |
| Time certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| United States deposits..... | | | | |
| Deposits of U. S. disbursing officers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Liabilities other than those above stated..... | | | | |
| Totals..... | \$296,320 63 | \$294,272 08 | \$274,910 86 | \$274,236 29 |

STATE BANKING DEPARTMENT

No. 168.

FIRST NATIONAL BANK, HILLSDALE.

F. M. STEWART, *President*; C. H. WINCHESTER, *Vice President*; C. F. STEWART, *Cashier*;
WM. PRIDEAUX, *Assistant Cashier*.

DIRECTORS.—H. B. Waldron, C. H. Winchester, C. E. Lawrence, W. A. Waldron, F. M. Stewart,
H. P. Mead.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|--|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$349,848 77 | \$358,287 12 | \$346,093 14 | \$342,628 30 |
| Overdraft, secured and unsecured..... | 11,894 03 | 8,917 18 | 5,410 92 | 7,651 24 |
| U. S. bonds to secure circulation..... | 13,750 00 | 13,750 00 | 13,750 00 | 13,750 00 |
| U. S. bonds to secure U. S. deposits..... | | | | |
| U. S. bonds on hand..... | | | 10,500 00 | 10,500 00 |
| Premiums on U. S. bonds..... | | | | |
| Stocks, securities, etc..... | 46,100 00 | 46,100 00 | 48,100 00 | 52,600 00 |
| Banking house, furniture and fixtures..... | 5,500 00 | 5,500 00 | 5,500 00 | 5,500 00 |
| Other real estate and mortgages owned..... | 2,700 00 | 2,700 00 | 3,225 00 | 4,130 01 |
| Due from National banks (not reserve agents)..... | 15,383 81 | 6,419 09 | 5,367 76 | 6,564 60 |
| Due from State banks and bankers..... | 63 24 | | | 271 07 |
| Due from approved reserve agents..... | 80,907 07 | 70,213 54 | 75,097 56 | 74,448 73 |
| Checks and other cash items..... | 3,016 31 | 2,259 62 | 2,955 39 | 4,418 25 |
| Exchanges for clearing house..... | | | | |
| Notes of other National banks..... | 8,680 00 | 10,620 00 | 8,818 00 | 8,530 00 |
| Fractional paper currency, nickels and cents..... | 42 62 | 31 35 | 73 17 | 71 45 |
| Specie..... | 37,091 30 | 35,505 25 | 32,326 25 | 44,613 00 |
| Legal tender notes..... | 4,628 00 | 5,227 00 | 5,915 00 | |
| Redemption fund with U. S. treasurer (5 % of circulation)..... | 618 75 | 618 75 | 618 75 | 618 75 |
| Due from U. S. treasurer, other than 5 % redemp- tion fund..... | | | | |
| Totals..... | \$580,223 90 | \$566,148 90 | \$563,750 94 | \$576,295 40 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$55,000 00 | \$55,000 00 | \$55,000 00 | \$55,000 00 |
| Surplus fund..... | 30,000 00 | 30,000 00 | 30,000 00 | 30,000 00 |
| Undivided profits less expenses and taxes paid..... | 22,555 59 | 22,323 17 | 21,713 81 | 21,841 74 |
| National bank notes outstanding..... | 9,015 00 | 8,355 00 | 9,755 00 | 11,875 00 |
| Due to other National banks..... | | | | |
| Due to State banks and bankers..... | 3,409 28 | 4,233 05 | 4,236 49 | 131 61 |
| Dividends unpaid..... | | | | |
| Individual deposits subject to check..... | 125,281 48 | 97,985 43 | 94,486 38 | 107,438 34 |
| Demand certificates of deposit..... | 334,962 55 | 348,252 25 | 348,559 26 | 350,008 71 |
| Time certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| United States deposits..... | | | | |
| Deposits of U. S. disbursing officers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Liabilities other than those above stated..... | | | | |
| Totals..... | \$580,223 90 | \$566,148 90 | \$563,750 94 | \$576,295 40 |

No. 3334.

THE NATIONAL BANK OF HOUGHTON, HOUGHTON.

Z. W. WRIGHT, *President*; JAMES H. SEAGER, *Vice President*; J. H. RICE, *Cashier*; J. L. REES, *Assistant Cashier*.

DIRECTORS.—R. R. Goodell, James H. Seager, Z. W. Wright, W. E. Parnall, T. L. Chadbourne, James B. Cooper, F. McM. Stanton.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts | \$728,404 86 | \$779,453 89 | \$996,639 50 | \$884,565 11 |
| Overdrafts, secured and unsecured | 2,322 95 | 2,173 82 | 2,502 92 | 2,508 95 |
| U. S. bonds to secure circulation | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 |
| U. S. bonds to secure U. S. deposits | | | | |
| U. S. bonds on hand | | | 27,000 00 | 30,900 00 |
| Premiums on U. S. bonds | 4,500 00 | 4,500 00 | 4,500 00 | 4,560 00 |
| Stocks, securities, etc. | 31,800 00 | 38,038 75 | 68,425 00 | 63,738 82 |
| Banking house, furniture and fixtures | 44,344 54 | 44,344 54 | 44,344 54 | 44,344 54 |
| Other real estate and mortgages owned | 10,000 00 | 10,000 00 | 10,000 00 | 11,500 00 |
| Due from National banks (not reserve agents) .. | 16,906 92 | 8,067 14 | 29,092 22 | 100,497 85 |
| Due from State banks and bankers | 27,180 37 | 14,728 31 | 31,756 63 | 82,925 22 |
| Due from approved reserve agents | 706,773 06 | 612,141 54 | 744,041 52 | 537,460 07 |
| Checks and other cash items | 1,495 61 | 1,741 39 | 854 18 | 1,815 69 |
| Exchanges for clearing house | | | | |
| Notes of other National banks | 29,000 00 | 11,450 00 | 11,530 00 | 11,525 00 |
| Fractional paper currency, nickels and cents .. | 273 20 | 318 67 | 265 86 | 163 92 |
| Specie | 57,126 80 | 66,428 75 | 56,272 45 | 66,654 95 |
| Legal tender notes | 73,981 00 | 78,898 00 | 77,590 00 | 78,058 00 |
| Redemption fund with U. S. treasurer (5% of cir- culation) | 2,250 00 | | 2,250 00 | 2,250 00 |
| Due from U. S. treasurer, other than 5% redemp- tion fund | | 2,250 00 | | |
| Totals | \$1,786,359 31 | \$1,724,534 80 | \$1,957,064 82 | \$1,973,468 12 |
| Liabilities. | | | | |
| Capital stock paid in | \$150,000 00 | \$150,000 00 | \$150,000 00 | \$150,000 00 |
| Surplus fund | 75,000 00 | 75,000 00 | 75,000 00 | 75,000 00 |
| Undivided profits, less expenses and taxes paid .. | 30,405 37 | 36,743 96 | 38,857 90 | 45,553 96 |
| National bank notes outstanding | 33,780 00 | 40,300 00 | 38,160 00 | 35,820 00 |
| Due to other National banks | 5,133 71 | 8,579 96 | 1,373 43 | 9,997 24 |
| Due to State banks and bankers | 6,688 14 | 6,824 80 | 13,744 18 | 16,765 53 |
| Dividends unpaid | 50 00 | | 105 00 | |
| Individual deposits subject to check | 1,437,283 52 | 1,386,372 64 | 1,586,103 05 | 1,593,929 92 |
| Demand certificates of deposit | 47,455 21 | 20,713 44 | 45,721 26 | 46,401 47 |
| Time certificates of deposit | | | | |
| Certified checks | 563 36 | | 8,000 00 | |
| Cashier's checks outstanding | | | | |
| United States deposits | | | | |
| Deposits of U. S. disbursing officers | | | | |
| Notes and bills rediscounted | | | | |
| Bills payable | | | | |
| Liabilities other than those above stated | | | | |
| Totals | \$1,786,359 31 | \$1,724,534 80 | \$1,957,064 82 | \$1,973,468 12 |

STATE BANKING DEPARTMENT

No. 3806.

FIRST NATIONAL BANK, IRON MOUNTAIN.

W. S. LAING, *President*; E. F. BROWN, *Vice President*; CHARLES EWING, *Cashier*.

DIRECTORS—W. S. Laing, J. D. Cameron, J. Perkins, Samuel Perkins, W. H. Scandling, E. F. Brown, Alfred Couse, J. H. Cundy, Sr., F. A. Janson, Wm. Bigelow, I. K. Hamilton, F. P. Judson.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|--|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$144,074 55 | \$163,526 08 | \$175,805 63 | \$188,131 74 |
| Overdrafts, secured and unsecured..... | 15 56 | | | |
| U. S. bonds to secure circulation..... | 15,000 00 | 15,000 00 | 15,000 00 | 15,000 00 |
| U. S. bonds to secure U. S. deposits..... | | | | |
| U. S. bonds on hand..... | | | | |
| Premiums on U. S. bonds..... | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 |
| Stocks, securities, etc..... | 8,700 00 | 9,470 10 | 5,630 10 | 6,910 10 |
| Banking house, furniture and fixtures..... | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Other real estate and mortgages owned..... | 18,873 80 | 18,889 05 | 18,422 95 | 18,322 95 |
| Due from National banks (not reserve agents)..... | 700 30 | 3,781 92 | 191 70 | 6 00 |
| Due from State banks and bankers..... | 60 86 | 167 83 | 17 28 | 51 00 |
| Due from approved reserve agents..... | 12,878 48 | 20,396 65 | 31,681 98 | 22,039 71 |
| Checks and other cash items..... | 137 35 | 163 65 | 133 32 | 163 19 |
| Exchanges for clearing house..... | | | | |
| Notes of other National banks..... | 1,190 00 | 1,400 00 | 1,410 00 | 3,100 00 |
| Fractional paper currency, nickels and cents..... | 78 00 | 80 58 | 120 66 | 184 09 |
| Specie..... | 11,136 92 | 11,375 35 | 10,083 55 | 15,178 95 |
| Legal tender notes..... | 10,780 00 | 9,600 00 | 9,500 00 | 14,500 00 |
| Redemption fund with U. S. treasurer (5 % of circulation)..... | 675 00 | 675 00 | 675 00 | 675 00 |
| Due from U. S. treasurer, other than 5 % redemp- tion fund..... | | | | |
| Totals..... | \$237,300 82 | \$267,526 21 | \$281,672 17 | \$297,262 73 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$50,000 00 | \$50,000 00 | \$50,000 00 | \$50,000 00 |
| Surplus fund..... | 12,000 00 | 12,000 00 | 12,000 00 | 12,000 00 |
| Undivided profits less expenses and taxes paid..... | 792 49 | 2,314 05 | 4,070 56 | 3,155 99 |
| National bank notes outstanding..... | 13,500 00 | 13,500 00 | 13,500 00 | 13,500 00 |
| Due to other National banks..... | 131 50 | | 699 15 | 272 00 |
| Due to State banks and bankers..... | 106 14 | 497 21 | 384 25 | 246 23 |
| Dividends unpaid..... | | | | |
| Individual deposits subject to check..... | 144,382 32 | 170,423 29 | 183,331 40 | 200,281 48 |
| Demand certificates of deposit..... | 16,388 37 | 18,791 66 | 17,178 31 | 16,748 53 |
| Time certificates of deposit..... | | | | |
| Reserved for taxes..... | | | 308 50 | 1,058 50 |
| Certified checks..... | | | 200 00 | |
| Cashier's checks outstanding..... | | | | |
| United States deposits..... | | | | |
| Deposits of U. S. disbursing officers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Liabilities other than those above stated..... | | | | |
| Totals..... | \$237,300 82 | \$267,526 21 | \$281,672 17 | \$297,262 73 |

NATIONAL BANKS OF MICHIGAN

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No. 3971.

FIRST NATIONAL BANK, IRONWOOD.

E. D. NELSON, *President*; F. FEHR, *Vice President*; H. F. JAHN, *Cashier*; E. T. LARSON, *Assistant Cashier*.

DIRECTORS.—E. D. Nelson, William Nast, Fred Fehr, H. F. Jahn, J. A. Tederstrom.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$69,369 18 | \$71,250 87 | \$82,046 12 | \$82,875 02 |
| Overdrafts, secured and unsecured..... | 4,480 07 | 2,933 23 | 5,718 00 | 7,140 77 |
| U. S. bonds to secure circulation..... | 12,500 00 | 12,500 00 | 12,500 00 | 12,500 00 |
| U. S. bonds to secure U. S. deposits..... | | | | |
| U. S. bonds on hand..... | | | | |
| Premiums on U. S. bonds..... | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 |
| Stocks, securities, etc..... | 29,000 00 | 29,000 00 | 29,000 00 | 29,000 00 |
| Banking house, furniture and fixtures..... | 4,000 00 | 4,000 00 | 4,000 00 | 4,000 00 |
| Other real estate and mortgages owned..... | 1,438 47 | 1,438 47 | 1,438 47 | 1,438 47 |
| Due from National banks (not reserve agents)..... | | 2,450 86 | | |
| Due from State banks and bankers..... | 3,227 09 | 2,500 00 | 2,885 57 | 2,945 79 |
| Due from approved reserved agents..... | 22,576 86 | 33,336 20 | 23,546 83 | 30,797 34 |
| Checks and other cash items..... | 3,279 18 | 2,159 73 | 5,098 23 | 6,067 46 |
| Exchanges for clearing house..... | | | | |
| Notes of other National banks..... | 7,420 00 | 12,000 00 | 11,300 00 | 20,498 00 |
| Fractional paper currency, nickels and cents..... | 102 98 | 84 40 | 91 26 | 408 08 |
| Specie..... | 7,975 00 | 7,300 00 | 8,550 00 | 7,050 00 |
| Legal tender notes..... | | | | |
| Redemption fund with U. S. treasurer (5% of circulation)..... | 562 50 | 562 50 | 562 50 | 562 50 |
| Due from U. S. treasurer, other than 5% redemption fund..... | | | | |
| Totals..... | \$166,931 33 | \$182,516 26 | \$187,736 98 | \$206,284 33 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$50,000 00 | \$50,000 00 | \$50,000 00 | \$50,000 00 |
| Surplus fund..... | 5,500 00 | 5,500 00 | 5,500 00 | 5,500 00 |
| Undivided profits, less expenses and taxes paid..... | 133 88 | 152 14 | 1,620 66 | 2,153 58 |
| National bank notes outstanding..... | 11,250 00 | 11,250 00 | 11,250 00 | 11,250 00 |
| Due to other National banks..... | | | | |
| Due to State banks and bankers..... | | | | |
| Dividends unpaid..... | | | | |
| Individual deposits subject to check..... | 29,277 17 | 37,749 33 | 47,334 71 | 61,433 43 |
| Demand certificates of deposit..... | 70,770 28 | 77,864 79 | 72,031 61 | 75,947 32 |
| Time certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| United States deposits..... | | | | |
| Deposits of U. S. disbursing officers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Liabilities other than those above stated..... | | | | |
| Totals..... | \$166,931 33 | \$182,516 26 | \$187,736 98 | \$206,284 33 |

No. 3095.

ISHPEMING NATIONAL BANK, ISHPEMING.

C. H. HALL, *President*; A. B. MINER, *Cashier*; C. H. MOSS, *Assistant Cashier*.

DIRECTORS.—A. B. Miner, C. H. Hall, John McEncroe, Donald McVichie, M. M. Duncan, James Clancey, C. H. Moss.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$351,043 18 | \$372,636 79 | \$456,026 92 | \$460,527 48 |
| Overdrafts, secured and unsecured..... | 1,276 97 | 1,145 50 | 1,092 07 | 1,353 41 |
| U. S. bonds to secure circulation..... | 12,500 00 | 12,500 00 | 12,500 00 | 12,500 00 |
| U. S. bonds to secure U. S. deposits..... | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 |
| U. S. bonds on hand..... | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 |
| Premiums on U. S. bonds..... | 6,670 00 | 6,670 00 | 6,550 00 | 6,550 00 |
| Stocks, securities, etc..... | 11,979 42 | 12,479 42 | 13,088 10 | 13,028 10 |
| Banking house, furniture and fixtures..... | 29,000 00 | 29,000 00 | 29,000 00 | 29,000 00 |
| Other real estate and mortgages owned..... | | | | |
| Due from national banks (not reserve agents)..... | 7,115 32 | 2,723 06 | 1,983 41 | 4,684 42 |
| Due from state banks and bankers..... | 1,097 98 | 3,913 55 | 2,863 57 | 3,513 07 |
| Due from approved reserve agents..... | 72,548 16 | 83,192 69 | 46,335 74 | 32,831 94 |
| Checks and other cash items..... | 2,057 73 | 920 32 | 232 77 | 901 58 |
| Exchanges for clearing house..... | | | | |
| Notes of other national banks..... | 940 00 | 2,844 00 | 2,447 00 | 2,507 00 |
| Fractional paper currency, nickels and cents..... | 51 16 | 84 48 | 226 13 | 231 62 |
| Specie..... | 22,380 00 | 38,200 00 | 36,980 00 | 39,560 00 |
| Legal tender notes..... | 4,000 00 | 14,000 00 | 4,000 00 | 9,000 00 |
| Redemption fund with U. S. treasurer (5% of circulation)..... | 562 50 | 562 50 | 562 50 | 562 50 |
| Due from U. S. treasurer, other than 5% redemption fund..... | | | | |
| Totals..... | \$576,202 42 | \$633,872 31 | \$666,888 21 | \$669,751 13 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$50,000 00 | \$50,000 00 | \$50,000 00 | \$50,000 00 |
| Surplus fund..... | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 |
| Undivided profits, less expenses and taxes paid..... | 1,588 08 | 5,292 72 | 3,439 43 | 7,556 12 |
| National bank notes outstanding..... | 10,610 00 | 10,950 00 | 10,750 00 | 11,250 00 |
| Due to other national banks..... | | | 4,694 19 | 816 96 |
| Due to state banks and bankers..... | 9,308 99 | 2,582 54 | 4,393 40 | 30,994 90 |
| Dividends unpaid..... | | | | |
| Individual deposits subject to check..... | 398,010 69 | 459,129 95 | 487,181 26 | 461,834 21 |
| Demand certificates of deposit..... | 6,684 66 | 5,917 10 | 6,429 93 | 7,298 94 |
| Time certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| United States deposits..... | 49,818 26 | 49,970 43 | 49,682 59 | 49,973 73 |
| Deposits of U. S. disbursing officers..... | 181 74 | 29 57 | 317 41 | 26 27 |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Liabilities other than those above stated..... | | | | |
| Totals..... | \$576,202 42 | \$633,872 31 | \$666,888 21 | \$669,751 13 |

NATIONAL BANKS OF MICHIGAN

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No. 1533.

PEOPLE'S NATIONAL BANK, JACKSON.

W. R. REYNOLDS, *President*; B. M. DELAMATER, *Vice President*; F. H. HELMER, *Cashier*; G. V. DEARING, *Assistant Cashier*; JOHN O'BRIEN, *Manager*.

DIRECTORS.—F. H. Helmer, W. R. Reynolds, B. M. DeLamater, John O'Brien, E. B. Clarkson, G. A. W. Dodge, E. W. Barber.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$315,038 87 | \$320,986 66 | \$350,872 65 | \$344,274 03 |
| Overdrafts, secured and unsecured..... | 1,112 10 | 1,925 10 | 2,163 57 | 2,243 69 |
| U. S. bonds to secure circulation..... | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 |
| U. S. bonds to secure U. S. deposits..... | | | | |
| U. S. bonds on hand..... | | | 25,000 00 | 25,000 00 |
| Premiums on U. S. bonds..... | | | | |
| Stocks, securities, etc..... | 31,670 00 | 35,556 11 | 34,345 00 | 34,345 00 |
| Furniture and fixtures..... | 2,000 00 | 2,000 00 | 2,375 00 | 2,375 00 |
| Other real estate and mortgages owned..... | 17,476 77 | 16,661 10 | 16,549 61 | 16,531 39 |
| Due from National banks (not reserve agents)..... | | 800 00 | 88 75 | 800 00 |
| Due from State banks and bankers..... | 120,190 37 | 94,521 56 | 14,270 00 | 51,841 62 |
| Due from approved reserve agents..... | | | | |
| Checks and other cash items..... | 20 59 | 96 47 | 385 75 | 880 46 |
| Exchanges for clearing house..... | 2,652 48 | 4,739 70 | 3,271 99 | 4,400 08 |
| Notes of other National banks..... | 7,940 00 | 7,815 00 | 5,490 00 | 4,520 00 |
| Fractional paper currency, nickels and cents..... | 169 28 | 61 62 | 40 59 | 64 91 |
| Specie..... | 24,236 60 | 24,057 75 | 25,354 45 | 32,898 75 |
| Legal tender notes..... | 10,752 00 | 12,625 00 | 10,402 00 | 11,121 00 |
| Redemption fund with U. S. treasurer (5% of circulation)..... | 1,125 00 | 1,125 00 | 1,125 00 | 1,125 00 |
| Due from U. S. treasurer, other than 5% redemption fund..... | 400 00 | 300 00 | | |
| Totals | \$559,784 06 | \$548,271 07 | \$516,724 36 | \$557,420 93 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$100,000 00 | \$100,000 00 | \$100,000 00 | \$100,000 00 |
| Surplus fund..... | 20,188 20 | 20,188 20 | 20,188 20 | 20,188 20 |
| Undivided profits, less expenses and taxes paid..... | 6,597 89 | 7,034 68 | 5,474 02 | 7,738 04 |
| National bank notes outstanding..... | 22,500 00 | 22,500 00 | 22,500 00 | 22,500 00 |
| Due to other National banks..... | | | | |
| Due to State banks and bankers..... | | | | |
| Dividends unpaid..... | 234 50 | | | |
| Individual deposits subject to check..... | 191,222 29 | 150,063 99 | 117,850 50 | 153,359 65 |
| Demand certificates of deposit..... | 35,798 39 | 33,501 74 | 44,423 25 | 253,635 04 |
| Time certificates of deposit..... | 183,142 79 | 214,946 46 | 203,288 39 | |
| Certified checks..... | 100 00 | 46 00 | | |
| Cashier's checks outstanding..... | | | | |
| United States deposits..... | | | | |
| Deposits of U. S. disbursing officers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Liabilities other than those above stated..... | | | | |
| Totals | \$559,784 06 | \$548,271 07 | \$516,724 36 | \$557,420 93 |

STATE BANKING DEPARTMENT

No. 191.

THE FIRST NATIONAL BANK, KALAMAZOO.

L. M. GATES, *President*; J. W. OSBORN, *Vice President*; F. N. ROWLEY, *Cashier*.

DIRECTORS.—J. W. Osborn, J. A. Pitkin, F. N. Rowley, L. M. Gates, J. B. Wyckoff, William Dunkin, J. D. McCalmont, Homer Manvel, F. M. Clark.

| Resources. | Report of * Feb. 18. | Report of * May 5. | Report of * Sept. 20. | Report of Dec. 1. |
|--|-------------------------|-----------------------|--------------------------|----------------------|
| Loans and discounts..... | \$304,464 24 | \$332,866 56 | \$342,701 57 | \$326,551 65 |
| Overdrafts, secured and unsecured..... | | | | 2,681 28 |
| U. S. bonds to secure circulation..... | | | | 35,000 00 |
| U. S. bonds to secure U. S. deposits..... | | | | |
| Stocks and bonds..... | 145,785 33 | 145,785 33 | 158,055 33 | |
| U. S. bonds on hand..... | | | | 42,920 00 |
| Premiums on U. S. bonds..... | | | | 5,397 50 |
| Stocks, securities etc..... | | | | 101,950 33 |
| Banking house, furniture and fixtures..... | | | | 19,000 00 |
| Other real estate and mortgages owned..... | 46,125 20 | 44,679 20 | 50,112 00 | 29,352 53 |
| Due from National banks (not reserve agents)..... | | | | |
| Due from State banks and bankers..... | | | | 180 69 |
| Due from approved reserve agents..... | | | | 114,179 16 |
| Due from banks and cash..... | 170,480 69 | 213,152 58 | 242,424 13 | |
| Checks and other cash items..... | | | | 2,465 85 |
| Exchanges for clearing house..... | | | | |
| Notes of other National banks..... | | | | 1,397 00 |
| Fractional paper currency, nickels and cents..... | | | | 787 95 |
| Specie..... | | | | 18,441 50 |
| Legal tender notes..... | | | | 32,600 00 |
| Redemption fund with U. S. treasurer (5 % of circulation)..... | 1,575 00 | 1,575 00 | 1,575 00 | 1,575 00 |
| Due from U. S. treasurer, other than 5 % redemp- tion fund..... | | | | |
| Totals..... | \$668,430 46 | \$738,058 67 | \$794,868 03 | \$734,480 44 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$100,000 00 | \$100,000 00 | \$100,000 00 | \$100,000 00 |
| Surplus fund..... | | | | 100,000 00 |
| Surplus and profits..... | 114,416 29 | 117,012 48 | 114,925 55 | |
| Undivided profits less expenses and taxes paid..... | | | | 10,830 96 |
| National bank notes outstanding..... | | | | 31,500 00 |
| Due to other National banks..... | | | | |
| Due to State banks and bankers..... | | | | |
| Circulation..... | 31,500 00 | 31,500 00 | 31,500 00 | |
| Dividends unpaid..... | | | | 2,958 00 |
| Individual deposits subject to check..... | | | | 140,640 70 |
| Demand certificates of deposit..... | | | | 348,550 78 |
| Time certificates of deposit..... | | | | |
| Deposits..... | 422,514 17 | 489,546 19 | 548,442 48 | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| United States deposits..... | | | | |
| Deposits of U. S. disbursing officers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Liabilities other than those above stated..... | | | | |
| Totals..... | \$668,430 46 | \$738,058 67 | \$794,868 03 | \$734,480 44 |

* Reports received condensed as above

NATIONAL BANKS OF MICHIGAN

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No. 3210.

CITY NATIONAL BANK, KALAMAZOO.

E. C. DAYTON, *President*; C. A. PECK, *Vice President*; W. R. BEEBE, *Cashier*.DIRECTORS—O. M. Allen, W. S. Dewing, D. Boudeman, E. C. Dayton, C. A. Peck, James Monroe,
N. B. Hoyt, J. M. Snook, G. L. Gilkey.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$460,132 89 | \$472,549 61 | \$464,803 37 | \$494,864 40 |
| Overdrafts, secured and unsecured..... | 2,243 74 | 1,030 93 | 3,981 73 | 1,618 84 |
| U. S. bonds to secure circulation..... | 32,000 00 | 52,000 00 | 52,000 00 | 52,000 00 |
| Revenue stamps..... | | | 349 25 | 270 64 |
| U. S. bonds on hand..... | 20,500 00 | 500 00 | 5,500 00 | 5,500 00 |
| Premiums on U. S. bonds..... | 8,975 50 | 8,975 50 | 8,975 50 | 8,975 50 |
| Stocks, securities, etc..... | | | 148 21 | 7,148 21 |
| Banking house, furniture and fixtures..... | 4,777 50 | 4,777 50 | 4,777 50 | 4,777 50 |
| Other real estate and mortgages owned..... | 1,220 74 | 1,220 74 | 1,220 74 | 1,220 74 |
| Due from national banks (not reserve agents)..... | | | | 166 61 |
| Due from state banks and bankers..... | | | | |
| Due from approved reserve agents..... | 110,154 29 | 89,740 41 | 122,608 89 | 123,115 66 |
| Checks and other cash items..... | 5,011 45 | 4,574 59 | 3,865 21 | 3,449 86 |
| Exchanges for clearing house..... | | | | |
| Notes of other national banks..... | 672 00 | 1,291 00 | 1,254 00 | 2,982 00 |
| Fractional paper currency, nickels and cents..... | 234 62 | 90 19 | 214 43 | 253 25 |
| Specie..... | 19,494 25 | 16,101 75 | 24,706 25 | 23,917 00 |
| Legal tender notes..... | 26,700 00 | 34,050 00 | 27,050 00 | 25,550 00 |
| Redemption fund with U. S. treasurer (5% of circulation)..... | 1,440 00 | 2,340 00 | 2,340 00 | 2,340 00 |
| Due from U. S. treasurer, other than 5% redemption fund..... | | | | |
| Totals | \$693,556 98 | \$689,242 22 | \$723,795 08 | \$758,150 21 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$125,000 00 | \$125,000 00 | \$125,000 00 | \$125,000 00 |
| Surplus fund..... | 62,500 00 | 62,500 00 | 62,500 00 | 62,500 00 |
| Undivided profits, less expenses and taxes paid..... | 11,240 54 | 15,226 01 | 15,538 67 | 18,054 01 |
| National bank notes outstanding..... | 28,200 00 | 28,800 00 | 28,800 00 | 28,800 00 |
| Due to other national banks..... | 621 83 | | 447 26 | |
| Due to state banks and bankers..... | | 525 24 | | |
| Dividends unpaid..... | 80 00 | 80 00 | | |
| Individual deposits subject to check..... | 171,131 41 | 136,648 69 | 142,331 67 | 160,219 02 |
| Demand certificates of deposit..... | 294,783 20 | 320,462 28 | 349,177 48 | 363,577 18 |
| Time certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| United States deposits..... | | | | |
| Deposits of U. S. disbursing officers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Liabilities other than those above stated..... | | | | |
| Totals | \$693,556 98 | \$689,242 22 | \$723,795 08 | \$758,150 21 |

STATE BANKING DEPARTMENT

No. 3211.

KALAMAZOO NATIONAL BANK, KALAMAZOO.

E. J. PHELPS, *President*; M. J. BIGELOW, *Vice President*; E. P. SUMPTION, *Cashier*.

DIRECTORS.—Melville J. Bigelow, Samuel A. Gibson, Bernhard L. Desenberg, John Den Bleyker, Elbert S. Roos, Albert S. White, J. Wilfred Thompson, Edwin J. Phelps, Horace Prentice, H. H. Everard, M. D. Woodford.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$447,842 68 | \$460,626 97 | \$477,329 03 | \$479,916 84 |
| Overdrafts, secured and unsecured..... | 1,869 68 | 1,737 76 | 2,032 05 | 2,705 82 |
| U. S. bonds to secure circulation..... | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 |
| U. S. bonds to secure U. S. deposits..... | | | | |
| U. S. bonds on hand..... | | 100 00 | 100 00 | 200 00 |
| Premiums on U. S. bonds..... | 2,500 00 | 2,500 00 | 2,250 00 | 2,250 00 |
| Stocks, securities, etc..... | 5,312 00 | 5,312 00 | 5,312 00 | 5,312 00 |
| Banking house, furniture and fixtures..... | 2,500 00 | 2,500 00 | 2,250 00 | 2,250 00 |
| Other real estate and mortgages owned..... | 18,101 77 | 18,065 11 | 17,773 36 | 17,764 20 |
| Due from National banks (not reserve agents)..... | | 23,177 26 | 20,139 26 | 23,077 02 |
| Due from State banks and bankers..... | | | | 14,275 43 |
| Due from approved reserve agents..... | 93,147 22 | 74,052 46 | 91,532 26 | 86,040 59 |
| Checks and other cash items..... | 3,896 30 | 4,598 21 | 8,075 63 | 8,224 94 |
| Exchanges for clearing house..... | | | | |
| Notes of other National banks..... | 184 00 | 2,613 00 | 1,350 00 | 4,050 00 |
| Fractional paper currency, nickels and cents..... | 309 85 | 265 05 | 222 82 | 234 11 |
| Specie..... | 36,805 00 | 29,875 40 | 28,942 71 | 32,897 95 |
| Legal tender notes..... | 28,300 00 | 37,000 00 | 37,550 00 | 39,578 00 |
| Redemption fund with U. S. treasurer (5 % of circulation)..... | 2,250 00 | 2,250 00 | 2,250 00 | 2,250 00 |
| Due from U. S. treasurer, other than 5 % redem- tion fund..... | 860 00 | | | |
| Totals..... | \$693,878 50 | \$714,673 22 | \$747,109 12 | \$771,026 90 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$150,000 00 | \$150,000 00 | \$150,000 00 | \$150,000 00 |
| Surplus fund..... | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 |
| Undivided profits less expenses and taxes paid..... | 14,462 48 | 17,838 04 | 14,962 07 | 19,084 59 |
| National bank notes outstanding..... | 45,000 00 | 45,000 00 | 45,000 00 | 45,000 00 |
| Due to other National banks..... | | | | |
| Due to State banks and bankers..... | 7,321 30 | 6,208 64 | 7,803 38 | 5,322 21 |
| Dividends unpaid..... | 315 00 | 40 00 | 440 00 | 90 00 |
| Individual deposits subject to check..... | 126,773 92 | 130,424 27 | 128,250 96 | 142,122 79 |
| Demand certificates of deposit..... | 300,005 80 | 315,114 65 | 350,652 71 | 359,382 31 |
| Time certificates of deposit..... | | | | |
| Certified checks..... | | 47 62 | | 25 00 |
| Cashier's checks outstanding..... | | | | |
| United States deposits..... | | | | |
| Deposits of United States disbursing officers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Liabilities other than those above stated..... | | | | |
| Totals..... | \$693,878 50 | \$714,673 22 | \$747,109 12 | \$771,026 90 |

NATIONAL BANKS OF MICHIGAN

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No. 1359.

MICHIGAN NATIONAL BANK, KALAMAZOO.

J. W. TAYLOR, *President*; E. WOODBURY, *Vice President*; ALBERT HENRY, *Cashier*.

DIRECTORS.—H. Bishop, W. G. Pattison, E. Woodbury, A. M. Stearns, I. A. Ransom, J. W. Taylor, John J. Knight.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|-----------------------|
| Loans and discounts..... | \$431,599 60 | \$415,088 87 | \$465,195 70 | \$462,610 59 |
| Overdrafts, secured and unsecured..... | 1,754 13 | 2,787 55 | 936 22 | 2,420 84 |
| U. S. bonds to secure circulation..... | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 |
| U. S. bonds to secure U. S. deposits..... | | | | |
| U. S. bonds on hand..... | 12,350 00 | 12,350 00 | 12,350 00 | 12,350 00 |
| Premiums on U. S. bonds..... | | | | |
| Stocks, securities, etc..... | 23,200 00 | 28,200 00 | 28,200 00 | 28,200 00 |
| Banking house, furniture and fixtures..... | 16,000 00 | 16,000 00 | 16,000 00 | 16,000 00 |
| Other real estate and mortgages owned..... | 11,852 31 | 11,763 21 | 11,688 54 | 11,616 52 |
| Due from national banks (not reserve agents)... | 3,785 04 | 5,616 56 | 4,168 25 | 23,783 15 |
| Due from state banks and bankers..... | | 10,000 00 | | |
| Due from approved reserve agents..... | 79,182 02 | 76,900 83 | 70,884 14 | 89,973 88 |
| Checks and other cash items..... | 1,361 45 | 2,118 35 | 632 61 | 1,677 97 |
| Exchanges for clearing house..... | | | | |
| Notes of other national banks..... | 3,589 00 | 1,631 00 | 2,597 00 | 2,502 00 |
| Fractional paper currency, nickels and cents... | 124 60 | 27 61 | 100 78 | 87 48 |
| Specie..... | 60,497 67 | 64,821 72 | 58,994 32 | 58,121 85 |
| Legal tender notes..... | 6,600 00 | 8,534 00 | 8,750 00 | 8,016 00 |
| Redemption fund with U. S. treasurer (5% of circulation)..... | 2,250 00 | 2,250 00 | 2,250 00 | * 2,250 00 |
| Due from U. S. treasurer, other than 5% redemption fund..... | 650 00 | | | |
| Totals | \$704,795 82 | \$708,089 70 | \$732,747 56 | \$769,610 28 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$100,000 00 | \$100,000 00 | \$100,000 00 | \$100,000 00 |
| Surplus fund..... | 100,000 00 | 100,000 00 | 100,000 00 | 100,000 00 |
| Undivided profits, less expenses and taxes paid..... | 18,743 03 | 21,440 27 | 19,118 67 | 15,208 02 |
| National bank notes outstanding..... | 45,000 00 | 45,000 00 | 45,000 00 | 45,000 00 |
| Due to other national banks..... | | | | |
| Due to state banks and bankers..... | | | | |
| Dividends unpaid..... | 180 00 | | 696 00 | 3,576 00 |
| Individual deposits subject to check..... | 116,915 01 | 124,479 40 | 125,616 60 | 146,881 08 |
| Demand certificates of deposit..... | 323,957 78 | 317,170 03 | 342,316 29 | 358,945 18 |
| Time certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| United States deposits..... | | | | |
| Deposits of U. S. disbursing officers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Liabilities other than those above stated..... | | | | |
| Totals | \$704,795 82 | \$708,089 70 | \$732,747 56 | * \$769,610 28 |

No. 3948.

FIRST NATIONAL BANK OF LAKE LINDEN, LAKE LINDEN.

JOSEPH BOSCH, *President*; CHAS. SMITH, *Vice President*; JNO. E. JONES, *Cashier*.

DIRECTORS.—J. Bosch, C. Smith, E. L. Wright, F. E. Fletcher, J. E. Jones, Fred Smith, John Daniell.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|--|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$354,950 95 | \$377,032 96 | \$424,357 64 | \$338,614 32 |
| Overdrafts, secured and unsecured..... | 990 23 | 430 21 | 305 72 | 2,050 56 |
| U. S. bonds to secure circulation..... | 25,000 00 | 25,000 00 | 25,000 00 | 50,000 00 |
| U. S. bonds to secure U. S. deposits..... | | | | |
| U. S. bonds on hand..... | | | 25,000 00 | |
| Premiums on U. S. bonds..... | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 |
| Stocks, securities, etc..... | 45,115 62 | 45,114 00 | 59,679 72 | 62,149 68 |
| Banking house, furniture and fixtures..... | 12,025 75 | 12,025 75 | 12,025 75 | 12,025 75 |
| Other real estate and mortgages owned..... | 6,524 66 | 5,740 44 | 3,293 66 | 2,653 24 |
| Due from National banks (not reserve agents)..... | | 9,141 53 | 10,707 09 | 14,332 79 |
| Due from State banks and bankers..... | 41,764 40 | 8,237 13 | 4,590 08 | 144,754 88 |
| Due from approved reserve agents..... | 89,545 57 | 72,979 31 | 58,066 20 | 78,976 40 |
| Checks and other cash items..... | 407 79 | 93 74 | 2,418 02 | 864 39 |
| Exchanges for clearing house..... | | | | |
| Notes of other National banks..... | 1,358 00 | 3,688 00 | 2,155 00 | 3,604 00 |
| Fractional paper currency, nickels and cents..... | 279 75 | 116 94 | 128 21 | 126 60 |
| Specie..... | 42,502 00 | 48,543 20 | 42,282 15 | 52,947 75 |
| Legal tender notes..... | 20,070 00 | 25,750 00 | 18,500 00 | 22,950 00 |
| Redemption fund with U. S. treasurer (5 % of circulation)..... | 1,125 00 | 1,125 00 | 1,125 00 | 2,250 00 |
| Due from U. S. treasurer, other than 5 % redemp- tion fund..... | | | | 500 00 |
| Totals..... | \$644,159 72 | \$637,518 21 | \$692,114 24 | \$791,300 36 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$100,000 00 | \$100,000 00 | \$100,000 00 | \$100,000 00 |
| Surplus fund..... | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 |
| Undivided profits less expenses and taxes paid..... | 2,323 12 | 4,163 44 | 3,403 05 | 6,719 27 |
| National bank notes outstanding..... | 22,500 00 | 22,100 00 | 22,500 00 | 22,000 00 |
| Due to other National banks..... | 8,318 47 | 376 77 | 1,882 21 | 1,643 64 |
| Due to State banks and bankers..... | 1,505 20 | 1,581 28 | 15,824 17 | 331 32 |
| Dividends unpaid..... | | | | |
| Individual deposits subject to check..... | 459,230 73 | 458,366 87 | 498,087 06 | 609,158 93 |
| Demand certificates of deposit..... | 21 62 | 669 27 | 157 17 | 247 75 |
| Time certificates of deposit..... | | | | |
| Certified checks..... | 260 58 | 260 58 | 260 58 | 1,199 45 |
| Cashier's checks outstanding..... | | | | |
| United States deposits..... | | | | |
| Deposits of U. S. disbursing officers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Liabilities other than those above stated..... | | | | |
| Totals..... | \$644,159 72 | \$637,518 21 | \$692,114 24 | \$791,300 36 |

No. 3513.

CITY NATIONAL BANK, LANSING.

E. W. SPARROW, *President*; E. F. COOLEY, *Vice President*; B. F. DAVIS, *Cashier*; F. J. HOPKINS, *Assistant Cashier*.

DIRECTORS.—E. W. Sparrow, E. F. Cooley, F. Shubel, A. A. Nichols, B. F. Davis, L. C. Blood, Jacob Stahl.

| Resources. | Report of * Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|--|-------------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$276,372 86 | \$286,793 02 | \$270,616 00 | \$317,102 58 |
| Overdrafts, secured and unsecured..... | 1,121 28 | 2,071 05 | 753 97 | 442 00 |
| U. S. bonds to secure circulation..... | 100,000 00 | 100,000 00 | 100,000 00 | 100,000 00 |
| U. S. bonds to secure U. S. deposits..... | | | | |
| U. S. bonds on hand..... | | | 1,000 00 | 1,000 00 |
| Premiums on U. S. bonds..... | 9,000 00 | 9,000 00 | 8,540 00 | 8,540 00 |
| Stocks, securities, etc..... | 29,050 15 | 9,475 00 | 51,695 00 | 51,695 00 |
| Banking house, furniture and fixtures..... | 42,000 00 | 42,000 00 | 42,000 00 | 42,000 00 |
| Other real estate and mortgages owned..... | | 19,575 15 | 19,575 15 | 19,575 15 |
| Due from national banks (not reserve agents)..... | | | | |
| Due from state banks and bankers..... | | 11,507 14 | 8,440 72 | 9,538 88 |
| Due from approved reserve agents..... | | 209,170 92 | 235,407 96 | 172,162 52 |
| Checks and other cash items..... | | 2,412 47 | 3,380 17 | 8,655 18 |
| Cash and due from banks..... | 214,439 28 | | | |
| Exchanges for clearing house..... | | | | |
| Notes of other national banks..... | | 4,852 00 | 13,884 00 | 8,454 00 |
| Fractional paper currency, nickels and cents..... | | 478 33 | 238 03 | 335 26 |
| Specie..... | | 35,541 20 | 33,579 55 | 35,136 90 |
| Legal tender notes..... | | 6,000 00 | 15,000 00 | 10,000 00 |
| Redemption fund with U. S. treasurer (5% of cir- culation)..... | 4,500 00 | 4,500 00 | 4,500 00 | 4,500 00 |
| Due from U. S. treasurer, other than 5% redemp- tion fund..... | | | 400 00 | |
| Totals..... | \$676,483 57 | \$743,376 28 | \$809,010 55 | \$789,137 47 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$100,000 00 | \$100,000 00 | \$100,000 00 | 100,000 00 |
| Surplus fund..... | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 |
| Undivided profits, less expenses and taxes paid..... | 15,541 49 | 18,081 10 | 19,145 62 | 23,020 29 |
| National bank notes outstanding..... | 86,020 00 | 89,170 00 | 88,670 00 | 84,270 00 |
| Due to other national banks..... | | | | |
| Due to state banks and bankers..... | | | | |
| Dividends unpaid..... | | 340 00 | 420 00 | 400 00 |
| Deposits..... | 449,922 08 | | | |
| Individual deposits subject to check..... | | 332,174 20 | 373,803 98 | 357,219 82 |
| Demand certificates of deposit..... | | 178,460 98 | 201,970 95 | 198,614 59 |
| Time certificates of deposit..... | | | | |
| Certified checks..... | | 150 00 | | 612 77 |
| Cashier's checks outstanding..... | | | | |
| United States deposits..... | | | | |
| Deposits of U. S. disbursing officers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Liabilities other than those above stated..... | | | | |
| Totals..... | \$676,483 57 | \$743,376 28 | \$809,010 55 | \$789,137 47 |

* Report received condensed as above.

No. 1731.

FIRST NATIONAL BANK, LAPEER.

HORACE D. ROOD, *President*; EDMUND BROWNELL, *Vice President*; C. G. WHITE, *Cashier*; J. R. JOHNSON, *Assistant Cashier*.

DIRECTORS.—H. K. White, H. D. Rood, S. R. White, Ripley White, C. G. White, E. Brownell, G. W. Rood.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|--|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$311,746 72 | \$323,791 21 | \$345,783 72 | \$351,157 40 |
| Overdrafts, secured and unsecured..... | 4,447 30 | 4,014 60 | 8,389 53 | 5,433 22 |
| U. S. bonds to secure circulation..... | 25,500 00 | 25,500 00 | 25,500 00 | 25,500 00 |
| U. S. bonds to secure U. S. deposits..... | | | | |
| U. S. bonds on hand..... | | | | |
| Premiums on U. S. bonds..... | | | | |
| Stocks, securities etc..... | 500 00 | 500 00 | 500 00 | 500 00 |
| Banking house, furniture and fixtures..... | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 |
| Other real estate and mortgages owned..... | 24,735 59 | 24,735 59 | 25,135 59 | 24,973 78 |
| Due from National banks (not reserve agents)..... | | | | |
| Due from State banks and bankers..... | | | | |
| Due from approved reserve agents..... | 100,138 32 | 95,399 15 | 59,561 74 | 53,420 74 |
| Checks and other cash items..... | 1,630 29 | 2,362 27 | 2,675 13 | 1,864 27 |
| Exchanges for clearing house..... | | | | |
| Notes of other National banks..... | 3,000 00 | 1,080 00 | 300 00 | 2,000 00 |
| Fractional paper currency, nickels and cents..... | 75 02 | 111 24 | 140 57 | 102 98 |
| Specie..... | 27,345 00 | 22,200 00 | 23,600 00 | 26,500 00 |
| Legal tender notes..... | 3,000 00 | 1,249 00 | 346 00 | 2,527 00 |
| Redemption fund with U. S. treasurer (5 % of circulation)..... | 1,147 50 | 1,147 50 | 1,147 50 | 1,147 50 |
| Due from U. S. treasurer, other than 5 % redemp- tion fund..... | | | | |
| Totals..... | \$506,265 74 | \$505,090 56 | \$496,079 78 | \$498,186 89 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$75,000 00 | \$75,000 00 | \$75,000 00 | \$75,000 00 |
| Surplus fund..... | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 |
| Undivided profits less expenses and taxes paid..... | 69,619 44 | 70,828 45 | 70,165 82 | 71,878 12 |
| National bank notes outstanding..... | 19,637 50 | 18,877 50 | 20,997 50 | 19,997 50 |
| Due to other National banks..... | | | | |
| Due to State banks and bankers..... | 21,279 76 | 8,974 86 | 15,139 17 | 22,366 64 |
| Dividends unpaid..... | | | | |
| Individual deposits subject to check..... | 93,362 39 | 108,080 88 | 91,981 66 | 88,502 22 |
| Demand certificates of deposit..... | 202,366 65 | 198,328 87 | 197,795 63 | 195,442 41 |
| Time certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| United States deposits..... | | | | |
| Deposits of U. S. disbursing officers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Liabilities other than those above stated..... | | | | |
| Totals..... | \$506,265 74 | \$505,090 56 | \$496,079 78 | \$498,186 89 |

No. 2773.

FIRST NATIONAL BANK, LUDINGTON.

G. N. STRAY, *President*; AMOS BREINIG, *Vice President*; W. L. HAMMOND, *Cashier*; A. D. WOODWARD, *Assistant Cashier*.

DIRECTORS.—Thomas R. Lyon, Amos Breinig, James E. Danaher, Marshall F. Butters, Frank Filer, George N. Stray, W. L. Hammond.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$271,435 05 | \$298,462 06 | \$286,656 16 | \$288,228 39 |
| Overdrafts, secured and unsecured..... | 37 56 | 25 14 | 211 68 | 16 36 |
| U. S. bonds to secure circulation..... | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 |
| U. S. bonds to secure U. S. deposits..... | | | | |
| U. S. bonds on hand..... | | | | |
| Premiums on U. S. bonds..... | 2,383 00 | 2,383 00 | 2,383 00 | 2,383 00 |
| Stocks, securities, etc..... | 43,900 00 | 50,000 00 | 51,000 00 | 50,000 00 |
| Banking house, furniture and fixtures..... | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Other real estate and mortgages owned..... | 5,359 46 | 5,359 46 | 5,000 00 | 5,000 00 |
| Due from National banks (not reserve agents)..... | 1,374 95 | 303 17 | 25 00 | |
| Due from State banks and bankers..... | 57,591 94 | 54,167 06 | 17,559 16 | 21,602 43 |
| Due from approved reserve agents..... | 136,710 29 | 85,445 63 | 190,461 86 | 225,951 49 |
| Checks and other cash items..... | 508 97 | 616 09 | 1,140 64 | 203 64 |
| Exchanges for clearing house..... | | | | |
| Notes of other National banks..... | 1,173 00 | 107 00 | 367 00 | 5,093 00 |
| Fractional paper currency, nickels and cents..... | 382 30 | 398 74 | 137 85 | 308 41 |
| Specie..... | 27,705 00 | 22,605 00 | 21,927 00 | 30,064 35 |
| Legal tender notes..... | 4,800 00 | 3,110 00 | 5,730 00 | 5,000 00 |
| Redemption fund with U. S. treasurer (5% of circulation)..... | 1,125 00 | 1,125 00 | 1,125 00 | 1,125 00 |
| Due from U. S. treasurer, other than 5% redemption fund..... | | | 265 00 | 300 00 |
| Totals..... | \$589,486 52 | \$559,107 35 | \$618,989 35 | \$670,276 07 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$100,000 00 | \$100,000 00 | \$100,000 00 | \$100,000 00 |
| Surplus fund..... | 18,000 00 | 18,000 00 | 20,000 00 | 20,000 00 |
| Undivided profits, less expenses and taxes paid..... | 10,018 62 | 13,370 42 | 11,477 50 | 13,952 08 |
| National bank notes outstanding..... | 22,500 00 | 22,500 00 | 22,500 00 | 22,500 00 |
| Due to other National banks..... | | | | |
| Due to State banks and bankers..... | | | | |
| Dividends unpaid..... | 115 00 | | 215 00 | |
| Individual deposits subject to check..... | 178,546 60 | 140,893 42 | 159,339 53 | 187,882 65 |
| Demand certificates of deposit..... | 259,806 30 | 264,343 51 | 305,457 32 | 325,941 34 |
| Time certificates of deposit..... | 500 00 | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| United States deposits..... | | | | |
| Deposits of U. S. disbursing officers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Liabilities other than those above stated..... | | | | |
| Totals..... | \$589,486 52 | \$559,107 35 | \$618,989 35 | \$670,276 07 |



No. 2539.

FIRST NATIONAL BANK, MANISTEE.

T. J. RAMSDELL, *President*; JAS. DEMPSEY, *Vice President*; GEO. A. DUNHAM, *Cashier*.

DIRECTORS.—T. J. Ramsdell, J. Dempsey, R. R. Blacker, Wm. Wente, G. A. Dunham, James W. Dempsey, Geo. A. Hart.

| Resources. | Report of *Feb. 18. | Report of *May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|------------------------|----------------------|------------------------|----------------------|
| Loans and discounts..... | ----- | ----- | \$302,582 60 | \$313,698 89 |
| Overdrafts, secured and unsecured..... | ----- | ----- | 8,495 27 | 2,499 03 |
| U. S. bonds to secure circulation..... | ----- | ----- | 25,000 00 | 25,000 00 |
| U. S. bonds to secure U. S. deposits..... | ----- | ----- | ----- | ----- |
| U. S. bonds on hand..... | ----- | ----- | ----- | ----- |
| Premiums on U. S. bonds..... | ----- | ----- | 3,000 00 | 3,000 00 |
| Stocks, securities, etc..... | ----- | ----- | 275,788 47 | 140,065 15 |
| Banking house, furniture and fixtures..... | ----- | ----- | ----- | ----- |
| Other real estate and mortgages owned..... | ----- | ----- | 16,450 64 | 15,935 02 |
| Due from national banks (not reserve agents)..... | ----- | ----- | 2,812 21 | 3,340 73 |
| Due from state banks and bankers..... | ----- | ----- | 2,869 90 | 23,984 11 |
| Due from approved reserve agents..... | ----- | ----- | 400,798 55 | 559,064 41 |
| Checks and other cash items..... | ----- | ----- | 1,380 84 | 1,810 27 |
| Exchanges for clearing house..... | ----- | ----- | ----- | ----- |
| Notes of other national banks..... | ----- | ----- | 24,247 00 | 24,575 00 |
| Fractional paper currency, nickels and cents..... | ----- | ----- | 618 08 | 121 03 |
| Specie..... | ----- | ----- | 56,650 00 | 59,784 00 |
| Legal tender notes..... | ----- | ----- | 1,534 00 | 869 00 |
| Redemption fund with U. S. treasurer (5% of circulation)..... | ----- | ----- | 1,125 00 | 1,125 00 |
| Due from U. S. treasurer, other than 5% redemp- tion fund..... | ----- | ----- | ----- | ----- |
| Totals..... | ----- | ----- | \$1,123,352 56 | \$1,174,871 64 |
| Liabilities. | ----- | ----- | ----- | ----- |
| Capital stock paid in..... | ----- | ----- | \$100,000 00 | \$100,000 00 |
| Surplus fund..... | ----- | ----- | 50,000 00 | 50,000 00 |
| Undivided profits, less expenses and taxes paid..... | ----- | ----- | 23,358 09 | 16,131 63 |
| National bank notes outstanding..... | ----- | ----- | 22,500 00 | 22,500 00 |
| Due to other national banks..... | ----- | ----- | 2,722 55 | ----- |
| Due to state banks and bankers..... | ----- | ----- | 24,428 88 | 18,623 20 |
| Dividends unpaid..... | ----- | ----- | ----- | ----- |
| Individual deposits subject to check..... | ----- | ----- | 512,737 42 | 567,745 52 |
| Demand certificates of deposit..... | ----- | ----- | 387,605 62 | 399,687 96 |
| Time certificates of deposit..... | ----- | ----- | ----- | ----- |
| Certified checks..... | ----- | ----- | ----- | 100 00 |
| Cashier's checks outstanding..... | ----- | ----- | ----- | 83 33 |
| United States deposits..... | ----- | ----- | ----- | ----- |
| Deposits of U. S. disbursing officers..... | ----- | ----- | ----- | ----- |
| Notes and bills rediscounted..... | ----- | ----- | ----- | ----- |
| Bills payable..... | ----- | ----- | ----- | ----- |
| Liabilities other than those above stated..... | ----- | ----- | ----- | ----- |
| Totals..... | ----- | ----- | \$1,123,352 56 | \$1,174,871 64 |

* No reports received.

No. 2606.

THE MANISTEE NATIONAL BANK, MANISTEE.

LOUIS SANDS, *President*; WM. VINCENT, *Vice President*; GEO. M. BURR, *Cashier*.

DIRECTORS.—A. J. Dovel, Louis Sands, Frank Firzlaff, Geo. M. Burr, A. O. Wheeler, Wm. Vincent, R. G. Peters.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|--|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$467,305 24 | \$508,209 83 | \$469,473 75 | \$434,963 77 |
| Overdrafts, secured and unsecured..... | 4,543 91 | 3,392 86 | 600 21 | 4,569 27 |
| U. S. bonds to secure circulation..... | 55,000 00 | 55,000 00 | 55,000 00 | 56,500 00 |
| U. S. bonds to secure U. S. deposits..... | | | | |
| U. S. bonds on hand..... | | | | |
| Premiums on U. S. bonds..... | | | | |
| Stocks, securities, etc..... | 53,535 39 | 53,035 39 | 52,635 39 | 52,635 39 |
| Banking house, furniture and fixtures..... | | | | |
| Other real estate and mortgages owned..... | | | | |
| Due from National banks (not reserve agents) .. | 34,398 21 | 42,541 02 | 47,776 72 | 60,674 43 |
| Due from State banks and bankers..... | 2,424 53 | 7,175 96 | 2,415 21 | 615 68 |
| Due from approved reserve agents..... | 76,747 88 | 36,004 48 | 61,551 07 | 66,237 33 |
| Checks and other cash items..... | 238 75 | 6,412 36 | 117 96 | 275 89 |
| Revenue stamps..... | | | 225 56 | 102 55 |
| Exchanges for clearing house..... | | | | |
| Notes of other National banks..... | 6,836 00 | 10,408 00 | 2,048 00 | 2,577 00 |
| Fractional paper currency, nickels and cents.... | 831 02 | 212 19 | 127 23 | 524 87 |
| Specie..... | 40,895 00 | 43,345 00 | 42,575 00 | 46,512 50 |
| Legal tender notes..... | | 5,000 00 | | 5,000 00 |
| Redemption fund with U. S. treasurer (5% of cir- culation)..... | 2,475 00 | 2,475 00 | 2,475 00 | 2,542 50 |
| Due from U. S. treasurer, other than 5% redemp- tion fund..... | | | | |
| Totals..... | \$744,730 93 | \$773,212 09 | \$737,021 10 | \$733,731 18 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$100,000 00 | \$100,000 00 | \$100,000 00 | \$100,000 00 |
| Surplus fund..... | 80,000 00 | 80,000 00 | 80,000 00 | 80,000 00 |
| Undivided profits, less expenses and taxes paid.. | 6,478 88 | 8,675 78 | 13,561 11 | 20,003 57 |
| National bank notes outstanding..... | 48,900 00 | 49,500 00 | 48,900 00 | 49,200 00 |
| Due to other National banks..... | 1,195 66 | 1,163 15 | 1,801 80 | 473 23 |
| Due to State banks and bankers..... | | | | |
| Dividends unpaid..... | 185 00 | 115 00 | 230 00 | 230 00 |
| Individual deposits subject to check..... | 325,437 75 | 345,509 06 | 322,534 49 | 305,291 99 |
| Demand certificates of deposit..... | 182,533 64 | 188,249 10 | 169,993 70 | 178,532 39 |
| Time certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| United States deposits..... | | | | |
| Deposits of U. S. disbursing officers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Liabilities other than those above stated..... | | | | |
| Totals..... | \$744,730 93 | \$773,212 09 | \$737,021 10 | \$733,731 18 |

No. 390.

FIRST NATIONAL BANK, MARQUETTE.

PETER WHITE, *President*; E. H. TOWAR, *Vice President*; F. J. JENNISON, *Cashier*; E. S. BICE, *Assistant Cashier*.

DIRECTORS.—Peter White, E. H. Towar, J. M. Longyear, J. G. Reynolds, F. W. Read.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$575,088 36 | \$602,287 49 | \$575,958 97 | \$593,531 29 |
| Overdrafts, secured and unsecured..... | 2,491 59 | 7,904 73 | 7,750 88 | 9,927 46 |
| U. S. bonds to secure circulation..... | 137,500 00 | 137,500 00 | 137,500 00 | 137,500 00 |
| U. S. bonds to secure U. S. deposits..... | | | | |
| U. S. bonds on hand..... | | | 4,000 00 | 4,000 00 |
| Premiums on U. S. bonds..... | 12,375 00 | 12,375 00 | 12,375 00 | 12,375 00 |
| Stocks, Securities, etc..... | | | | |
| Banking house, furniture and fixtures..... | 43,324 00 | 43,324 00 | 43,324 00 | 43,324 00 |
| Other real estate and mortgages owned..... | 1,321 00 | 1,321 00 | 1,314 00 | 1,314 00 |
| Other bonds..... | 8,500 00 | 8,500 00 | 8,500 00 | 8,500 00 |
| Due from national banks (not reserve agents)... | 10,237 25 | 7,683 29 | 12,450 21 | 9,860 45 |
| Due from state banks and bankers..... | 43,911 24 | 29,469 03 | 21,124 39 | 23,323 06 |
| Due from approved reserve agents..... | 189,544 74 | 216,062 19 | 146,079 24 | 259,142 67 |
| Checks and other cash items..... | 1,124 08 | 1,711 40 | 5,484 58 | 4,234 22 |
| Exchanges for clearing house..... | | | | |
| Notes of other national banks..... | 2,905 00 | 6,515 00 | 5,650 00 | 8,825 00 |
| Fractional paper currency, nickels and cents... | 450 00 | 424 00 | 162 00 | 224 00 |
| Specie..... | 48,281 90 | 52,725 15 | 48,896 50 | 57,951 30 |
| Legal tender notes..... | 6,544 00 | 14,672 00 | 12,711 00 | 19,854 00 |
| Redemption fund with U. S. treasurer (5% of circulation)..... | 6,187 50 | 6,187 50 | 6,187 50 | 6,187 50 |
| Due from U. S. treasurer, other than 5% redemption fund..... | | | | |
| Totals..... | \$1,089,785 66 | \$1,148,661 78 | \$1,049,468 27 | \$1,200,073 95 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$150,000 00 | \$150,000 00 | \$150,000 00 | \$150,000 00 |
| Surplus fund..... | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 |
| Undivided profits, less expenses and taxes paid..... | 3,732 47 | 3,592 05 | 5,181 70 | 3,843 12 |
| National bank notes outstanding..... | 123,345 00 | 123,705 00 | 123,725 00 | 123,750 00 |
| Due to other national banks..... | 3,260 98 | 4,538 10 | 3,959 53 | 3,587 78 |
| Due to state banks and bankers..... | 17,002 22 | 17,179 95 | 23,888 94 | 20,238 71 |
| Dividends unpaid..... | | | | |
| Individual deposits subject to check..... | 687,122 39 | 747,626 06 | 632,615 49 | 790,875 88 |
| Demand certificates of deposit..... | 55,158 60 | 51,337 63 | 59,952 61 | 56,183 46 |
| Time certificates of deposit..... | | | | |
| Certified checks..... | 30 00 | 508 99 | 25 00 | 1,450 00 |
| Cashier's checks outstanding..... | 134 00 | 174 00 | 120 00 | 145 00 |
| United States deposits..... | | | | |
| Deposits of U. S. disbursing officers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Liabilities other than those above stated..... | | | | |
| Totals..... | \$1,089,785 66 | \$1,148,661 78 | \$1,049,468 27 | \$1,200,073 95 |

No. 1515.

FIRST NATIONAL BANK, MARSHALL.

S. H. GORHAM, *President*; H. E. WINSOR, *Vice President*; C. E. GORHAM, *Cashier*.

DIRECTORS.—C. T. Gorham, J. L. Dobbins, S. H. Gorham, C. E. Gorham, H. E. Winsor, F. A. Stuart.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|--|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$169,648 92 | \$188,019 61 | \$224,655 38 | \$231,122 22 |
| Overdrafts, secured and unsecured..... | 1,301 18 | 300 19 | 1,354 09 | 5,236 59 |
| U. S. bonds to secure circulation..... | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 |
| U. S. bonds to secure U. S. deposits..... | | | | |
| U. S. bonds on hand..... | | | | |
| Premiums on U. S. bonds..... | | | | |
| Stocks, securities, etc..... | 113,254 75 | 113,254 75 | 115,865 31 | 118,160 11 |
| Banking house, furniture and fixtures..... | 11,800 00 | 11,800 00 | 11,800 00 | 11,800 00 |
| Other real estate and mortgages owned..... | | | | |
| Due from national banks (not reserve agents) .. | 1,482 47 | 2,519 84 | 1,145 62 | 3,149 88 |
| Due from state banks and bankers..... | | | | |
| Due from approved reserve agents..... | 61,837 58 | 64,908 60 | 35,747 72 | 32,614 21 |
| Checks and other cash items..... | 168 26 | 320 54 | 37 01 | 184 09 |
| Exchanges for clearing house..... | | | | |
| Notes of other national banks..... | 1,955 00 | 2,890 00 | 7,400 00 | 5,170 00 |
| Fractional paper currency, nickels and cents.... | 44 42 | 49 33 | 99 35 | 132 71 |
| Specie..... | 14,012 60 | 22,176 05 | 12,940 25 | 15,347 85 |
| Legal tender notes..... | 1,000 00 | 2,000 00 | | 2,000 00 |
| Redemption fund with U. S. treasurer (5% of cir- culation)..... | 1,125 00 | 1,125 00 | 1,125 00 | 1,125 00 |
| Due from U. S. treasurer, other than 5% redemp- tion fund..... | 100 00 | 100 00 | | |
| Totals..... | \$402,730 18 | \$434,463 91 | \$437,169 73 | \$451,042 66 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$100,000 00 | \$100,000 00 | \$100,000 00 | \$100,000 00 |
| Surplus fund..... | 100,000 00 | 100,000 00 | 100,000 00 | 100,000 00 |
| Undivided profits, less expenses and taxes paid. | 15,535 94 | 18,843 70 | 19,688 26 | 20,791 66 |
| National bank notes outstanding..... | 22,000 00 | 22,200 00 | 22,500 00 | 22,500 00 |
| Due to other national banks..... | 171 73 | | | |
| Due to state banks and bankers..... | | | | |
| Dividends unpaid..... | | | | |
| Individual deposits subject to check..... | 82,783 39 | 108,298 00 | 78,297 06 | 88,102 62 |
| Demand certificates of deposit..... | 82,239 12 | 90,122 21 | 116,674 41 | 119,648 38 |
| Time certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| United States deposits..... | | | | |
| Deposits of U. S. disbursing officers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Liabilities other than those above stated..... | | | | |
| Totals..... | \$402,730 18 | \$434,463 91 | \$437,169 73 | \$451,042 66 |

STATE BANKING DEPARTMENT

No. 3256.

FIRST NATIONAL BANK, MENOMINEE.

S. M. STEPHENSON, *President*; AUGUSTUS SPIES, *Vice President*; G. A. BLESCH, *Cashier*.

DIRECTORS.—S. M. Stephenson, A. Spies, G. A. Blesch, John Henes, I. Stephenson, Jr., J. H. Walton, C. S. Brown, Charles I. Cook, Edward Daniell.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|-----------------------|
| Loans and discounts..... | \$710,823 19 | \$708,335 97 | \$767,520 83 | \$762,844 57 |
| Overdrafts, secured and unsecured..... | 84 | 104 55 | 465 08 | 29 99 |
| U. S. bonds to secure circulation..... | 100,000 00 | 100,000 00 | 100,000 00 | 100,000 00 |
| U. S. bonds to secure U. S. deposits..... | | | | |
| U. S. bonds on hand..... | | | | |
| Premiums on U. S. bonds..... | | | | |
| Stocks, securities, etc..... | 13,750 00 | 11,500 00 | 7,100 00 | 7,100 00 |
| Banking house, furniture and fixtures..... | | | | |
| Other real estate and mortgages owned..... | | | | |
| Due from National banks (not reserve agents)..... | 11,781 50 | 29,052 01 | 9,771 16 | 5,418 06 |
| Due from State banks and bankers..... | 146 47 | 636 50 | 660 92 | |
| Due from approved reserve agents..... | 82,010 92 | 72,078 05 | 121,622 78 | 130,992 26 |
| Checks and other cash items..... | 1,134 89 | 906 78 | 6,771 39 | 2,209 38 |
| Exchanges for clearing house..... | | | | |
| Notes of other National banks..... | 3,000 00 | 4,000 00 | 5,620 00 | 2,000 00 |
| Fractional paper currency, nickels and cents..... | 404 79 | 301 65 | 417 73 | 888 78 |
| Specie..... | 39,650 00 | 43,000 00 | 44,473 00 | 41,083 00 |
| Legal tender notes..... | 5,000 00 | 6,000 00 | 5,000 00 | 2,000 00 |
| Redemption fund with U. S. treasurer (5% of circulation)..... | 4,250 00 | 4,500 00 | 4,500 00 | 4,300 00 |
| Due from U. S. treasurer, other than 5% redemption fund..... | | | 765 00 | |
| Totals..... | \$971,952 60 | \$980,415 51 | \$1,074,687 89 | \$1,058,866 04 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$100,000 00 | \$100,000 00 | \$100,000 00 | \$100,000 00 |
| Surplus fund..... | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 |
| Undivided profits, less expenses and taxes paid..... | 37,378 84 | 41,822 07 | 49,920 43 | 55,399 59 |
| National bank notes outstanding..... | 90,000 00 | 90,000 00 | 90,000 00 | 90,000 00 |
| Due to other National banks..... | 3,601 56 | 3,502 47 | 3,878 45 | 3,136 48 |
| Due to State banks and bankers..... | | 188 72 | | 52 93 |
| Dividends unpaid..... | | | | |
| Individual deposits subject to check..... | 379,812 46 | 404,479 30 | 444,598 41 | 436,264 36 |
| Demand certificates of deposit..... | 37,659 64 | 10,708 70 | 21,674 15 | 8,593 76 |
| Time certificates of deposit..... | 273,500 10 | 279,714 25 | 314,616 45 | 315,418 92 |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| United States deposits..... | | | | |
| Deposits of U. S. disbursing officers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Liabilities other than those above stated..... | | | | |
| Totals..... | \$971,952 60 | \$980,415 51 | \$1,074,687 89 | \$1,058,866 04 |

No. 4454.

THE LUMBERMEN'S NATIONAL BANK, MENOMINEE.

A. A. CARPENTER, *President*; S. P. GIBBS, *Vice President*; M. S. HARMON, *Cashier*; S. G. REED, *Assistant Cashier*.

DIRECTORS—A. A. Carpenter, Jacob Leisen, S. P. Gibbs, C. H. Jones, Peter Sibenaler, M. S. Harmon, Jos. Fleshiem, Wm. Somerville, A. B. Stryker, Fred Carney, Wm. Holmes.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts | \$508,749 97 | \$504,487 42 | \$496,278 41 | \$491,252 69 |
| Overdrafts, secured and unsecured | 489 83 | 657 91 | 2,242 36 | 51 52 |
| U. S. bonds to secure circulation | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 |
| U. S. bonds to secure U. S. deposits | | | | |
| U. S. bonds on hand | | | | |
| Premiums on U. S. bonds | | | | |
| Stocks, securities, etc. | 3,540 95 | 4,340 95 | 3,540 95 | 3,540 95 |
| Banking house, furniture and fixtures | 15,000 00 | 15,000 00 | 15,000 00 | 14,000 00 |
| Other real estate and mortgages owned | 800 00 | | 800 00 | 250 00 |
| Due from national banks (not reserve agents) | 2,625 82 | 2,028 79 | 19,297 14 | 1,785 34 |
| Due from state banks and bankers | | | | |
| Due from approved reserve agents | 23,006 53 | 28,212 78 | 16,086 60 | 39,653 41 |
| Checks and other cash items | 2,054 24 | 3,946 46 | 5,708 66 | 4,750 26 |
| Exchanges for clearing house | | | | |
| Notes of other national banks | 2,235 00 | 2,798 00 | 3,880 00 | 3,950 00 |
| Fractional paper currency, nickels and cents | 905 47 | 757 12 | 477 32 | 467 73 |
| Specie | 20,882 20 | 28,619 45 | 22,763 80 | 24,692 80 |
| Legal tender notes | 8,000 00 | | 14,000 00 | 14,000 00 |
| Redemption fund with U. S. treasurer (5% of cir- culation) | 1,125 00 | 1,125 00 | 1,125 00 | 1,125 00 |
| Due from U. S. treasurer, other than 5% redemp- tion fund | 1,100 00 | | 1,780 00 | 2,480 00 |
| Totals | \$615,515 01 | \$616,973 88 | \$627,980 24 | \$626,999 70 |
| Liabilities. | | | | |
| Capital stock paid in | \$100,000 00 | \$100,000 00 | \$100,000 00 | \$100,000 00 |
| Surplus fund | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 |
| Undivided profits, less expenses and taxes paid | 22,474 09 | 26,296 88 | 32,756 87 | 23,662 35 |
| National bank notes outstanding | 22,097 50 | 22,097 50 | 22,497 50 | 22,497 50 |
| Due to other national banks | | 2,234 82 | 193 93 | 5,076 43 |
| Due to state banks and bankers | | | | |
| Dividends unpaid | 120 00 | 40 00 | 40 00 | 1,390 00 |
| Individual deposits subject to check | 242,939 02 | 208,113 40 | 203,708 85 | 218,689 81 |
| Demand certificates of deposit | 84,641 59 | 106,475 31 | 85,255 47 | 89,227 59 |
| Time certificates of deposit | 93,217 36 | 101,715 52 | 113,526 17 | 116,455 57 |
| Certified checks | | | | |
| Cashier's checks outstanding | 25 45 | 45 | 1 45 | 45 |
| United States deposits | | | | |
| Deposits of U. S. disbursing officers | | | | |
| Notes and bills rediscounted | | | 20,000 00 | |
| Bills payable | | | | |
| Liabilities other than those above stated | | | | |
| Totals | \$615,515 01 | \$616,973 88 | \$627,980 24 | \$626,999 70 |

STATE BANKING DEPARTMENT

No. 1587.

FIRST NATIONAL BANK, MONROE.

CHARLES R. WING, *President*; HARRY A. CONANT, *Vice President*; GEORGE L. LITTLE, *Cashier*.

DIRECTORS.—Geo. Spaulding, H. A. Conant, Chas. R. Wing, Geo. L. Little, John E. Landon.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|--|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$102,134 14 | \$135,330 60 | \$129,536 94 | \$127,141 14 |
| Overdrafts, secured and unsecured..... | 46 73 | 3 38 | 138 18 | 21 21 |
| U. S. bonds to secure circulation..... | 12,500 00 | 12,500 00 | 12,500 00 | 12,500 00 |
| U. S. bonds to secure U. S. deposits..... | | | | |
| U. S. bonds on hand..... | 300 00 | 300 00 | 10,300 00 | 10,300 00 |
| Premiums on U. S. bonds..... | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 |
| Stocks, securities, etc..... | 20,478 07 | 27,524 57 | 29,312 07 | 29,312 07 |
| Banking house, furniture and fixtures..... | 5,200 00 | 5,200 00 | 5,200 00 | 5,200 00 |
| Other real estate and mortgages owned..... | 4,405 00 | 4,350 00 | 4,210 00 | 4,180 00 |
| Due from National banks (not reserve agents)..... | 4,407 57 | 3,976 08 | 1,507 22 | 2,055 44 |
| Due from State banks and bankers..... | | | | |
| Due from approved reserve agents..... | 89,860 54 | 45,535 85 | 27,355 69 | 27,025 25 |
| Checks and other cash items..... | 580 87 | 745 40 | 256 83 | 316 95 |
| Exchanges for clearing house..... | | | | |
| Notes of other National banks..... | 960 00 | 1,489 00 | 1,006 00 | 1,604 00 |
| Fractional paper currency, nickels and cents..... | 46 60 | 20 43 | 47 08 | 38 73 |
| Specie..... | 7,384 80 | 7,417 95 | 5,537 45 | 7,915 15 |
| Legal tender notes..... | 3,500 00 | 9,500 00 | 5,000 00 | 7,500 00 |
| Redemption fund with U. S. treasurer (5% of cir- culation)..... | 562 50 | 562 50 | 562 50 | 364 95 |
| Due from U. S. treasurer, other than 5% redemp- tion fund..... | 24 95 | 262 75 | 112 55 | |
| Totals..... | \$253,391 77 | \$255,718 51 | \$233,582 51 | \$236,474 89 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$50,000 00 | \$50,000 00 | \$50,000 00 | \$50,000 00 |
| Surplus fund..... | 4,000 00 | 4,000 00 | 5,000 00 | 5,000 00 |
| Undivided profits, less expenses and taxes paid..... | 3,354 68 | 5,214 94 | 3,489 85 | 4,397 50 |
| National bank notes outstanding..... | 10,950 00 | 11,250 00 | 11,250 00 | 11,250 00 |
| Due to other National banks..... | | | | |
| Due to State banks and bankers..... | | | | |
| Dividends unpaid..... | | | 80 00 | 80 00 |
| Individual deposits subject to check..... | 102,510 69 | 90,666 88 | 78,983 99 | 82,312 38 |
| Demand certificates of deposit..... | 82,576 40 | 94,586 69 | 84,778 67 | 83,435 01 |
| Time certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| United States deposits..... | | | | |
| Deposits of U. S. disbursing officers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Liabilities other than those above stated..... | | | | |
| Totals..... | \$253,391 77 | \$255,718 51 | \$233,582 51 | \$236,474 89 |

No. 4398.

HACKLEY NATIONAL BANK, MUSKEGON.

C. H. HACKLEY, *President*; THOS. MUNROE, *Vice President*; THOS. HUME, *Second Vice President*;
GEORGE A. ABBOTT, *Cashier*.

DIRECTORS.—C. H. Hackley, Luther Whitney, Thomas Hume, Thomas Munroe, George A. Abbott,
Jos. C. Ford, C. Hubbell Hills.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$428,547 30 | \$462,445 73 | \$490,854 12 | \$494,200 28 |
| Overdrafts, secured and unsecured..... | 4,433 36 | 8,477 71 | 4,473 48 | 3,991 12 |
| U. S. bonds to secure circulation..... | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 |
| U. S. bonds to secure U. S. deposits..... | | | | |
| U. S. bonds on hand..... | | | | |
| Premiums on U. S. bonds..... | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 |
| Stocks, securities, etc..... | | | | |
| Banking house, furniture and fixtures..... | 39,920 64 | 39,920 64 | 39,920 64 | 39,920 64 |
| Other real estate and mortgages owned..... | | 6,609 09 | 6,609 09 | 6,609 09 |
| Due from National banks (not reserve agents)..... | | 5,607 21 | 5,607 21 | 23,186 62 |
| Due from State banks and bankers..... | | 88 48 | 146 50 | 2 48 |
| Due from approved reserve agents..... | 129,442 33 | 89,196 07 | 89,195 49 | 77,403 88 |
| Checks and other cash items..... | 4,870 49 | 3,406 32 | 1,717 08 | 2,424 49 |
| Exchanges for clearing house..... | | | | |
| Notes of other National banks..... | 6,242 00 | 10,670 00 | 11,489 00 | 18,720 00 |
| Fractional paper currency, nickels and cents..... | 523 08 | 484 71 | 546 60 | 682 87 |
| Specie..... | 30,652 50 | 29,659 00 | 31,156 50 | 34,647 00 |
| Legal tender notes..... | 15,000 00 | 15,000 00 | 15,000 00 | 20,000 00 |
| Redemption fund with U. S. treasurer (5 % of circulation)..... | 1,125 00 | 1,125 00 | 1,125 00 | 1,125 00 |
| Due from U. S. treasurer, other than 5% redemp- tion fund..... | | | | |
| Totals..... | \$688,256 70 | \$694,582 75 | \$725,340 71 | \$750,413 47 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$100,000 00 | \$100,000 00 | \$100,000 00 | \$100,000 00 |
| Surplus fund..... | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 |
| Undivided profits, less expenses and taxes paid..... | 5,804 92 | 7,614 86 | 10,307 20 | 6,439 85 |
| National bank notes outstanding..... | 22,500 00 | 22,500 00 | 22,500 00 | 21,900 00 |
| Due to other National banks..... | 1,525 49 | 4,442 26 | 480 00 | 1,349 94 |
| Due to State banks and bankers..... | | | | |
| Dividends unpaid..... | 69 00 | | 120 00 | |
| Individual deposits subject to check..... | 135,701 12 | 112,122 46 | 113,384 63 | 128,019 04 |
| Demand certificates of deposit..... | 372,665 17 | 397,903 17 | 428,548 68 | 442,704 64 |
| Time certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| United States deposits..... | | | | |
| Deposits of U. S. disbursing officers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Liabilities other than those above stated..... | | | | |
| Totals..... | \$688,256 70 | \$694,582 75 | \$725,340 71 | \$750,413 47 |

No. 4840.

NATIONAL LUMBERMEN'S BANK, MUSKEGON.

A. V. MANN, *President*; THOMAS HUME, *Vice President*; H. N. HOVEY, *Second Vice President*; C. C. BILLINGHURST, *Cashier*.

DIRECTORS.—A. V. Mann, Wesley F. Wood, C. C. Billingshurst, H. N. Hovey, L. B. Smith, J. G. Emory, Jr., Thomas Hume, F. Jiroch, Wm. Brinen.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$494,668 36 | \$536,141 20 | \$517,908 15 | \$522,561 42 |
| Overdrafts, secured and unsecured..... | 1,616 16 | 4,784 33 | 3,945 18 | 2,219 86 |
| U. S. bonds to secure circulation..... | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 |
| U. S. bonds to secure U. S. deposits..... | | | | |
| U. S. bonds on hand..... | | | | |
| Premiums on U. S. bonds..... | 2,200 00 | 2,200 00 | 2,000 00 | 2,000 00 |
| Stocks, securities, etc..... | | | | |
| Banking house, furniture and fixtures..... | 12,000 00 | 12,000 00 | 10,000 00 | 10,000 00 |
| Other real estate and mortgages owned..... | | | | |
| Due from National banks (not reserve agents)..... | 2,794 90 | | 5,725 64 | 709 79 |
| Due from State banks and bankers..... | 78 00 | 75 45 | 23 50 | 188 72 |
| Due from approved reserve agents..... | 56,808 00 | 44,189 33 | 60,126 95 | 38,665 14 |
| Checks and other cash items..... | 9,126 34 | 4,445 43 | 3,649 51 | 6,572 52 |
| Exchanges for clearing house..... | | | | |
| Notes of other National banks..... | 10,479 00 | 10,512 00 | 13,154 00 | 8,953 00 |
| Fractional paper currency, nickels and cents..... | 113 24 | 146 94 | 91 38 | 237 95 |
| Specie..... | 38,156 45 | 41,314 70 | 37,391 85 | 38,772 50 |
| Legal tender notes..... | 17,500 00 | 18,000 00 | 20,000 00 | 20,000 00 |
| Redemption fund with U. S. treasurer (5% of circulation)..... | 1,125 00 | 1,125 00 | 1,125 00 | 1,125 00 |
| Due from U. S. treasurer, other than 5% redemption fund..... | | | | |
| Totals..... | \$671,665 45 | \$699,934 38 | \$700,141 16 | \$677,005 90 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$100,000 00 | \$100,000 07 | \$100,000 00 | \$100,000 00 |
| Surplus fund..... | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 |
| Undivided profits, less expenses and taxes paid..... | 8,635 30 | 10,801 56 | 11,299 67 | 13,245 90 |
| National bank notes outstanding..... | 22,100 00 | 22,150 00 | 22,500 00 | 22,000 00 |
| Due to other National banks..... | 586 40 | 586 40 | 636 40 | 1,340 45 |
| Due to State banks and bankers..... | | 1,492 82 | | |
| Dividends unpaid..... | 12 00 | 8 00 | 76 00 | |
| Individual deposits subject to check..... | 96,612 73 | 117,726 90 | 126,103 35 | 117,114 15 |
| Demand certificates of deposit..... | 418,719 02 | 421,968 70 | 414,475 74 | 398,305 40 |
| Time certificates of deposit..... | | 200 00 | | |
| Certified checks..... | | | 50 00 | |
| Cashier's checks outstanding..... | | | | |
| United States deposits..... | | | | |
| Deposits of U. S. disbursing officers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Liabilities other than those above stated..... | | | | |
| Totals..... | \$671,665 45 | \$699,934 88 | \$700,141 16 | \$677,005 90 |

No. 4125.

UNION NATIONAL BANK, MUSKEGON.

MATTHEW WILSON, *President*; LOUIS KANITZ, *Vice President*; JOHN W. WILSON, *Cashier*.

DIRECTORS.—Hugh Park, John J. Howden, William G. Watson, Matthew Wilson, Louis Kanitz, Leonard Eyke, John B. McCracken.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$151,656 37 | \$150,170 44 | \$164,764 11 | *\$163,875 02 |
| Overdrafts, secured and unsecured..... | 2,055 97 | 2,600 89 | 2,228 19 | 2,425 01 |
| U. S. bonds to secure circulation..... | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 |
| U. S. bonds to secure U. S. deposits..... | | | | |
| U. S. bonds on hand..... | | | | |
| Premiums on U. S. bonds..... | | | | |
| Stocks, securities, etc..... | 7,500 00 | 7,500 00 | 7,500 00 | 7,500 00 |
| Banking house, furniture and fixtures..... | 3,300 00 | 3,300 00 | 3,300 00 | 3,300 00 |
| Other real estate and mortgages owned..... | 2,400 00 | 2,400 00 | 2,400 00 | 5,140 00 |
| Due from national banks (not reserve agents)..... | 29,829 19 | 3,777 25 | 3,081 01 | |
| Due from state banks and bankers..... | | | 3 38 | 3 38 |
| Due from approved reserve agents..... | | 16,567 69 | 31,909 15 | 31,466 09 |
| Checks and other cash items..... | 1,141 56 | 1,101 71 | 5,313 43 | 6,813 14 |
| Exchanges for clearing house..... | | | | |
| Notes of other national banks..... | 4,700 00 | 3,485 00 | 4,634 00 | 4,228 00 |
| Fractional paper currency, nickels and cents..... | 440 00 | 329 95 | 110 22 | 132 69 |
| Specie..... | 10,884 90 | 10,254 35 | 10,778 55 | 10,202 50 |
| Legal tender notes..... | | | | |
| Redemption fund with U. S. treasurer (5% of circulation)..... | 1,125 00 | 1,125 00 | 1,125 00 | 1,125 00 |
| Due from U. S. treasurer, other than 5% redemption fund..... | | | | |
| Totals | \$240,032 99 | \$227,612 28 | \$262,147 04 | \$261,210 83 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$100,000 00 | \$100,000 00 | \$100,000 00 | \$100,000 00 |
| Surplus fund..... | 6,180 52 | 6,180 52 | 6,180 52 | 6,180 52 |
| Undivided profits, less expenses and taxes paid..... | 2,017 52 | 2,328 08 | 4,824 85 | 6,176 69 |
| National bank notes outstanding..... | 22,497 50 | 22,497 50 | 22,497 50 | 22,500 00 |
| Due to other national banks..... | 581 77 | 1,664 69 | | 616 01 |
| Due to state banks and bankers..... | | | | |
| Dividends unpaid..... | | | | |
| Individual deposits subject to check..... | 89,885 47 | 65,507 39 | 102,098 21 | 88,927 25 |
| Demand certificates of deposit..... | 18,370 21 | 21,469 30 | 26,045 96 | 36,310 36 |
| Time certificates of deposit..... | | | | |
| Certified checks..... | 500 00 | 500 00 | 500 00 | 500 00 |
| Cashier's checks outstanding..... | | | | |
| United States deposits..... | | | | |
| Deposits of U. S. disbursing officers..... | | | | |
| Notes and bills rediscounted..... | | 7,466 80 | | |
| Bills payable..... | | | | |
| Liabilities other than those above stated..... | | | | |
| Totals | \$240,032 99 | \$227,612 28 | \$262,147 04 | \$261,210 83 |

STATE BANKING DEPARTMENT

No. 3717.

FIRST NATIONAL BANK, NEGAUNEE.

A. MAITLAND, *President*; SAMUEL MITCHELL, *Vice President*; T. C. YATES, *Cashier*.

DIRECTORS.—A. B. Miner, C. H. Hall, Samuel Mitchell, A. Maitland, G. D. Mitchell.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$326,119 89 | \$281,496 78 | \$312,118 53 | \$339,397 41 |
| Overdrafts, secured and unsecured..... | 186 25 | 6 38 | 1,963 63 | 37 68 |
| U. S. bonds to secure circulation..... | 12,500 00 | 12,500 00 | 12,500 00 | 12,500 00 |
| U. S. bonds to secure U. S. deposits..... | | | | |
| U. S. bonds on hand..... | | | | |
| Premiums on U. S. bonds..... | | | | |
| Stocks, securities, etc..... | 7,724 92 | 11,223 64 | 11,010 10 | 21,594 25 |
| Banking house, furniture and fixtures..... | 1,350 00 | 1,350 00 | 1,350 00 | 1,350 00 |
| Other real estate and mortgages owned..... | 256 59 | 271 42 | 271 42 | 271 42 |
| Due from National banks (not reserve agents)... | 2,069 98 | 3,377 67 | 1,258 93 | 588 12 |
| Due from State banks and bankers..... | 711 01 | 1,118 66 | 126 77 | 1,729 19 |
| Due from approved reserve agents..... | 55,903 74 | 61,988 63 | 51,284 25 | 21,991 80 |
| Checks and other cash items..... | 52 54 | 286 82 | 235 83 | 290 08 |
| Exchanges for clearing house..... | | | | |
| Notes of other National banks..... | 500 00 | 750 00 | 980 00 | 500 00 |
| Fractional paper currency, nickels and cents... | 37 85 | 32 55 | 72 10 | 31 96 |
| Specie..... | 19,520 00 | 20,490 00 | 18,529 00 | 16,060 00 |
| Legal tender notes..... | 1,175 00 | 1,638 00 | 3,000 00 | 1,630 00 |
| Redemption fund with U. S. treasurer (5 % of circulation)..... | 562 50 | 562 50 | 562 50 | 562 50 |
| Due from U. S. treasurer, other than 5% redemp- tion fund..... | | | | |
| Totals..... | \$428,670 27 | \$397,093 05 | \$415,263 06 | \$418,534 41 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$50,000 00 | \$50,000 00 | \$50,000 00 | \$50,000 00 |
| Surplus fund..... | 27,500 00 | 27,500 00 | 27,500 00 | 27,500 00 |
| Undivided profits less expenses and taxes paid... | 1,429 64 | 2,938 55 | 1,934 71 | 4,226 53 |
| National bank notes outstanding..... | 11,250 00 | 11,250 00 | 11,250 00 | 10,190 00 |
| Due to other National banks..... | | 785 65 | | 148 47 |
| Due to State banks and bankers..... | 508 76 | | | |
| Dividends unpaid..... | | | 30 00 | |
| Individual deposits subject to check..... | 320,327 12 | 286,114 10 | 309,688 35 | 312,359 41 |
| Demand certificates of deposit..... | 17,604 75 | 18,404 75 | 14,860 00 | 13,860 00 |
| Time certificates of deposit..... | | | | |
| Certified checks..... | 50 00 | 100 00 | | 750 00 |
| Cashier's checks outstanding..... | | | | |
| United States deposits..... | | | | |
| Deposits of U. S. disbursing officers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Liabilities other than those above stated..... | | | | |
| Totals..... | \$428,670 27 | \$397,093 05 | \$415,263 06 | \$418,534 41 |

NATIONAL BANKS OF MICHIGAN

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No. 1761.

FIRST NATIONAL BANK, NILES.

W. K. LACEY, *President*; PETER WOMER, *Vice President*; CHAS. A. JOHNSON, *Cashier*.

DIRECTORS.—W. K. Lacey, Peter Womer, W. Wirt Stevens, Chas. A. Johnson, William A. Womer.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$256,841 27 | \$259,443 67 | \$300,186 17 | \$296,385 08 |
| Overdrafts, secured and unsecured..... | 515 84 | 1,918 10 | 3,614 25 | 2,705 53 |
| U. S. bonds to secure circulation..... | 25,000 00 | 25,000 00 | 68,500 00 | 80,100 00 |
| U. S. bonds to secure U. S. deposits..... | | | | |
| U. S. bonds on hand..... | | | 16,680 00 | |
| Premiums on U. S. bonds..... | | | 1,117 54 | 1,117 54 |
| Stocks, securities, etc..... | 68,863 15 | 75,066 15 | 59,474 15 | 43,426 50 |
| Banking house, furniture and fixtures..... | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Other real estate and mortgages owned..... | 23,300 00 | 23,165 00 | 23,500 00 | 25,357 00 |
| Due from National banks (not reserve agents)..... | | 2,632 16 | 306 60 | 1,675 17 |
| Due from State banks and bankers..... | | 6,287 58 | 11,702 24 | 10,899 49 |
| Due from approved reserve agents..... | 28,035 22 | 40,900 88 | 30,325 52 | 28,073 10 |
| Checks and other cash items..... | 330 55 | 1,376 12 | 725 04 | 3,248 33 |
| Exchanges for clearing house..... | | | | |
| Notes of other National banks..... | 888 00 | 234 00 | 255 00 | 468 00 |
| Fractional paper currency, nickels and cents..... | 77 97 | 43 12 | 108 18 | 82 42 |
| Specie..... | 4,265 10 | 4,596 25 | 6,284 85 | 6,373 30 |
| Legal tender notes..... | 13,700 00 | 15,000 00 | 9,000 00 | 13,100 00 |
| Redemption fund with U. S. treasurer (5% of circulation)..... | 1,125 00 | 1,125 00 | 2,932 00 | 3,604 00 |
| Due from U. S. treasurer, other than 5% redemption fund..... | 340 00 | | | |
| Totals..... | \$433,282 10 | \$466,788 03 | \$544,711 54 | \$526,615 46 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$100,000 00 | \$100,000 00 | \$100,000 00 | \$100,000 00 |
| Surplus fund..... | 18,000 00 | 18,000 00 | 20,000 00 | 20,000 00 |
| Undivided profits, less expenses and taxes paid..... | 1,295 94 | 1,676 81 | 897 15 | 3,042 74 |
| National bank notes outstanding..... | 22,500 00 | 22,500 00 | 61,140 00 | 72,080 00 |
| Due to other National banks..... | | | | |
| Due to State banks and bankers..... | 3,666 89 | | | |
| Dividends unpaid..... | | | 328 00 | 160 00 |
| Individual deposits subject to check..... | 69,028 82 | 84,277 80 | 137,420 23 | 131,225 51 |
| Demand certificates of deposit..... | 218,790 45 | 240,333 42 | 224,926 16 | 210,107 21 |
| Time certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| United States deposits..... | | | | |
| Deposits of U. S. disbursing officers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Liabilities other than those above stated..... | | | | |
| Totals..... | \$433,282 10 | \$466,788 03 | \$544,711 54 | \$526,615 46 |

STATE BANKING DEPARTMENT

No. 1886.

CITIZENS' NATIONAL BANK, NILES.

A. G. GAGE, *President*; G. W. ROUGH, *Vice President*; E. F. WOODCOCK, *Cashier*.DIRECTORS.—A. G. Gage, E. F. Woodcock, J. L. Reddick, H. M. Dean, L. E. Wood, L. H. Beeson,
R. W. Montross, E. A. Blakeslee, G. W. Rough.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|--|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$123,617 78 | \$128,659 69 | \$139,315 61 | \$157,032 49 |
| Overdrafts, secured and unsecured..... | 1,009 96 | 2,182 78 | 3,344 67 | 1,436 80 |
| U. S. bonds to secure circulation..... | 12,500 00 | 12,500 00 | 12,500 00 | 12,500 00 |
| Interest paid..... | | 54 23 | 845 38 | |
| U. S. bonds on hand..... | | | | |
| Expenses and taxes paid..... | 2,115 73 | | | |
| Stocks, securities, etc..... | 13,500 00 | 13,500 00 | 13,500 00 | 13,500 00 |
| Banking house, furniture and fixtures..... | 16,000 00 | 16,000 00 | 16,000 00 | 16,000 00 |
| Other real estate and mortgages owned..... | 45,913 92 | 45,654 32 | 39,387 32 | 39,387 32 |
| Due from national banks (not reserve agents)... | 5,017 20 | 2,548 96 | 2,755 89 | |
| Due from state banks and bankers..... | 393 30 | | | 3,244 25 |
| Due from approved reserve agents..... | 9,051 02 | 9,273 97 | 35,541 48 | 10,450 11 |
| Checks and other cash items..... | 388 72 | 74 80 | 1,074 00 | 1,829 38 |
| Exchanges for clearing house..... | | | | |
| Notes of other national banks..... | 3,422 00 | 5,436 00 | 1,167 00 | 1,203 00 |
| Fractional paper currency, nickels and cents... | 98 11 | 68 47 | 84 70 | 45 71 |
| Specie..... | 13,749 95 | 11,752 80 | 15,820 25 | 13,852 30 |
| Legal tender notes..... | 5,000 00 | 12,000 00 | 5,000 00 | 3,000 00 |
| Redemption fund with U. S. treasurer (5% of cir- culation)..... | 562 50 | 562 50 | 562 50 | 562 50 |
| Due from U. S. treasurer, other than 5% redemp- tion fund..... | | | 500 00 | |
| Totals | \$252,340 19 | \$260,268 52 | \$287,398 80 | \$274,043 86 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$50,000 00 | \$50,000 00 | \$50,000 00 | \$50,000 00 |
| Surplus fund..... | 15,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Undivided profits, less expenses and taxes paid..... | | | | 70 73 |
| National bank notes outstanding..... | 11,250 00 | 11,250 00 | 11,250 00 | 11,250 00 |
| Due to other national banks..... | | | | |
| Due to state banks and bankers..... | | | | |
| Dividends unpaid..... | | | | |
| Individual deposits subject to check..... | 57,255 32 | 60,387 17 | 78,247 08 | 74,742 02 |
| Demand certificates of deposit..... | 118,834 87 | 128,631 35 | 137,901 72 | 127,781 11 |
| Time certificates of deposit..... | | | | |
| Certified checks..... | | | | 200 00 |
| Cashier's checks outstanding..... | | | | |
| United States deposits..... | | | | |
| Deposits of U. S. disbursing officers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Liabilities other than those above stated..... | | | | |
| Totals | \$252,340 19 | \$260,268 52 | \$287,398 80 | \$274,043 86 |

NATIONAL BANKS OF MICHIGAN

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No. 1521.

FIRST NATIONAL BANK, PAW PAW.

H. M. OLNEY, *President*; H. M. PUGSLEY, *Vice President*; E. F. PARKS, *Cashier*.

DIRECTORS.—A. B. Copley, H. M. Olney, E. F. Parks, H. M. Pugslev, Elias Morris, T. J. Cavanaugh, G. M. Harrison.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$204,628 49 | \$222,252 42 | \$192,656 02 | \$161,107 34 |
| Overdrafts, secured and unsecured..... | 12 04 | | 4,568 76 | 11,462 38 |
| U. S. bonds to secure circulation..... | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 |
| U. S. bonds to secure U. S. deposits..... | | | | |
| U. S. bonds on hand..... | | | 8,500 00 | 9,500 00 |
| Premiums on U. S. bonds..... | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 |
| Stocks, securities, etc..... | | | 23,000 00 | 48,500 00 |
| Banking house, furniture and fixtures..... | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 |
| Other real estate and mortgages owned..... | 11,200 00 | 11,200 00 | 9,200 00 | 6,700 00 |
| Due from National banks (not reserve agents)..... | 522 61 | 665 35 | 447 16 | 684 34 |
| Due from State banks and bankers..... | | | | |
| Due from approved reserve agents..... | 22,890 27 | 13,386 45 | 11,376 33 | 22,307 48 |
| Checks and other cash items..... | 23 40 | 102 40 | 442 91 | 79 00 |
| Exchanges for clearing house..... | | | | |
| Notes of other National banks..... | 1,796 00 | 3,043 00 | 1,357 00 | 1,015 00 |
| Fractional paper currency, nickels and cents..... | 111 71 | 82 95 | 251 76 | 206 99 |
| Specie..... | 5,370 00 | 5,858 00 | 5,274 25 | 6,414 00 |
| Legal tender notes..... | 4,000 00 | 6,000 00 | 4,500 00 | 2,400 00 |
| Redemption fund with U. S. treasurer (5 % of circulation)..... | 1,125 00 | 1,125 00 | 1,125 00 | 1,125 00 |
| Due from U. S. treasurer, other than 5% redemp- tion fund..... | | | | |
| Totals..... | \$281,679 52 | \$293,715 57 | \$292,699 19 | \$301,501 53 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$100,000 00 | \$100,000 00 | \$100,000 00 | \$100,000 00 |
| Surplus fund..... | 20,000 00 | 20,000 00 | 20,000 00 | 20,000 00 |
| Undivided profits, less expenses and taxes paid..... | 784 12 | 4,646 36 | 2,547 94 | 3,074 37 |
| National bank notes outstanding..... | 22,500 00 | 22,500 00 | 22,500 00 | 22,500 00 |
| Due to other National banks..... | | | | |
| Due to State banks and bankers..... | | | | |
| Dividends unpaid..... | 202 00 | 184 00 | 184 00 | 184 00 |
| Individual deposits subject to check..... | 31,029 36 | 38,321 99 | 30,237 47 | 28,762 81 |
| Demand certificates of deposit..... | 107,164 04 | 108,063 22 | 117,229 78 | 126,980 35 |
| Time certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| United States deposits..... | | | | |
| Deposits of U. S. disbursing officers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Liabilities other than those above stated..... | | | | |
| Totals..... | \$281,679 52 | \$293,715 57 | \$292,699 19 | \$301,501 53 |

No. 4649.

FIRST NATIONAL EXCHANGE BANK, PLYMOUTH.

R. C. SAFFORD, *President*; E. W. CHAFFEE, *Vice President*; O. A. FRASER, *Cashier*.

DIRECTORS.—R. C. Safford, E. W. Chaffee, W. H. Hoyt, Peter Gayde, L. Brunson, O. A. Fraser, Henry F. Horner.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|--|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$90,714 23 | \$92,710 81 | \$86,530 45 | \$88,791 83 |
| Overdrafts, secured and unsecured..... | 1,480 02 | 1,269 23 | 39 32 | 619 42 |
| U. S. bonds to secure circulation..... | 12,500 00 | 12,500 00 | 12,500 00 | 12,500 00 |
| U. S. bonds to secure U. S. deposits..... | | | | |
| U. S. bonds on hand..... | | | | |
| Premiums on U. S. bonds..... | 1,375 00 | 1,375 00 | 1,375 00 | 1,375 00 |
| Stocks, securities, etc..... | | | | |
| Banking house, furniture and fixtures..... | 7,393 45 | 7,393 45 | 7,393 45 | 7,393 45 |
| Other real estate and mortgages owned..... | | | | |
| Due from National banks (not reserve agents)..... | | | | |
| Due from State banks and bankers..... | | | | |
| Due from approved reserve agents..... | 20,305 83 | 15,340 95 | 30,476 23 | 32,878 25 |
| Checks and other cash items..... | | | | |
| Exchanges for clearing house..... | | | | |
| Notes of other National banks..... | 2,013 00 | 1,633 00 | 1,475 00 | 6,869 00 |
| Fractional paper currency, nickels and cents..... | 215 61 | 231 52 | 254 05 | 221 58 |
| Specie..... | 6,388 70 | 5,963 00 | 6,230 25 | 6,835 80 |
| Legal tender notes..... | | | | |
| Redemption fund with U. S. treasurer (5 % of circulation)..... | | | | |
| Due from U. S. treasurer, other than 5 % redemp- tion fund..... | 562 50 37 50 | 562 50 37 50 | 562 50 37 50 | 562 50 37 50 |
| Totals..... | \$142,985 84 | \$139,046 96 | \$146,873 75 | \$158,084 33 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$50,000 00 | \$50,000 00 | \$50,000 00 | \$50,000 00 |
| Surplus fund..... | 5,500 00 | 5,500 00 | 5,500 00 | 5,500 00 |
| Undivided profits, less expenses and taxes paid..... | 169 99 | 869 18 | 1,969 49 | 2,634 50 |
| National bank notes outstanding..... | 10,600 00 | 10,550 00 | 10,130 00 | 10,690 00 |
| Due to other National banks..... | | | | |
| Due to State banks and bankers..... | | | | |
| Dividends unpaid..... | 60 00 | 60 00 | 60 00 | 60 00 |
| Individual deposits subject to check..... | 28,434 34 | 22,927 25 | 29,113 24 | 39,931 83 |
| Demand certificates of deposit..... | 48,221 51 | 49,140 53 | 50,101 02 | 49,268 00 |
| Time certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| United States deposits..... | | | | |
| Deposits of U. S. disbursing officers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Liabilities other than those above stated..... | | | | |
| Totals..... | \$142,985 84 | \$139,046 96 | \$146,873 75 | \$158,084 33 |

No. 4446.

FIRST NATIONAL EXCHANGE BANK OF PORT HURON.

JAMES GOULDEN, *President*; JOHN E. MILLER, *Vice President*; H. G. BARNUM, *Cashier*;
T. A. GOULDEN, *Assistant Cashier*.

DIRECTORS.—O'Brien J. Atkinson, William Canham, Peter Hill, H. G. Barnum, James Goulden,
J. E. Miller, James Bradley.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$512,208 65 | \$474,261 66 | \$421,617 16 | \$509,628 96 |
| Overdrafts, secured and unsecured..... | 735 32 | 352 27 | 949 46 | 285 17 |
| U. S. bonds to secure circulation..... | 112,500 00 | 112,500 00 | 112,500 00 | 115,000 00 |
| U. S. bonds to secure U. S. deposits..... | | | 20,500 00 | |
| U. S. bonds on hand..... | | | | 1,000 00 |
| Premiums on U. S. bonds..... | 20,000 00 | 20,000 00 | 20,000 00 | 20,000 00 |
| Stocks, securities, etc..... | 17,465 00 | 17,465 00 | 24,885 00 | 30,510 00 |
| Banking house, furniture and fixtures..... | 2,300 00 | 2,300 00 | 2,300 00 | 2,300 00 |
| Other real estate and mortgages owned..... | 12,000 00 | 12,000 00 | 12,000 00 | 12,000 00 |
| Due from national banks (not reserve agents)..... | 3,530 37 | 4,381 41 | 12,744 33 | 4,973 81 |
| Due from state banks and bankers..... | 9,705 95 | 9,048 76 | 5,271 64 | 3,519 52 |
| Due from approved reserve agents..... | 49,687 09 | 90,547 85 | 177,801 96 | 94,437 10 |
| Checks and other cash items..... | 8,183 42 | 234 40 | 388 43 | 224 67 |
| Exchanges for clearing house..... | 382 83 | 3,596 15 | 4,415 53 | 5,486 09 |
| Notes of other national banks..... | 3,549 00 | 2,578 00 | 2,574 00 | 2,762 00 |
| Fractional paper currency, nickels and cents..... | 141 66 | 64 88 | 58 27 | 69 96 |
| Specie..... | 18,400 50 | 14,669 85 | 11,765 60 | 18,417 80 |
| Legal tender notes..... | 12,791 00 | 20,553 00 | 15,910 00 | 17,769 00 |
| Redemption fund with U. S. treasurer (5% of circulation)..... | 5,062 50 | 5,062 50 | 5,062 50 | 5,175 00 |
| Due from U. S. treasurer, other than 5% redemption fund..... | | | | |
| Totals..... | \$788,643 29 | \$789,615 73 | \$850,743 88 | \$843,559 08 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$135,000 00 | \$135,000 00 | \$135,000 00 | \$135,000 00 |
| Surplus fund..... | 37,000 00 | 37,000 00 | 37,000 00 | 37,000 00 |
| Undivided profits, less expenses and taxes paid..... | 20,645 71 | 26,926 25 | 19,543 30 | 19,145 28 |
| National bank notes outstanding..... | 101,250 00 | 100,100 00 | 100,080 00 | 103,480 00 |
| Due to other national banks..... | | | | |
| Due to state banks and bankers..... | 9,418 84 | 10,973 57 | 7,490 06 | 17,968 87 |
| Dividends unpaid..... | | | | |
| Individual deposits subject to check..... | 396,751 89 | 406,231 35 | 480,071 83 | 459,827 60 |
| Demand certificates of deposit..... | 88,511 31 | 73,135 62 | 71,493 15 | 70,071 79 |
| Time certificates of deposit..... | | | | |
| Certified checks..... | 65 54 | 248 94 | 65 54 | 1,065 54 |
| Cashier's checks outstanding..... | | | | |
| United States deposits..... | | | | |
| Deposits of U. S. disbursing officers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Liabilities other than those above stated..... | | | | |
| Totals..... | \$788,643 29 | \$789,615 73 | \$850,743 88 | \$843,559 08 |

STATE BANKING DEPARTMENT

No. 2550.

FIRST NATIONAL BANK, QUINCY.

C. H. WINCHESTER, *President*; E. B. CHURCH, *Vice President*; C. L. TRUESDELL, *Cashier*.

DIRECTORS.—C. H. Winchester, C. L. Truesdell, E. B. Church, John Babcock, C. C. Sears, A. L. Bowen, Joel Barnes.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$106,108 97 | \$105,161 06 | \$92,453 87 | \$88,300 77 |
| Overdrafts, secured and unsecured..... | 3,188 56 | 7,689 18 | 736 31 | 5,099 37 |
| U. S. bonds to secure circulation..... | 12,500 00 | 12,500 00 | 21,500 00 | 22,500 00 |
| U. S. bonds to secure U. S. deposits..... | | | | |
| U. S. bonds on hand..... | | | | |
| Premiums on U. S. bonds..... | | | | |
| Stocks, securities, etc..... | | | | |
| Banking house, furniture and fixtures..... | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 |
| Other real estate and mortgages owned..... | | | | |
| Due from National banks (not reserve agents)..... | | | | 36 05 |
| Due from State banks and bankers..... | | | | |
| Due from approved reserve agents..... | 10,452 77 | 11,389 54 | 8,299 43 | 16,090 02 |
| Checks and other cash items..... | 8 20 | 95 61 | 69 40 | |
| Exchanges for clearing house..... | | | | |
| Notes of other National banks..... | 2,565 00 | 1,911 00 | 2,130 00 | 4,385 00 |
| Fractional paper currency, nickels and cents..... | 54 18 | 66 41 | 21 20 | 117 72 |
| Specie..... | 7,191 70 | 5,964 15 | 6,235 10 | 6,140 25 |
| Legal tender notes..... | 2,000 00 | 1,500 00 | 1,500 00 | 1,500 00 |
| Redemption fund with U. S. treasurer (5% of circulation)..... | 562 50 | 562 50 | 562 50 | 1,012 50 |
| Due from U. S. treasurer, other than 5% redemption fund..... | | | | |
| Totals..... | \$147,131 88 | \$149,339 45 | \$136,007 81 | \$147,681 68 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$50,000 00 | \$50,000 00 | \$50,000 00 | \$50,000 00 |
| Surplus fund..... | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Undivided profits, less expenses and taxes paid..... | 10,497 75 | 12,254 08 | 11,977 11 | 13,087 64 |
| National bank notes outstanding..... | 11,250 00 | 11,250 00 | 11,250 00 | 20,250 00 |
| Due to other National banks..... | | | | |
| Due to State banks and bankers..... | | | | |
| Dividends unpaid..... | | | | |
| Individual deposits subject to check..... | 36,492 28 | 35,510 22 | 22,938 81 | 31,589 76 |
| Demand certificates of deposit..... | 28,891 85 | 30,325 15 | 29,841 89 | 22,754 28 |
| Time certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| United States deposits..... | | | | |
| Deposits of U. S. disbursing officers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Liabilities other than those above stated..... | | | | |
| Totals..... | \$147,131 88 | \$149,339 45 | \$136,007 81 | \$147,681 68 |

NATIONAL BANKS OF MICHIGAN

257

No. 4413.

FIRST NATIONAL BANK, REED CITY.

L. K. PARKHURST, *President*; J. W. PARKHURST, *Cashier*.

DIRECTORS.—L. K. Parkhurst J. W. Parkhurst, J. B. Judkins, N. A. Stoddard, Mary W. Parkhurst.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|--|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$121,284 97 | \$126,551 51 | \$128,304 82 | \$133,880 29 |
| Overdrafts, secured and unsecured..... | 2,597 70 | 1,381 05 | 1,103 10 | 2,373 01 |
| U. S. bonds to secure circulation..... | 12,500 00 | 12,500 00 | 12,500 00 | 12,500 00 |
| U. S. bonds to secure U. S. deposits..... | | | | |
| U. S. bonds on hand..... | | | | |
| Premiums on U. S. bonds..... | | | | |
| Stocks, securities, etc..... | 532 34 | 532 34 | 258 78 | 278 76 |
| Banking house, furniture and fixtures..... | 9,000 00 | 9,000 00 | 9,000 00 | 9,000 00 |
| Other real estate and mortgages owned..... | 2,556 22 | 2,566 16 | 2,583 50 | 2,566 15 |
| Due from National banks (not reserve agents)..... | 32,848 55 | 33,599 84 | 26,454 80 | 16,988 88 |
| Due from State banks and bankers..... | 5,921 91 | 267 90 | 267 90 | 369 42 |
| Due from approved reserve agents..... | 11,902 15 | 14,565 59 | 9,260 84 | 10,897 24 |
| Checks and other cash items..... | | | 255 00 | 285 00 |
| Exchanges for clearing house..... | | | | |
| Notes of other National banks..... | 3,723 00 | 2,500 00 | 2,420 00 | 2,418 00 |
| Fractional paper currency, nickels and cents..... | 100 63 | 99 91 | 215 12 | 240 73 |
| Specie..... | 4,867 00 | 5,565 00 | 6,123 00 | 6,240 00 |
| Legal tender notes..... | 5,000 00 | 16,204 00 | 13,621 00 | 8,000 00 |
| Redemption fund with U. S. treasurer (5 % of circulation)..... | 562 50 | 222 50 | 562 50 | 562 50 |
| Due from U. S. treasurer, other than 5% redemption fund..... | 420 00 | | 500 00 | |
| Totals..... | \$213,816 97 | \$225,287 90 | \$213,430 36 | \$206,599 98 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$50,000 00 | \$50,000 00 | \$50,000 00 | \$50,000 00 |
| Surplus fund..... | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Undivided profits, less expenses and taxes paid..... | 2,003 78 | 3,347 59 | 1,504 79 | 3,711 52 |
| National bank notes outstanding..... | 11,250 00 | 11,250 00 | 11,250 00 | 11,250 00 |
| Due to other National banks..... | 369 09 | | | |
| Due to State banks and bankers..... | | | | |
| Dividends unpaid..... | | | 45 00 | 45 00 |
| Individual deposits subject to check..... | 83,245 01 | 81,091 56 | 63,591 24 | 66,040 99 |
| Demand certificates of deposit..... | 56,949 09 | 69,598 75 | 77,039 33 | 65,552 47 |
| Time certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| United States deposits..... | | | | |
| Deposits of U. S. disbursing officers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Liabilities other than those above stated..... | | | | |
| Totals..... | \$213,816 97 | \$225,287 90 | \$213,430 36 | \$206,599 98 |

STATE BANKING DEPARTMENT

No. 2186.

CITIZENS' NATIONAL BANK, ROMEO.

E. W. GIDDINGS, *President*; JOHN SMITH, JR., *Vice President*; S. A. READ, *Cashier*; R. S. READ, *Assistant Cashier*.

DIRECTORS.—Samuel A. Read, James R. Morland, N. Larzelier, A. Kennedy, U. Townsend, John McKay, F. S. Crismon, John Smith, Jr., E. W. Giddings.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|--|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$113,633 68 | \$111,860 83 | \$100,066 76 | \$107,228 20 |
| Overdrafts, secured and unsecured..... | 330 95 | 429 71 | 565 67 | 833 26 |
| U. S. bonds to secure circulation..... | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 |
| U. S. bonds to secure U. S. deposits..... | | | | |
| U. S. bonds on hand..... | | | | |
| Premiums on U. S. bonds..... | | | | |
| Stocks, securities, etc..... | | | | |
| Banking house, furniture and fixtures..... | 7,400 00 | 7,400 00 | 7,400 00 | 7,400 00 |
| Other real estate and mortgages owned..... | 3,500 00 | 3,500 00 | 3,500 00 | 3,500 00 |
| Due from national banks (not reserve agents)..... | 32 50 | 165 40 | 141 23 | 1 60 |
| Due from state banks and bankers..... | | | | |
| Due from approved reserve agents..... | 39,029 85 | 33,112 51 | 40,893 37 | 44,656 38 |
| Checks and other cash items..... | 1,343 66 | 3,259 57 | 3,216 61 | 3,922 07 |
| Exchanges for clearing house..... | | | | |
| Notes of other national banks..... | 2,552 00 | 3,361 00 | 3,093 00 | 2,555 00 |
| Fractional paper currency, nickels and cents..... | 50 88 | 88 35 | 51 93 | 27 97 |
| Specie..... | 7,120 30 | 7,412 35 | 6,679 30 | 7,127 30 |
| Legal tender notes..... | | | | |
| Redemption fund with U. S. treasurer (5% of cir- culation)..... | 1,125 00 | 1,125 00 | 1,125 00 | 1,125 00 |
| Due from U. S. treasurer, other than 5% redemp- tion fund..... | | | | |
| Totals..... | \$201,118 82 | \$196,654 72 | \$191,732 87 | \$203,376 78 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$50,000 00 | \$50,000 00 | \$50,000 00 | \$50,000 00 |
| Surplus fund..... | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Undivided profits, less expenses and taxes paid..... | 1,905 34 | 3,685 95 | 2,698 75 | 3,610 95 |
| National bank notes outstanding..... | 16,870 00 | 21,800 00 | 22,500 00 | 22,500 00 |
| Due to other national banks..... | | 956 95 | | |
| Due to state banks and bankers..... | | | | |
| Dividends unpaid..... | 1,284 00 | 740 00 | 938 00 | 742 00 |
| Individual deposits subject to check..... | 112,659 48 | 109,371 82 | 105,596 12 | 116,523 83 |
| Demand certificates of deposit..... | | | | |
| Time certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| United States deposits..... | | | | |
| Deposits of U. S. disbursing officers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Liabilities other than those above stated..... | 8,400 00 | 100 00 | | |
| Totals..... | \$201,118 82 | \$196,654 72 | \$191,732 87 | \$203,376 78 |

No. 1768.

FIRST NATIONAL BANK OF SAGINAW, SAGINAW.

• A. W. WRIGHT, *President*; A. P. BLISS, *Vice President*; T. W. STALKER, *Cashier*

DIRECTORS.—A. W. Wright, A. P. Bliss, W. T. Knowlton, Gurdon Corning, C. H. Davis, J. H. Pearson, T. W. Stalker.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$346,992 25 | \$362,005 96 | \$328,575 89 | \$293,660 28 |
| Overdrafts, secured and unsecured..... | 268 57 | 61 15 | 311 32 | 144 44 |
| U. S. bonds to secure circulation..... | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 |
| U. S. bonds to secure U. S. deposits..... | | | | |
| U. S. bonds on hand..... | | | | |
| Premiums on U. S. bonds..... | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 |
| Stocks, securities, etc..... | | | | |
| Banking house, furniture and fixtures..... | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 |
| Other real estate and mortgages owned..... | 481 15 | 481 15 | 490 92 | 490 92 |
| Due from National banks (not reserve agents)..... | | 13,018 37 | 5,983 10 | 14,742 04 |
| Due from State banks and bankers..... | 1,720 36 | 517 63 | 658 71 | 1,235 97 |
| Due from approved reserve agents..... | 173,672 45 | 67,940 67 | 80,651 23 | 156,990 62 |
| Checks and other cash items..... | 62 57 | 102 87 | | 597 97 |
| Exchanges for clearing house..... | | | | |
| Notes of other National banks..... | 10,684 00 | 8,487 00 | 11,033 00 | 6,416 00 |
| Fractional paper currency, nickels and cents..... | 209 40 | 177 74 | 168 71 | 222 04 |
| Specie..... | 28,882 65 | 28,973 95 | 28,209 55 | 31,747 30 |
| Legal tender notes..... | 7,710 00 | 7,700 00 | 6,740 00 | 7,080 00 |
| Redemption fund with U. S. treasurer (5% of circulation)..... | 2,250 00 | 2,250 00 | 2,250 00 | 2,250 00 |
| Due from U. S. treasurer, other than 5 % redemption fund..... | | | | |
| Totals..... | \$629,433 40 | \$548,216 49 | \$521,572 43 | \$572,077 58 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$100,000 00 | \$100,000 00 | \$100,000 00 | \$100,000 00 |
| Surplus fund..... | 40,000 00 | 40,000 00 | 39,065 63 | 40,000 00 |
| Undivided profits, less expenses and taxes paid..... | 1,126 50 | 3,192 91 | | 1,172 62 |
| National bank notes outstanding..... | 45,000 00 | 44,250 00 | 44,350 00 | 44,200 00 |
| Due to other National banks..... | 8,178 48 | 1,701 07 | 4,662 03 | 514 71 |
| Due to State banks and bankers..... | 749 88 | 1,742 44 | 849 34 | 7,270 26 |
| Dividends unpaid..... | 300 00 | | 162 00 | |
| Individual deposits subject to check..... | 154,358 35 | 106,343 27 | 94,062 13 | 133,175 20 |
| Demand certificates of deposit..... | 279,720 19 | 250,986 80 | 238,421 30 | 245,744 79 |
| Time certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| United States deposits..... | | | | |
| Deposits of U. S. disbursing officers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Liabilities other than those above stated..... | | | | |
| Totals..... | \$629,433 40 | \$548,216 49 | \$521,572 43 | \$572,077 58 |

STATE BANKING DEPARTMENT

No. 1918.

SECOND NATIONAL BANK, SAGINAW.

GEO. W. MORLEY, *President*; WALDO A. AVERY, *Vice President*; GEO. B. MORLEY, *Cashier*;
E. W. GLYNN, *Assistant Cashier*.

DIRECTORS.—Geo. W. Morley, Waldo A. Avery, H. C. Potter, Jr., Walter S. Eddy, Stanford T. Crapo,
George B. Morley.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|--|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$1,388,732 93 | \$1,530,611 22 | \$1,478,982 07 | \$1,405,991 71 |
| Overdrafts, secured and unsecured..... | 1,149 16 | 2,045 35 | 2,000 91 | 2,682 65 |
| U. S. bonds to secure circulation..... | 150,000 00 | 150,000 00 | 200,000 00 | 200,000 00 |
| U. S. bonds to secure U. S. deposits..... | | | 150,000 00 | 510,000 00 |
| U. S. bonds on hand..... | 500 00 | 10,500 00 | 21,880 00 | 18,140 00 |
| City of Saginaw and other bonds on hand..... | 76,050 00 | 132,832 00 | 179,182 00 | 245,182 00 |
| Premiums on U. S. bonds..... | 12,523 75 | 12,523 75 | 13,750 75 | 33,665 00 |
| Stocks, securities, etc..... | 17,602 33 | 17,871 43 | 17,800 78 | 17,800 78 |
| Banking house, furniture and fixtures..... | 33,500 00 | 36,120 34 | 44,722 76 | 48,143 64 |
| Other real estate and mortgages owned..... | 26,930 22 | 26,978 22 | 22,563 22 | 15,200 00 |
| Due from national banks (not reserve agents)..... | 5,108 96 | 2,987 11 | 12,568 06 | 1,451 75 |
| Due from state banks and bankers..... | 32,329 66 | 45,611 27 | 34,829 48 | 27,509 16 |
| Due from approved reserve agents..... | 349,456 47 | 171,122 81 | 427,752 03 | 403,434 58 |
| Checks and other cash items..... | 2,036 88 | 1,124 93 | 2,363 22 | 1,020 50 |
| Exchanges for clearing house..... | 1,004 38 | 1,103 19 | 1,798 45 | 1,775 77 |
| Notes of other national banks..... | 2,090 00 | 7,540 00 | 24,215 00 | 15,940 00 |
| Fractional paper currency, nickels and cents..... | 591 75 | 437 52 | 191 50 | 885 75 |
| Specie..... | 83,748 00 | 87,729 90 | 88,793 00 | 96,987 25 |
| Legal tender notes..... | 17,673 00 | 27,123 00 | 10,470 00 | 41,700 00 |
| Redemption fund with U. S. treasurer (5% of cir- culation)..... | 6,750 00 | 6,750 00 | 9,000 00 | 9,000 00 |
| Due from U. S. treasurer, other than 5% redemp- tion fund..... | | | | 680 10 |
| Totals..... | \$2,207,777 49 | \$2,211,012 04 | \$2,742,863 23 | \$3,096,690 64 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$200,000 00 | \$200,000 00 | \$200,000 00 | \$200,000 00 |
| Surplus fund..... | 200,000 00 | 200,000 00 | 200,000 00 | 200,000 00 |
| Undivided profits, less expenses and taxes paid..... | 95,755 75 | 108,745 03 | 105,235 67 | 116,017 53 |
| National bank notes outstanding..... | 135,000 00 | 135,000 00 | 180,000 00 | 180,000 00 |
| Due to other national banks..... | 18,005 22 | 28,246 41 | 22,176 17 | 36,996 47 |
| Due to state banks and bankers..... | 114,910 26 | 124,356 46 | 93,316 66 | 130,632 88 |
| Dividends unpaid..... | 168 00 | | 30 00 | |
| Individual deposits subject to check..... | 661,777 10 | 702,650 68 | 991,070 74 | 1,109,608 46 |
| Demand certificates of deposit..... | 780,111 16 | 707,438 46 | 792,274 95 | 635,885 30 |
| Time certificates of deposit..... | | | | |
| Certified checks..... | 2,050 00 | 4,475 00 | 8,759 04 | 50 00 |
| Cashier's checks outstanding..... | | 100 00 | | |
| United States deposits..... | | | 150,000 00 | 487,500 00 |
| Deposits of U. S. disbursing officers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Liabilities other than those above stated..... | | | | |
| Totals..... | \$2,207,777 49 | \$2,211,012 04 | \$2,742,863 23 | \$3,096,690 64 |

No. 3911.

COMMERCIAL NATIONAL BANK, SAGINAW.

D. HARDIN, *President*; J. F. BRAND, *Vice President*; M. O. ROBINSON, *Cashier*.

DIRECTORS.—Daniel Hardin, George A. Alderton, J. F. Brand, M. O. Robinson, E. McCarty, A. C. Melze.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$384,755 86 | \$384,218 76 | \$389,799 81 | \$379,447 67 |
| Overdrafts, secured and unsecured..... | 1,561 32 | 2,819 21 | 509 56 | 6,516 82 |
| U. S. bonds to secure circulation..... | 100,000 00 | 100,000 00 | 100,000 00 | 100,000 00 |
| U. S. bonds to secure U. S. deposits..... | | | | |
| U. S. bonds on hand..... | | | 29,500 00 | 30,100 00 |
| Premiums on U. S. bonds..... | 11,000 00 | 11,000 00 | 11,000 00 | 11,000 00 |
| Stocks, securities, etc..... | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 |
| Banking house, furniture and fixtures..... | 14,000 00 | 14,000 00 | 14,000 00 | 14,000 00 |
| Other real estate and mortgages owned..... | | | | |
| Due from National banks (not reserve agents).... | 266 11 | 159 67 | 159 67 | 159 67 |
| Due from State banks and bankers..... | 12,270 61 | 6,707 50 | 8,094 22 | 6,380 59 |
| Due from approved reserve agents..... | 39,223 50 | 40,710 18 | 61,302 09 | 55,576 86 |
| Checks and other cash items..... | 572 50 | 1,080 33 | 2,592 06 | 892 34 |
| Exchanges for clearing house..... | | | | |
| Notes of other National banks..... | 2,049 00 | 1,006 00 | 1,346 00 | 1,481 00 |
| Fractional paper currency, nickels, and cents.... | 114 69 | 88 43 | 15 31 | 73 68 |
| Specie..... | 16,927 80 | 18,685 45 | 17,551 50 | 15,686 30 |
| Legal tender notes..... | 10,000 00 | 7,400 00 | 6,550 00 | 9,850 00 |
| Redemption fund with U. S. treasurer (5 % of circulation)..... | 4,500 00 | 4,500 00 | 4,500 00 | 4,500 00 |
| Due from U. S. treasurer, other than 5% redemp- tion fund..... | | | | |
| Totals..... | \$509,241 39 | \$594,375 53 | \$648,920 22 | \$637,664 93 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$100,000 00 | \$100,000 00 | \$100,000 00 | \$100,000 00 |
| Surplus fund..... | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 |
| Undivided profits, less expenses and taxes paid.. | 4,788 66 | 9,049 29 | 8,737 58 | 11,084 43 |
| National bank notes outstanding..... | 89,995 00 | 89,395 00 | 87,745 00 | 89,000 00 |
| Due to other National banks..... | | | | |
| Due to State banks and bankers..... | 19,287 62 | 22,348 18 | 28,182 91 | 30,554 02 |
| Dividends unpaid..... | 150 00 | | 25 00 | 625 00 |
| Individual deposits subject to check..... | 190,297 11 | 177,994 40 | 226,909 37 | 208,041 45 |
| Demand certificates of deposit..... | 144,713 50 | 145,588 66 | 147,220 36 | 146,405 63 |
| Time certificates of deposit..... | | | | |
| Certified checks..... | | | 100 00 | 100 00 |
| Cashier's checks outstanding..... | 9 50 | | | |
| United States deposits..... | | | | |
| Deposits of United States disbursing officers.... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Liabilities other than those above stated..... | | | | |
| Totals..... | \$509,241 39 | \$594,375 53 | \$648,920 22 | \$637,664 93 |

No. 3886.

FIRST NATIONAL BANK, ST. IGNACE.

O. W. JOHNSON, *President*; HENRY HOFFMAN, *Vice President*; E. H. HOTCHKISS, *Cashier*.

DIRECTORS.—O. W. Johnson, P. Mulcrone, C. E. Wells, Henry Hoffman, E. H. Hotchkiss.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|--|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$176,849 72 | \$177,205 28 | \$194,351 01 | \$193,765 63 |
| Overdrafts, secured and unsecured..... | 332 45 | 384 24 | 163 42 | 283 96 |
| U. S. bonds to secure circulation..... | 12,500 00 | 12,500 00 | 12,500 00 | 12,500 00 |
| U. S. bonds to secure U. S. deposits..... | | | | |
| U. S. bonds on hand..... | | | | |
| Premiums on U. S. bonds..... | | | | |
| Stocks, securities, etc..... | | | | |
| Banking house, furniture and fixtures..... | 5,500 00 | 5,500 00 | 5,500 00 | 5,500 00 |
| Other real estate and mortgages owned..... | 3,257 00 | 3,257 00 | 3,257 00 | 3,257 00 |
| Due from national banks (not reserve agents)..... | | | 120 00 | |
| Due from state banks and bankers..... | | | 71,502 04 | 23,815 96 |
| Due from approved reserve agents..... | 31,586 32 | 26,181 36 | | |
| Checks and other cash items..... | 1,237 87 | 201 33 | 271 50 | 220 79 |
| Exchanges for clearing house..... | | | | |
| Notes of other national banks..... | 888 00 | 1,405 00 | 1,072 00 | 684 00 |
| Fractional paper currency, nickels and cents..... | 491 33 | 557 12 | 190 00 | 359 43 |
| Specie..... | 10,890 00 | 9,698 55 | 10,770 00 | 12,229 00 |
| Legal tender notes..... | 1,000 00 | 2,000 00 | 2,000 00 | 2,000 00 |
| Redemption fund with U. S. treasurer (5 % of circulation)..... | 562 50 | 562 50 | 562 50 | 562 50 |
| Due from U. S. treasurer, other than 5 % redemp- tion fund..... | | | 1,120 00 | |
| Totals..... | \$245,095 19 | \$239,452 38 | \$303,379 47 | \$255,178 27 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$50,000 00 | \$50,000 00 | \$50,000 00 | \$50,000 00 |
| Surplus fund..... | 15,000 00 | 15,000 00 | 15,000 00 | 15,000 00 |
| Undivided profits, less expenses and taxes paid..... | 10,857 17 | 12,705 07 | 13,103 07 | 14,230 90 |
| National bank notes outstanding..... | 11,250 00 | 11,250 00 | 11,250 00 | 9,630 00 |
| Due to other National banks..... | | | | |
| Due to State banks and bankers..... | | | | |
| Dividends unpaid..... | 6 00 | | 24 00 | 24 00 |
| Individual deposits subject to check..... | 53,770 38 | 47,493 34 | 103,952 68 | 57,598 81 |
| Demand certificates of deposit..... | 104,211 64 | 103,003 97 | 110,049 72 | 108,694 56 |
| Time certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| United States deposits..... | | | | |
| Deposits of U. S. disbursing officers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Liabilities other than those above stated..... | | | | |
| Totals..... | \$245,095 19 | \$239,452 38 | \$303,379 47 | \$255,178 27 |

No. 3378.

ST. JOHNS NATIONAL BANK, ST. JOHNS.

JNO. HICKS, *President*; G. PENNELL, *Vice President*; P. E. WALSWORTH, *Cashier*; R. C. DEXTER, *Assistant Cashier*.

DIRECTORS.—John Hicks, Galusha Pennell, Cooley E. Ball, C. C. Vaughan, P. E. Walsworth, John C. Hicks, W. Bunday.

| Resources. | Report of Feb 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|--|----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$101,040 69 | \$104,169 03 | \$94,200 77 | \$78,072 67 |
| Overdrafts, secured and unsecured..... | 385 35 | 293 19 | 918 83 | 4,993 48 |
| U. S. bonds to secure circulation..... | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 |
| U. S. bonds to secure U. S. deposits..... | | | | |
| U. S. bonds on hand..... | | | 21,000 00 | 20,800 00 |
| Premiums on U. S. bonds..... | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 |
| Stocks, securities, etc..... | 30,100 00 | 25,487 50 | 29,344 96 | 45,127 43 |
| Banking house, furniture and fixtures..... | 8,500 00 | 8,500 00 | 8,500 00 | 8,500 00 |
| Other real estate and mortgages owned..... | 5,696 37 | 5,321 37 | 15,606 37 | 15,811 42 |
| Due from national banks (not reserve agents) .. | 715 37 | 171 53 | 671 91 | 7,300 00 |
| Due from state banks and bankers..... | 1,809 50 | 6,809 50 | 6,435 00 | 337 11 |
| Due from approved reserve agents..... | 102,685 68 | 93,905 94 | 62,517 01 | 57,292 09 |
| Checks and other cash items..... | 88 41 | 71 25 | 542 61 | 754 31 |
| Exchanges for clearing house..... | | | | |
| Notes of other national banks..... | 263 00 | 195 00 | 125 00 | 200 00 |
| Fractional paper currency, nickels and cents.... | 275 68 | 274 94 | 153 75 | 192 24 |
| Specie..... | 14,625 00 | 24,633 10 | 14,458 73 | 15,417 35 |
| Legal tender notes..... | 2,000 00 | 20,489 00 | 5,380 00 | 4,000 00 |
| Redemption fund with U. S. treasurer (5% of cir- culation)..... | 1,125 00 | 1,125 00 | 1,125 00 | 1,125 00 |
| Due from U. S. treasurer other than 5% redemp- tion fund..... | | | | |
| Totals..... | \$296,810 05 | \$318,946 35 | \$288,479 94 | \$287,423 10 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$75,000 00 | \$75,000 00 | \$75,000 00 | \$50,000 00 |
| Surplus fund..... | 10,750 00 | 10,750 00 | 11,000 00 | 11,000 00 |
| Undivided profits, less expenses and taxes paid..... | 1,238 27 | 2,350 85 | 2,449 45 | 4,429 57 |
| National bank notes outstanding..... | 22,500 00 | 22,500 00 | 22,500 00 | 22,500 00 |
| Due to other national banks..... | | | | |
| Due to state banks and bankers..... | 2,768 26 | 6,828 26 | 4,296 32 | 22,202 80 |
| Dividends unpaid..... | | | | |
| Individual deposits subject to check..... | 112,232 42 | 120,616 82 | 117,340 37 | 131,684 29 |
| Demand certificates of deposit..... | 66,927 92 | 75,507 24 | 55,280 62 | 44,993 26 |
| Time certificates of deposit..... | 5,393 18 | 5,393 18 | 613 18 | 613 18 |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| United States deposits..... | | | | |
| Deposits of U. S. disbursing officers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Liabilities other than those above stated..... | | | | |
| Totals..... | \$296,810 05 | \$318,946 35 | \$288,479 94 | \$287,423 10 |

STATE BANKING DEPARTMENT

No. 3547.

FIRST NATIONAL BANK, SAULT STE. MARIE.

OTTO FOWLE, *President*; ROYS J. CRAM, *Vice President*; E. H. MEAD, *Cashier*.

DIRECTORS.—Geo. Kemp, Jno. A. Colwell, J. H. Steere, Otto Fowle, E. H. Mead, F. B. Chesbrough, Thomas F. Hickler, Roys J. Cram.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|--|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$100,769 85 | \$113,279 74 | \$98,601 75 | \$101,680 42 |
| Overdrafts, secured and unsecured..... | 55 66 | 31 76 | 9 49 | 1 01 |
| U. S. bonds to secure circulation..... | 12,500 00 | 12,500 00 | 12,500 00 | 12,500 00 |
| U. S. bonds to secure U. S. deposits..... | | | | |
| Revenue stamps..... | | | | 370 00 |
| U. S. bonds on hand..... | | | | |
| Premiums on U. S. bonds..... | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 |
| Stocks, securities, etc..... | 22,150 00 | | 20,150 00 | 20,150 00 |
| Banking house, furniture and fixtures..... | 46,000 00 | 46,000 00 | 46,000 00 | 46,000 00 |
| Other real estate and mortgages owned..... | 11,102 31 | 11,102 31 | 11,102 31 | 11,102 31 |
| Due from national banks (not reserve agents)..... | 159 60 | | | |
| Due from state banks and bankers..... | 22 62 | 167 26 | 2,292 58 | |
| Due from approved reserve agents..... | 61,175 94 | 44,217 36 | 91,332 38 | 87,236 41 |
| Checks and other cash items..... | 1,443 05 | 917 94 | 1,247 10 | 2,499 27 |
| Exchanges for clearing house..... | | | | |
| Notes of other national banks..... | 1,129 00 | 1,537 00 | 2,159 00 | 1,284 00 |
| Fractional paper currency, nickels and cents..... | 233 10 | 138 55 | 137 29 | 307 40 |
| Specie..... | 21,003 85 | 18,932 70 | 19,821 55 | 21,600 15 |
| Legal tender notes..... | 15,000 00 | 10,500 00 | 15,500 00 | 16,000 00 |
| Redemption fund with U. S. treasurer (5 % of circulation)..... | 562 50 | 562 50 | 562 50 | 562 50 |
| Due from U. S. treasurer, other than 5 % redemp- tion fund..... | | | 245 00 | |
| Totals..... | \$294,307 48 | \$260,887 12 | \$322,660 95 | \$322,293 47 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$50,000 00 | \$50,000 00 | \$50,000 00 | \$50,000 00 |
| Surplus fund..... | 20,000 00 | 20,000 00 | 20,000 00 | 20,000 00 |
| Undivided profits less expenses and taxes paid..... | 2,610 00 | 2,056 75 | 762 90 | 808 52 |
| National bank notes outstanding..... | 11,250 00 | 11,250 00 | 11,250 00 | 11,250 00 |
| Due to other national banks..... | | | | |
| Due to state banks and bankers..... | | | | 2,012 23 |
| Dividends unpaid..... | | | | |
| Individual deposits subject to check..... | 104,337 36 | 79,587 95 | 137,250 75 | 127,892 53 |
| Demand certificates of deposit..... | 5,277 58 | 7,152 53 | 5,464 49 | 5,534 50 |
| Time certificates of deposit..... | 100,832 54 | 90,779 45 | 97,932 81 | 104,711 84 |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| United States deposits..... | | | | |
| Deposits of United States disbursing officers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Liabilities other than those above stated..... | | 60 44 | | 83 85 |
| Totals..... | \$294,307 48 | \$260,887 12 | \$322,660 95 | \$322,293 47 |

NATIONAL BANKS OF MICHIGAN

265

No. 3276.

THE NATIONAL BANK OF STURGIS, STURGIS.

LEVANT E. WHITE, *President*; JAMES THORNTON, *Vice President*; H. L. ANTHONY, *Cashier*.

DIRECTORS.—Levant E. White, James Thornton, Arthur W. Wright, H. L. Anthony, W. C. Grobhisier, Charles Erbsmehl.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$99,428 92 | \$121,551 01 | \$95,402 46 | \$97,319 50 |
| Overdrafts, secured and unsecured..... | 277 04 | 701 48 | 269 05 | 1,102 83 |
| U. S. bonds to secure circulation..... | 16,500 00 | 16,500 00 | 16,500 00 | 16,500 00 |
| U. S. bonds to secure U. S. deposits..... | | | | |
| U. S. bonds on hand..... | | | | |
| Premiums on U. S. bonds..... | 1,600 00 | 1,600 00 | 1,600 00 | 1,600 00 |
| Stocks, securities, etc..... | 6,858 33 | 3,225 00 | 35,336 99 | 34,336 99 |
| Banking house, furniture and fixtures..... | 11,724 73 | 11,724 73 | 11,724 73 | 11,724 73 |
| Other real estate and mortgages owned..... | 15,400 00 | 18,400 00 | 31,369 67 | 31,369 67 |
| Due from national banks (not reserve agents)..... | | | | |
| Due from state banks and bankers..... | | | | |
| Due from approved reserve agents..... | 43,256 56 | 40,009 00 | 22,482 11 | 14,594 95 |
| Checks and other cash items..... | 54 01 | 112 52 | 107 65 | 261 80 |
| Exchanges for clearing house..... | | | | |
| Notes of other national banks..... | | | | |
| Fractional paper currency, nickels and cents..... | 251 12 | 185 88 | 128 62 | 119 34 |
| Specie..... | 9,591 60 | 6,893 45 | 5,102 05 | 5,595 05 |
| Legal tender notes..... | 7,655 00 | 2,812 00 | 1,135 00 | 2,641 00 |
| Redemption fund with U. S. treasurer (5% of circulation)..... | 742 50 | 742 50 | 742 50 | 742 50 |
| Due from U. S. treasurer, other than 5% redemption fund..... | | | | |
| Totals..... | \$213,339 81 | \$224,457 57 | \$221,900 83 | \$217,908 31 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$65,000 00 | \$65,000 00 | \$65,000 00 | \$65,000 00 |
| Surplus fund..... | 6,500 00 | 6,500 00 | 7,000 00 | 7,000 00 |
| Undivided profits, less expenses and taxes paid..... | 1,257 32 | 1,820 33 | 2,546 57 | 3,435 37 |
| National bank notes outstanding..... | 14,850 00 | 14,850 00 | 14,850 00 | 14,850 00 |
| Due to other national banks..... | | | | |
| Due to state banks and bankers..... | | | | |
| Dividends unpaid..... | | | | |
| Individual deposits subject to check..... | 31,258 33 | 26,230 50 | 28,229 97 | 26,064 05 |
| Demand certificates of deposit..... | 94,474 16 | 110,066 74 | 104,274 29 | 101,558 89 |
| Time certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| United States deposits..... | | | | |
| Deposits of U. S. disbursing officers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Liabilities other than those above stated..... | | | | |
| Totals..... | \$213,339 81 | \$224,457 57 | \$221,900 83 | \$217,908 31 |

No. 600.

FIRST NATIONAL BANK, THREE RIVERS.

R. R. PEALER, *President*; S. A. WALTON, *Vice President*; CHAS. W. COX, *Cashier*; NORMAN W. GARRISON, *Assistant Cashier*.

DIRECTORS.—C. L. Blood, R. R. Pealer, S. A. Walton, C. Shaad, Chas. W. Cox, Thomas J. Haines, George A. B. Cooke.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|--|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$155,699 40 | \$152,262 93 | \$138,937 93 | \$142,797 84 |
| Overdrafts, secured and unsecured..... | 1,650 36 | 2,062 90 | 2,838 47 | 2,994 78 |
| U. S. bonds to secure circulation..... | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 |
| U. S. bonds to secure U. S. deposits..... | | | | |
| U. S. bonds on hand..... | | | | |
| Premiums on U. S. bonds..... | | | | |
| Stocks, securities, etc..... | 12,000 00 | 12,000 00 | 13,000 00 | 15,375 00 |
| Banking house, furniture and fixtures..... | 9,893 00 | 9,893 00 | 9,893 00 | 9,893 00 |
| Other real estate and mortgages owned..... | 1,774 62 | 1,774 62 | 1,864 62 | 2,170 12 |
| Due from national banks (not reserve agents).... | 12,468 43 | 26,821 21 | 12,643 65 | 18,408 69 |
| Due from state banks and bankers..... | | | | |
| Due from approved reserve agents..... | 5,730 14 | 15,535 38 | 30,422 28 | 26,091 35 |
| Checks and other cash items..... | 160 69 | 44 20 | 498 68 | 33 85 |
| Exchanges for clearing house..... | | | | |
| Notes of other national banks..... | 1,641 00 | 3,471 00 | 1,299 00 | 1,141 00 |
| Fractional paper currency, nickels and cents.... | 138 57 | 188 08 | 98 21 | 103 70 |
| Specie..... | 12,181 55 | 10,069 73 | 10,668 60 | 11,431 00 |
| Legal tender notes..... | 1,800 00 | 10,000 00 | 4,700 00 | 5,200 00 |
| Redemption fund with U. S. treasurer (5% of cir- culation)..... | 2,250 00 | 2,250 00 | 2,250 00 | 2,250 00 |
| Due from U. S. treasurer, other than 5% redemp- tion fund..... | | | | |
| Totals..... | \$267,387 76 | \$296,373 05 | \$279,114 44 | \$287,890 33 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$50,000 00 | \$50,000 00 | \$50,000 00 | \$50,000 00 |
| Surplus fund..... | 14,000 00 | 14,000 00 | 14,000 00 | 14,000 00 |
| Undivided profits, less expenses and taxes paid.. | 1,655 17 | 2,177 53 | 2,736 69 | 2,382 59 |
| National bank notes outstanding..... | 45,000 00 | 45,000 00 | 45,000 00 | 45,000 00 |
| Due to other national banks..... | | | | |
| Due to state banks and bankers..... | | | | |
| Dividends unpaid..... | | | | |
| Individual deposits subject to check..... | 26,697 88 | 46,408 29 | 46,611 50 | 47,453 11 |
| Demand certificates of deposit..... | 130,034 71 | 138,787 23 | 120,766 25 | 129,054 63 |
| Time certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| United States deposits..... | | | | |
| Deposits of U. S. disbursing officers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Liabilities other than those above stated..... | | | | |
| Totals..... | \$267,387 76 | \$296,373 05 | \$279,114 44 | \$287,890 33 |

No. 3325.

FIRST NATIONAL BANK, TRAVERSE CITY.

HENRY S. HULL, *President*; JOHN T. BEADLE, *Vice President*; C. A. HAMMOND, *Cashier*; FRANK WELTON, *Assistant Cashier*.

DIRECTORS.—John T. Beadle, D. C. Leach, B. J. Morgan, Frank Hamilton, C. A. Hammond, M. V. Covell, Henry S. Hull.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|--|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$165,636 31 | \$170,210 58 | \$141,465 98 | \$177,168 07 |
| Overdrafts, secured and unsecured..... | 204 41 | 319 90 | 159 64 | 311 99 |
| U. S. bonds to secure circulation..... | 12,500 00 | 12,500 00 | 12,500 00 | 27,500 00 |
| U. S. bonds to secure U. S. deposits..... | | | | |
| U. S. bonds on hand..... | | | 15,000 00 | |
| Premiums on U. S. bonds..... | 1,100 00 | 1,100 00 | 1,100 00 | 1,100 00 |
| Stocks, securities, etc..... | | | | |
| Banking house, furniture and fixtures..... | 15,310 00 | 15,310 00 | 15,310 00 | 15,330 47 |
| Other real estate and mortgages owned..... | 2,934 82 | 2,951 46 | 2,956 65 | 2,520 90 |
| Due from national banks (not reserve agents).... | 33,900 37 | 24,534 31 | 39,819 27 | 19,633 12 |
| Due from state banks and bankers..... | | 6,200 00 | 15,650 00 | 12,350 00 |
| Due from approved reserve agents..... | 12,417 77 | 16,884 40 | 30,025 78 | 13,812 85 |
| Checks and other cash items..... | 833 70 | 767 86 | 472 17 | 344 49 |
| Exchanges for clearing house..... | | | | |
| Notes of other national banks..... | 3,000 00 | 6,000 00 | 4,000 00 | 6,000 00 |
| Fractional paper currency, nickels and cents.... | 385 20 | 448 04 | 329 93 | 189 49 |
| Specie..... | 10,596 85 | 8,192 65 | 10,340 58 | 13,388 55 |
| Revenue Stamps..... | | | 190 65 | 178 60 |
| Legal tender notes..... | 6,000 00 | 8,000 00 | 5,000 00 | 5,000 00 |
| Redemption fund with U. S. treasurer (5% of cir- culation)..... | 562 50 | 562 50 | 562 50 | 1,237 50 |
| Taxes paid for shareholders..... | 23 64 | 23 64 | 771 50 | 771 50 |
| Due from U. S. treasurer, other than 5% redemp- tion fund..... | | | | |
| Totals..... | \$265,405 57 | \$274,005 34 | \$295,654 65 | \$296,837 53 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$50,000 00 | \$50,000 00 | \$50,000 00 | \$50,000 00 |
| Surplus fund..... | 6,000 00 | 6,000 00 | 7,500 00 | 7,500 00 |
| Undivided profits, less expenses and taxes paid.. | 1,877 34 | 3,227 28 | 1,344 02 | 2,345 02 |
| National bank notes outstanding..... | 11,250 00 | 11,250 00 | 11,250 00 | 24,750 00 |
| Due to other national banks..... | | | | |
| Due to state banks and bankers..... | | | | 106 77 |
| Dividends unpaid..... | | | 150 00 | |
| Individual deposits subject to check..... | 114,642 87 | 111,524 23 | 134,994 26 | 117,448 79 |
| Demand certificates of deposit..... | 81,635 36 | 91,978 61 | 90,416 37 | 94,671 07 |
| Time certificates of deposit..... | | | | |
| Certified checks..... | | 25 22 | | 15 88 |
| Cashier's checks outstanding..... | | | | |
| United States deposits..... | | | | |
| Deposits of U. S. disbursing officers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Liabilities other than those above stated..... | | | | |
| Totals..... | \$265,405 57 | \$274,005 34 | \$295,654 65 | \$296,837 53 |

No. 2372.

FARMERS' NATIONAL BANK, UNION CITY.

THOMAS B. BUELL, *President*; DARIUS D. BUELL, *Vice President*; HENRY T. CARPENTER, *Cashier*.

DIRECTORS.—Thomas B. Buell, Darius D. Buell, Edward Stanton, Harvey M. Doubleday, John P. Fox, Marshall P. Maxon, Lorenzo Zimmerman.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$110,410 48 | \$114,073 70 | \$112,421 36 | \$110,205 16 |
| Overdrafts, secured and unsecured..... | 6,324 78 | 7,620 78 | 5,489 79 | 7,358 51 |
| U. S. bonds to secure circulation..... | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 |
| U. S. bonds to secure U. S. deposits..... | | | | |
| U. S. bonds on hand..... | | | | |
| Premiums on U. S. bonds..... | 767 50 | 767 50 | 767 50 | 767 50 |
| Stocks, securities, etc..... | 3,500 00 | 3,500 00 | 3,500 00 | 3,500 00 |
| Banking house, furniture and fixtures..... | 7,400 00 | 7,400 00 | 7,400 00 | 7,400 00 |
| Other real estate and mortgages owned..... | 3,110 00 | 3,110 00 | 5,235 00 | 5,235 00 |
| Due from national banks (not reserve agents)..... | | | | |
| Due from state banks and bankers..... | 9,072 73 | 9,746 43 | 12,434 05 | 9,006 43 |
| Due from approved reserve agents..... | 15,619 61 | 23,065 67 | 26,365 43 | 23,448 15 |
| Checks and other cash items..... | 5,790 48 | 4,911 62 | 5,709 22 | 3,388 09 |
| Exchanges for clearing house..... | | | | |
| Notes of other national banks..... | 5,800 00 | 6,366 00 | 2,042 00 | 5,009 00 |
| Fractional paper currency, nickels and cents..... | 12 | 1 34 | 26 | 28 |
| Specie..... | 5,627 25 | 5,432 35 | 6,601 85 | 7,830 00 |
| Legal tender notes..... | 5,000 00 | 6,000 00 | 5,000 00 | 5,000 00 |
| Redemption fund with U. S. treasurer (5% of circulation)..... | 2,250 00 | 2,250 00 | 2,250 00 | 2,250 00 |
| Due from U. S. treasurer, other than 5% redemption fund..... | | | | |
| Totals..... | \$230,672 95 | \$244,245 39 | \$245,216 46 | \$240,398 12 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$50,000 00 | \$50,000 00 | \$50,000 00 | \$50,000 00 |
| Surplus fund..... | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Undivided profits, less expenses and taxes paid..... | 5,015 09 | 5,964 15 | 6,407 19 | 6,801 54 |
| National bank notes outstanding..... | 45,000 00 | 45,000 00 | 45,000 00 | 45,000 00 |
| Due to other national banks..... | | | | |
| Due to state banks and bankers..... | | | 424 93 | 2,581 08 |
| Dividends unpaid..... | 1,648 00 | 613 44 | | |
| Individual deposits subject to check..... | 27,760 57 | 27,527 55 | 28,446 28 | 28,125 55 |
| Demand certificates of deposit..... | 91,249 29 | 105,140 25 | 104,938 06 | 97,889 95 |
| Time certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| United States deposits..... | | | | |
| Deposits of U. S. disbursing officers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Liabilities other than those above stated..... | | | | |
| Totals..... | \$230,672 95 | \$244,245 39 | \$245,216 46 | \$240,398 12 |

No. 1826.

UNION CITY NATIONAL BANK, UNION CITY.

J. W. McCausey, *President*; ISAAC TOWER, *Vice President*; J. S. NESBITT, *Cashier*.

DIRECTORS.—Isaac Tower, W. H. Tower, Henry Seymour, Warren D. Baker, M. F. Buell, J. W. McCausey, Mrs. C. E. Hurd.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$157,626 50 | \$148,327 34 | \$149,143 49 | \$147,983 22 |
| Overdrafts, secured and unsecured..... | 4,646 49 | 4,283 89 | 8,149 07 | 8,786 01 |
| U. S. bonds to secure circulation..... | 12,500 00 | 12,500 00 | 12,500 00 | 33,500 00 |
| U. S. bonds to secure U. S. deposits..... | | | | |
| U. S. bonds on hand..... | | | 10,500 00 | 1,060 00 |
| Premiums on U. S. bonds..... | 1,200 00 | 1,200 00 | 1,227 25 | 2,050 00 |
| Stocks, securities, etc..... | | | 3,000 09 | 3,000 00 |
| Banking house, furniture and fixtures..... | 8,500 00 | 8,500 00 | 8,500 00 | 8,500 00 |
| Other real estate and mortgages owned..... | 11,196 00 | 11,196 00 | 11,846 00 | 12,646 00 |
| Due from national banks (not reserve agents)..... | 5,000 00 | 5,000 00 | 5,073 30 | 10,160 56 |
| Due from state banks and bankers..... | | | | |
| Due from approved reserve agents..... | 28,628 63 | 46,033 66 | 24,858 04 | 36,114 05 |
| Checks and other cash items..... | 2,797 34 | 2,216 30 | 1,121 01 | 1,369 40 |
| Exchanges for clearing house..... | | | | |
| Notes of other national banks..... | 241 00 | 1,518 00 | 830 00 | 1,025 00 |
| Fractional paper currency, nickels and cents..... | 140 86 | 152 42 | 157 00 | 162 54 |
| Specie..... | 8,090 35 | 7,803 90 | 7,871 40 | 8,103 60 |
| Legal tender notes..... | 2,850 00 | 2,250 00 | 3,500 00 | 2,000 00 |
| Redemption fund with U. S. treasurer (5% of circulation)..... | 562 50 | 562 50 | 562 50 | 1,507 50 |
| Due from U. S. treasurer, other than 5% redemption fund..... | | | 1,000 00 | |
| Totals..... | \$243,979 67 | \$251,544 01 | \$249,839 06 | \$277,967 88 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$50,000 00 | \$50,000 00 | \$50,000 00 | \$50,000 00 |
| Surplus fund..... | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Undivided profits, less expenses and taxes paid..... | 10,079 29 | 11,030 78 | 9,958 34 | 12,494 54 |
| National bank notes outstanding..... | 11,250 00 | 11,250 00 | 11,250 00 | 30,150 00 |
| Due to other national banks..... | | | | |
| Due to state banks and bankers..... | | | | |
| Dividends unpaid..... | | | | |
| Individual deposits subject to check..... | 59,940 71 | 60,558 75 | 53,147 18 | 52,901 93 |
| Demand certificates of deposit..... | 102,709 67 | 108,704 48 | 115,483 54 | 122,421 41 |
| Time certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| United States deposits..... | | | | |
| Deposits of U. S. disbursing officers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Liabilities other than those above stated..... | | | | |
| Totals..... | \$243,979 67 | \$251,544 01 | \$249,839 06 | \$277,967 88 |

No. 2987.

FIRST NATIONAL BANK, VASSAR.

D. G. SLAFTER, *President*; JUSTIN WENTWORTH, *Vice President*; FRANK NORTH, *Cashier*; GEORGE D. CLARKE, *Assistant Cashier*.

DIRECTORS.—D. G. Slafter, Justin Wentworth, Frank North, R. C. Burtis, C. A. Mapes.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$87,412 39 | \$95,205 77 | \$75,527 57 | \$70,688 14 |
| Overdrafts, secured and unsecured..... | 127 15 | 634 97 | 780 73 | 341 37 |
| U. S. bonds to secure circulation..... | 12,500 00 | 12,500 00 | 12,500 00 | 12,500 00 |
| U. S. bonds to secure U. S. deposits..... | | | | |
| U. S. bonds on hand..... | | | 6,500 00 | 6,500 00 |
| Premiums on U. S. bonds..... | 850 00 | 850 00 | 850 00 | 850 00 |
| Stocks, securities, etc..... | | | | |
| Banking house, furniture and fixtures..... | 7,088 45 | 7,088 45 | 7,000 00 | 7,000 00 |
| Other real estate and mortgages owned..... | | | | |
| Due from national banks (not reserve agents)... | 20,515 50 | 20,566 69 | 23,274 92 | 25,122 56 |
| Due from state banks and bankers..... | | | | |
| Due from approved reserve agents..... | 6,032 21 | 4,371 61 | 9,500 48 | 8,110 85 |
| Checks and other cash items..... | 12 70 | 371 35 | 572 13 | 802 54 |
| Exchanges for clearing house..... | | | | |
| Notes of other national banks..... | | 1,500 00 | 95 00 | 65 00 |
| Fractional paper currency, nickels and cents..... | 58 75 | 41 23 | 13 93 | 50 26 |
| Specie..... | 3,950 05 | 3,313 20 | 3,711 00 | 4,702 90 |
| Legal tender notes..... | 2,135 00 | 1,690 00 | 3,225 00 | 1,875 00 |
| Redemption fund with U. S. treasurer (5% of circulation)..... | 562 50 | 562 50 | 562 50 | 562 50 |
| Due from U. S. treasurer, other than 5% redemption fund..... | | | | |
| Totals..... | \$141,244 70 | \$148,695 77 | \$144,113 26 | \$139,171 12 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$50,000 00 | \$50,000 00 | \$50,000 00 | \$50,000 00 |
| Surplus fund..... | 3,500 00 | 3,500 00 | 3,750 00 | 3,750 00 |
| Undivided profits, less expenses and taxes paid..... | 913 48 | 1,872 01 | 547 01 | 685 76 |
| National bank notes outstanding..... | 9,870 00 | 10,750 00 | 10,810 00 | 9,810 00 |
| Due to other National banks..... | | | | |
| Due to state banks and bankers..... | | | | |
| Dividends unpaid..... | 12 50 | | | |
| Individual deposits subject to check..... | 18,835 84 | 20,186 52 | 24,762 65 | 26,003 91 |
| Demand certificates of deposit..... | 58,112 88 | 62,387 24 | 54,243 60 | 48,921 45 |
| Time certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| United States deposits..... | | | | |
| Deposits of U. S. disbursing officers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Liabilities other than those above stated..... | | | | |
| Totals..... | \$141,244 70 | \$148,695 77 | \$144,113 26 | \$139,171 12 |

NATIONAL BANKS OF MICHIGAN

271

No. 4527.

FIRST NATIONAL BANK, WHITE PIGEON.

S. A. JONES, *President*; J. R. WATSON, *Vice President*; T. E. CLAPP, *Cashier*.

DIRECTORS.—S. A. Jones, J. R. Watson, Charles E. Stevenson, T. E. Clapp, E. A. Hamilton, Joseph Brown, H. S. Watson.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$102,959 16 | \$106,750 79 | \$91,186 98 | \$111,134 85 |
| Overdrafts, secured and unsecured..... | 1,590 41 | 1,201 17 | 2,280 75 | 545 44 |
| U. S. bonds to secure circulation..... | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 |
| U. S. bonds to secure U. S. deposits..... | | | | |
| U. S. bonds on hand..... | | | 5,000 00 | |
| Premiums on U. S. bonds..... | | | | |
| Stocks, securities, etc..... | 2,019 20 | 2,019 20 | 600 00 | 1,750 00 |
| Banking house, furniture and fixtures..... | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 |
| Other real estate and mortgages owned..... | 325 00 | 2,500 00 | 1,150 00 | 95 00 |
| Due from national banks (not reserve agents)..... | | | | |
| Due from state banks and bankers..... | | | | |
| Due from approved reserve agents..... | 8,868 10 | 9,902 36 | 16,414 33 | 3,022 48 |
| Checks and other cash items..... | 407 88 | 363 53 | 437 05 | 1,213 35 |
| Exchanges for clearing house..... | | | | |
| Notes of other national banks..... | 2,852 00 | 1,629 00 | 1,266 00 | 1,258 00 |
| Fractional paper currency, nickels and cents..... | 10 45 | 16 31 | 10 73 | 10 40 |
| Specie..... | 2,158 70 | 4,425 00 | 212 30 | 850 00 |
| Legal tender notes..... | 5,000 00 | 2,500 00 | 5,000 00 | 5,000 00 |
| Redemption fund with U. S. treasurer (5% of circulation)..... | 2,250 00 | 2,250 00 | 2,250 00 | 2,250 00 |
| Due from U. S. treasurer, other than 5% redemption fund..... | | | | |
| Totals..... | \$180,940 90 | \$186,057 36 | \$178,308 14 | \$179,629 52 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$50,000 00 | \$50,000 00 | \$50,000 00 | \$50,000 00 |
| Surplus fund..... | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Undivided profits, less expenses and taxes paid..... | 1,258 64 | 2,452 41 | 424 59 | 1,202 18 |
| National bank notes outstanding..... | 45,000 00 | 45,000 00 | 45,000 00 | 45,000 00 |
| Due to other national banks..... | | | | |
| Due to state banks and bankers..... | | | | |
| Dividends unpaid..... | | | | |
| Individual deposits subject to check..... | 19,018 38 | 16,014 07 | 16,492 47 | 16,321 14 |
| Demand certificates of deposit..... | 55,663 88 | 62,590 88 | 56,391 08 | 57,106 20 |
| Time certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| United States deposits..... | | | | |
| Deposits of U. S. disbursing officers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Liabilities other than those above stated..... | | | | |
| Totals..... | \$180,940 90 | \$186,057 36 | \$178,308 14 | \$179,629 52 |

STATE BANKING DEPARTMENT

No. 155.

FIRST NATIONAL BANK, YPSILANTI.

D. L. QUIRK, *President*; C. E. KING, *Vice President*; D. L. QUIRK, JR., *Cashier*; F. L. GALLUP, *Assistant Cashier*.

DIRECTORS.—D. L. Quirk, S. H. Dodge, C. S. Wortley, C. E. King, D. C. Griffin.

| Resources. | Report of Feb. 18. | Report of May 5. | Report of Sept. 20. | Report of Dec. 1. |
|---|-----------------------|---------------------|------------------------|----------------------|
| Loans and discounts..... | \$281,691 62 | \$310,934 43 | \$256,515 03 | \$252,563 13 |
| Overdrafts, secured and unsecured..... | 179 82 | 840 94 | 562 25 | 883 68 |
| U. S. bonds to secure circulation..... | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 |
| U. S. bonds to secure U. S. deposits..... | | | | |
| U. S. bonds on hand..... | | | 6,000 00 | 6,000 00 |
| Premiums on U. S. bonds..... | | | | |
| Stocks, securities, etc..... | 62,120 00 | 61,620 00 | 73,620 00 | 73,120 00 |
| Banking house, furniture and fixtures..... | 7,500 00 | 7,500 00 | 7,500 00 | 7,500 00 |
| Bills in transit..... | 6,331 87 | | 3,618 00 | 12,504 00 |
| Revenue stamps..... | | | 462 00 | 357 17 |
| Due from national banks (not reserve agents)..... | | | | |
| Due from state banks and bankers..... | | | | |
| Due from approved reserve agents..... | 13,783 43 | 17,489 23 | 27,311 93 | 7,803 86 |
| Checks and other cash items..... | 153 94 | 846 29 | 253 50 | 34 96 |
| Exchanges for clearing house..... | | | 350 00 | 145 18 |
| Notes of other national banks..... | 1,530 00 | 1,575 00 | 2,640 00 | 3,815 00 |
| Fractional paper currency, nickels and cents..... | 250 40 | 221 20 | 253 80 | 259 90 |
| Specie..... | 24,726 35 | 23,338 60 | 22,949 35 | 23,764 60 |
| Legal tender notes..... | 4,666 00 | 4,438 00 | 8,218 00 | 10,462 00 |
| Redemption fund with U. S. treasurer (5% of circulation)..... | 1,125 00 | 1,125 00 | 1,125 00 | 1,125 00 |
| Due from U. S. treasurer, other than 5% redemption fund..... | | | | |
| Totals..... | \$429,058 43 | \$454,928 69 | \$436,378 86 | \$425,338 48 |
| Liabilities. | | | | |
| Capital stock paid in..... | \$75,000 00 | \$75,000 00 | \$75,000 00 | \$75,000 00 |
| Surplus fund..... | 72,200 00 | 75,000 00 | 75,000 00 | 75,000 00 |
| Undivided profits, less expenses and taxes paid..... | 3,356 51 | 524 73 | 3,362 09 | 585 44 |
| National bank notes outstanding..... | 22,500 00 | 22,500 00 | 25,200 00 | 22,500 00 |
| Due to other national banks..... | | | | 123 55 |
| Due to state banks and bankers..... | | | | |
| Dividends unpaid..... | | | | |
| Individual deposits subject to check..... | 78,835 75 | 86,965 82 | 68,305 17 | 68,606 60 |
| Demand certificates of deposit..... | 177,166 17 | 194,938 14 | 192,211 60 | 183,522 89 |
| Time certificates of deposit..... | | | | |
| Certified checks..... | | | | |
| Cashier's checks outstanding..... | | | | |
| United States deposits..... | | | | |
| Deposits of U. S. disbursing officers..... | | | | |
| Notes and bills rediscounted..... | | | | |
| Bills payable..... | | | | |
| Liabilities other than those above stated..... | | | | |
| Totals..... | \$429,058 43 | \$454,928 69 | \$436,378 86 | \$425,338 48 |

ALPHABETICAL LIST OF
STATE AND NATIONAL BANK CASHIERS
IN MICHIGAN.

ALPHABETICAL LIST OF CASHIERS
OF
STATE AND NATIONAL BANKS
IN MICHIGAN.

A.

| | |
|------------------------|---------------|
| Abbott, George A. | Muskegon. |
| Adams, W. E. | Shepherd. |
| Allwardt, Frederick A. | Battle Creek. |
| Ames, C. C. | Jackson. |
| Anderson, Wm. B. | Calumet. |
| Andrews, M. M. | Bay City. |
| Andrews, H. R. | Detroit. |
| Anthony, H. L. | Sturgis. |

B.

| | |
|-------------------------|---------------|
| Babbitt, L. A. | Northville. |
| Babecock, C. F. | Wyandotte. |
| Barker, V. T. | Kalamazoo. |
| Barnes, George. | Marquette. |
| Barnes, T. W. | Milan. |
| Barnum, H. G. | Port Huron. |
| Battersbee, Frank J. | Croswell. |
| Beebe, W. R. | Kalamazoo. |
| Bedell, L. E. | Romeo. |
| Belser, Frederick H. | Ann Arbor. |
| Bennett, E. K. | Plymouth. |
| Bernard, F. H. | St. Louis. |
| Billinghurst, C. C. | Muskegon. |
| Bishop, G. A. | Flint. |
| Biesch, G. A. | Menominee. |
| Borland, John, Jr. | Imlay City. |
| Bostwick, J. M. | Deckerville. |
| Boughton, F. P. | Battle Creek. |
| Bowman, Eustace C. | Detroit. |
| Boynnton, J. F. | Saginaw. |
| Bradford, W. T. | St. Joseph. |
| Briggs, D. W. | Saginaw. |
| Brown, Charles S. | Flint. |
| Browne, W. H. | Greenville. |
| Browne, Frederick P. | Bay City. |
| Buck, Sanford W. | Gaylord. |
| Burr, George M. | Manistee. |
| Butler, William A., Jr. | Detroit. |
| Buttars, Archibald. | Charlevoix. |

C.

| | |
|---------------------|--------------|
| Carman, George W. | Marine City. |
| Carpenter, E. H. | Dexter. |
| Carpenter, Henry T. | Union City. |
| Cartwright, J. F. | Davison. |
| Case, C. W. | Manchester. |
| Case, Claude W. | Munising. |

| | |
|---------------------|---------------|
| Chapple, Percy E. | Concord. |
| Chapman, George | Bangor. |
| Chase, D. W. | Midland. |
| Chichester, F. I. | Allegan. |
| Chichester, Leon | Petoskey. |
| Church, B. A. | St. Louis. |
| Clapp, T. E. | White Pigeon. |
| Clarke, H. W. | Manistique. |
| Clarkson, Sidney W. | Ann Arbor. |
| Clay, Rial | Adrian. |
| Clute, Wm. | Dundee. |
| Collins, T. J. | Sturgis. |
| Colton, H. S. | Calumet. |
| Comfort, John C. | Alpena. |
| Condon, William | Hancock. |
| Conn, F. F. | Durand. |
| Cooper, E. L. | Grass Lake. |
| Cox, Charles W. | Three Rivers. |
| Crawford, Alf. F. | Breckenridge. |
| Cummings, E. C. | Carson City. |
| Curtis, C. C. | Vassar. |

D.

| | |
|----------------------|---------------|
| Davis, B. F. | Lansing. |
| Davison, M. | Flint. |
| Davis, F. M. | Grand Rapids. |
| Dearing, H. M. | Albion. |
| Dearing, P. M. | Albion. |
| De Golia, F. H. | Eaton Rapids. |
| De Graff, William T. | Detroit. |
| Densmore, F. E. | Mason. |
| Dey, Hamilton | Detroit. |
| Dudley, Percy T. | Howell. |
| Dunham, George A. | Manistee. |
| Dusenbury, George A. | Mt. Pleasant. |

E.

| | |
|------------------------------|----------------|
| Effinger, M. L. | Laurium. |
| Emerson, Charles (treasurer) | Detroit. |
| Evans, Oliver | Iron Mountain. |
| Ewing, Charles | Iron Mountain. |

F.

| | |
|---------------------|---------------|
| Farnsworth, Fred E. | Detroit. |
| Felch, Chas. S. | Belding. |
| Field, Scott | Battle Creek. |
| Fitzgerald, John C. | St. Johns. |
| Flint, H. G. | Scottville. |

Foster, Byron J. Hudson.
 Foster, Charles Benton Harbor.
 Fraser, O. A. Plymouth.
 Free, John W. Paw Paw.

G.

Garfield, D. A. Albion.
 Getchell, M. C. Hancock.
 Gilbert, C. T. Coldwater.
 Glazier, George P. Chelsea.
 Gorham, C. E. Marshall.
 Gregory, W. J. Manistee.
 Griswold, M. C. Lowell.

H.

Hall, A. J. Mason.
 Hall, F. A. Grand Rapids.
 Hamilton, H. H. Eaton Rapids.
 Hammond, C. A. Traverse City.
 Hammond, F. E. Muskegon.
 Hammond, W. L. Ludington.
 Hance, E. T. (secretary) Detroit.
 Hannah, J. T. Traverse City.
 Hardy, Geo. E. (secretary) Grand Rapids.
 Harmon, M. S. Menominee.
 Harrington, C. F. Port Huron.
 Harris, Herbert F. Ovid.
 Hart, H. V. C. Adrian.
 Hart, Joseph C. Detroit.
 Harvey, W. W. Constantine.
 Haass, J. H. Detroit.
 Hayes, W. D. Hastings.
 Heath, W. B. Ionia.
 Helmer, F. H. Jackson.
 Hemphill, R. W. Ypsilanti.
 Henry, Albert. Kalamazoo.
 Hirt, Frank J. Richmond.
 Hiscock, Chas. E. Ann Arbor.
 Hollister, H. J. Grand Rapids.
 Hotchkiss, E. H. St. Ignace.
 Hough, C. A. Nashville.
 Householder, D. P. Ishpeming.
 Huyck, A. H. Decatur.

J.

Jacobs, F. G. Pontiac.
 Jahn, H. F. Ironwood.
 Jenks, Russ S. St. Clair.
 Jennison, F. J. Marquette.
 Jennings, H. K. Charlotte.
 Johnson, Chas. A. Niles.
 Johnson, J. H. Detroit.
 Jones, John E. Lake Linden.
 Jones, H. B. Marcellus.
 Jordan, Orville O. St. Joseph.

K.

Kanter, Chas. E. Detroit.
 Keeler, W. E. Middleville.
 Keifer, Alfred K. Detroit.
 Keister, B. N. Sparta.
 Kelsey, Chas. B. Grand Rapids.
 Khuen, Richard Saginaw.
 Knowlton, Henry Cadillac.

L.

Lacey, Wm. P. Charlotte.
 La Fleur, A. B. Hillsdale.
 Lawson, Geo. E. Detroit.
 Leland, J. D. Durand.
 Little, Geo. L. Monroe.
 Loomis, P. B., Jr. Jackson.
 Lyle, F. W. Dowagiac.

M.

Mahon, W. North Branch.
 Mark, E. M. Deckerville.
 Marsh, James A. Constantine.
 Mason, Robert S. Detroit.
 McNair, D. Lexington.

Mead, E. H. Sault Ste. Marie.
 Mills, E. L. J. Mancelona.
 Miner, A. B. Ishpeming.
 Mokma, G. W. Holland.
 Monroe, L. S. South Haven.
 Moore, F. B. Elk Rapids.
 Moore, Geo. W. Port Huron.
 Morrison, R., Jr. Capac.
 Morley, Geo. B. Saginaw.
 Mulholland, John Bay City.

N.

Nesbitt, J. S. Union City.
 Newell, Emerson M. Fenton.
 Niggeman, John P., Jr. Crosswell.
 Niles, Alla M. Carsonville.
 Norrington, H. H. West Bay City.
 North, Frank Vassar.
 Northrup, Wm. B. Reading.

O.

Oleson, Chas. J. Sanilac Center.

P.

Packard, George Flushing.
 Palmer, J. A. Chelsea.
 Parkhurst, J. W. Reed City.
 Parks, E. F. Paw Paw.
 Parsons, L. B. South Haven.
 Percival, W. J. Lake Odessa.
 Perry, F. L. Pontiac.
 Phelps, W. T. Marshall.
 Phillips, Chas. B., Jr. Blissfield.
 Pierson, W. W. Leslie.
 Porter, John W. Port Huron.
 Power, D. H. Pontiac.
 Price, C. A. Ithaca.
 Prince, William L. Bessemer.

Q.

Quirk, D. L., Jr. Ypsilanti.

R.

Ramsay, A. W. Cheboygan.
 Reade, S. A. Romeo.
 Reed, M. A. Be'ding.
 Reilly, Wm. E. Detroit.
 Reynolds, Daniel W. Hastings.
 Richmond, E. D. Hart.
 Rice, J. H. Houghton.
 Ritter, C. A. Cassopolis.
 Robinson, M. O. Saginaw.
 Rogers, William Ewart.
 Roe, Herbert Buchanan.
 Roe, J. Edward Lansing.
 Root, Ed. E. Manchester.
 Rosenkrans, W. A. Corunna.
 Rowley, F. N. Kalamazoo.
 Royce, C. C. Escanaba.
 Rundell, Edward A. Edmore.

S.

Saunders, H. R. Coldwater.
 Schupp, A. Saginaw.
 Schurtz, John G. White Pigeon.
 Seymour, John A. Grand Rapids.
 Shaffmaster, F. Ernest. Burr Oak.
 Shaver, T. R. West Bay City.
 Shaw, John T. Detroit.
 Shepard, F. A. Tecumseh.
 Shinkman, W. A. Grand Rapids.
 Skinner, George A. Mt. Clemens.
 Smith, Cramer Orion.
 Smith, E. N. Adrian.
 Smith, F. A. Delray.
 Smith, Enoch Detroit.
 Smith, J. H. Tecumseh.
 Snelling, W. H. Fowler.
 Sorrick, M. H. Grand Rapids.
 Spalding, C. M. Perry.

Spencer, H. C. Flint.
 Spinning, Charles M. Jackson.
 Stalker, T. W. Saginaw.
 Stanley, E. L. Sault Ste. Marie
 Stanton, Clarence E. Oxford.
 Stellwagen, George H. Wayne.
 Stewart, C. F. Hillsdale.
 Stickney, George Grand Haven.
 Sumption, E. P. Kalamazoo.
 Suuherland, C. H. Clare.

T.

Taylor, G. L. Owosso.
 Tillotson, Frank F. Detroit.
 Tobias, B. E. Adrian.
 Truesdell, C. L. Quincy.

U.

Ullrich, Paul J. Mt. Clemens.
 Unger, I. B. Detroit.
 Upson, A. S. Coldwater.

V.

Vai Alstyne, Fred E. Wyandotte.
 Verdier, J. A. S. Grand Rapids.
 Ver Sure, Cornelius Holland.

W.

Wade, Charles F. Jonesville.
 Walsworth, P. E. St. Johns.
 Walz, C. J. (assistant) Ann Arbor.
 Warren, Charles A. Detroit.
 Watrous, J. R. Bay City.
 Wesener, H. G. Saginaw.
 Williams, C. B. Alpena.
 Williams, M. L. Detroit.
 Williamson, R. J. Kalamazoo.
 Wilson, C. A. Holly.
 Wilson, C. A. Morenci.
 Wilson, John W. Muskegon.
 Wixson, Bion Williamston.
 Whipple, A. D. Owosso.
 White, C. G. Lapeer.
 Whitworth, Geo. G. (secretary) Grand Rapids.
 Whitney, Charles C. Hudson.
 Wolf, George T. Three Rivers.
 Wolf, Frank Mendon.
 Woodcock, E. F. Niles.
 Wright, A. S. Ionia.
 Wylie, James R. Grand Rapids.

Y.

Yates, T. C. Negaunee.
 Young, Geo. H. Bay City.