ELEVENTH ANNUAL REPORT

OF THE COMMISSIONER OF THE

BANKING DEPARTMENT

OF THE

STATE OF MICHIGAN

DECEMBER 31, 1899

BY AUTHORITY

LANSING, MICHIGAN
ROBERT SMITH PRINTING CO., STATE PRINTERS AND BINDERS
1900

DEPARTMENT OFFICERS.

COMMISSIONER

GEO. L. MALTZ

DEPUTY COMMISSIONER

W. T. BRADFORD

BANK EXAMINERS

LESTER M. SHERWOOD

THEODORE M. JOSLIN

B. C. JOLLY

ALBERT E. MANNING

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.

TABLE OF CONTENTS.

STATE BANKING DEPARTMENT.

REPORT OF THE COMMISSIONER.

STATE OF MICHIGAN,
BANKING DEPARTMENT,
Lansing, December 31, 1899.

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

I have the honor to submit the eleventh annual report of this department in compliance with the provisions of section 43 of the General Banking Law of Michigan, 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.

In accordance with the provisions of sections 39 and 40 of the General Banking Law, all of the institutions under the supervision of this department have been examined during the year.

At the date of this report, there are one hundred and eighty-eight State banks and three trust companies under the supervision of this department.

It will be noticed that 187 banks and three trust companies are given as the number of banks in connection with statistics and tables. This is accounted for by the fact that the Benton Harbor State Bank was organized too late in the year to furnish any report.

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 national banks of the State, are appended; as are also abstracts of the yearly reports for the past eleven years, which show the progress and increasing wealth of the State.

NEW BANKS.

During the year seven banks have been organized, as follows:

No.	Title.	Location.	Capital.	Commenced business.
213	The Athens State and Savings Bank	Athens	$15,000 00	April 15.
214	The State Bank of Ontonagon	Ontonagon	15,000 00	May 1.
215	The Old State Bank	Fennville	15,000 00	June 1.
216	The Brown City Savings Bank	Brown City	20,000 00	June 9.
217	The Quincy State Bank	Quincy	20,000 00	August 1.
218	The Eaton County Savings Bank	Charlotte	25,000 00	August 14.
219	The Benton Harbor State Bank	Benton Harbor	50,000 00	December 20.

An increase of banking capital of $160,000.00.

I am pleased to state that during the year none of the banks under the supervision of this department have become insolvent.

VOLUNTARY LIQUIDATION.

On February 8, 1899, the Charlevoix Savings Bank, of Charlevoix, went into voluntary liquidation by vote of its stockholders, as did also, on March 7, 1899, the American Commercial and Savings Bank, of Saginaw, which is being liquidated through the Bank of Saginaw, Saginaw.

INCREASE AND DECREASE OF CAPITAL STOCK.

During the year, for good and sufficient reasons, I have allowed the following banks to reduce their capital stock:

Paw Paw Savings Bank.....From $50,000 00 to $40,000 00
Adrian State Savings Bank.....From 100,000 00 to 60,000 00
Lansing State Savings Bank.....From 200,000 00 to 150,000 00
Davison State Bank .....From 25,000 00 to 20,000 00

Making a decrease of $105,000.00. To this add the retirement of American Commercial and Savings Bank, of Saginaw, $100,000.00, and Charlevoix Savings Bank, Charlevoix, $33,000.00, showing a total reduction of $238,000.00.

In the way of increase, the State Savings Bank, of Detroit, increased its capital stock $300,000.00 (its capital now being $500,000.00), to which, adding the increase in capital of the seven new banks, $160,000.00, and subtracting $238,000.00 of total reduction, leaves a net increase in capital stock of $222,000.00.

GROWTH OF STATE BANKS.

Since the organization of this department, 1889, the increase and growth of business has been very great. Deposits show an increase of $71,845,147.78, and loans $63,212,569.56, as per the following statement:

Resources.	80 banks. Jan. 7, 1889.	182 banks and 3 trust companies. Dec. 1, 1898.	187 banks and 3 trust companies. Dec. 2, 1899.
Loans	$30,815,697 13	$79,136,528 24	$94,028,266 69
Real estate, furniture and fixtures	534,411 76	3,960,988 02	4,107,791 70
Cash	7,550,661 99	22,924,209 47	22,440,808 74
Totals	$38,900,770 88	$106,021,725 73	$120,576,867 13
Liabilities.			
Capital stock paid in	$5,519,425 00	$12,003,600 00	$12,262,100 00
Surplus fund and undivided profits	1,818,835 53	4,892,580 92	5,090,321 66
Deposits	31,284,124 39	89,048,790 00	103,129,272 17
Notes and bills rediscounted	278,385 96	76,754 81	95,173 30
Totals	$38,900,770 88	$106,021,725 73	$120,576,867 13

It will also be observed that according to the above statement, deposits and loans in the 187 State banks and three trust companies, during the year 1899, have increased over previous year, as follows: (For reference I include National banks.)

Number of banks.	Deposits.	Loans.
187 State banks and 3 trust companies	$14,080,482 17	$14,891,738 45
80 National banks	6,433,566 15	4,661,189 73
Total increase	$20,514,048 32	$19,552,928 18

On December 2, 1899, the amount of cash in the 187 State banks and three trust companies was $22,440,808.74, and in the 80 National banks, $16,969,624.53, making a total amount of $39,410,433.27.

EARNINGS OF ONE HUNDRED AND EIGHTY-SEVEN STATE BANKS AND THREE TRUST COMPANIES.

Dividends paid for 1899 amounted to $845,065.00. Increase of surplus fund was $221,303.00.

Average dividend rate on capital and surplus for 1899 was 5½ per cent.

Average dividend rate on capital for 1899 was 6 2-3 per cent.

NUMBER OF DEPOSITORS.

The total number of depositors in the 187 State banks and 80 National banks on December 31, 1899, was 381,768, as follows:

State banks, individual deposits subject to check..... 48,000
State banks, commercial certificates of deposit..... 29,857
State banks, savings depositors..... 193,751
State banks, savings certificates of deposit..... 22,737
National banks, individual deposits subject to check..... 44,005
National banks, certificates of deposit..... 43,418

The following table will show number of commercial depositors and savings depositors in the 187 State banks and 80 National banks, together with amount of deposits and average amount to each depositor:

Banks.	Class of deposit.	Number of depositors.	Amount of deposits.	Average to each depositor.
187 State banks	Commercial...	*77,857	$36,772,566 64	$472
	Savings.....	*216,488	62,660,212 66	290
80 National banks	Commercial...	*87,423	49,920,532 07	571
Total		381,768	$149,353,311 37	$391

*This includes certificates of deposit; several certificates issued to one person counted as one.

RECEIPTS AND EXPENSES OF THE DEPARTMENT.

The fees collected by this department for the examination of banks according to the provisions of section 40 of the General Banking Law, amounted to $11,768.38.

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

Salary of George L. Maltz, commissioner	$2,500 00
Salary of E. A. Sunderlin, deputy commissioner. (Resigned July 1, 1899.)	1,000 00
Salary of W. T. Bradford, deputy commissioner. (Appointed August 1, 1899.)	833 36
Salary of W. T. Bradford, examiner. (Appointed February 13, 1899.)	784 59
Salary of T. M. Joslin, examiner	1,700 00
Salary of L. M. Sherwood, examiner	1,700 00
Salary of B. C. Jolly, examiner. (Appointed August 1, 1899.)	708 34
Salary of A. E. Manning, examiner. (Appointed June 24, 1899.)	616 05
Salary of extra clerks	550 62
Expenses incurred in the examination of banks	3,635 06
Miscellaneous expenses, viz.: printing, stationery, postage, etc.	1,070 80
	$15,098 82

REPORTS OF RECEIVERS.

Contrary to expectations, but one receivership has been closed up, that of Edward J. Bissell, receiver of the Milford State Bank, Milford. The following reports from the several receivers were called for under date of December 1, 1899:

Central Michigan Savings Bank, Lansing.

Charles H. Crane, receiver, reports as follows:

Liability to depositors at date of suspension, April 18, 1893		$592,923 53
Other liabilities		212,384 68
Total		$805,308 21
Total assets at date of, and received since suspension		1,316,405 65
Amount collected by receiver to date		590,696 53
Disposition of collections:		
Loans paid	$178,108 69	
Dividends paid	350,879 54	
Legal expenses	13,411 36	
Receiver's salary paid to date	16,994 83	
All other expenses	13,392 34	
Balance in hands of State Treasurer	15,000 00	
Balance in hands of receiver	2,909 77	
		590,696 53

State Bank, Crystal Falls.

H. M. Pelham, receiver, makes the following report:

Liability to depositors at date of suspension, June 10, 1893		$29,390 42
Other liabilities		1,294 10
Total		$30,684 52
Total assets at date of, and received since suspension		61,524 03
Amount collected by receiver to date		29,936 20
Disposition of collections:		
Loans paid	$22,788 56	
Receiver's salary to date	1,780 00	
All other expenses	4,765 27	
Balance in hands of receiver	602 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	111,603 63
Total	$250,143 83
Total assets at date of, and received since suspension	409,509 19
Amount collected by receiver to date	136,650 66

Disposition of collections:		
Loans paid	$67,784 69	
Dividends paid	43,843 38	
Legal expenses paid	7,134 99	
Receiver's salary to date	5,629 36	
All other expenses	7,930 35	
Deposited with State Treasurer	2,687 12	
Balance in hands of receiver	1,640 77	
		$136,650 66

Ingham County Savings Bank, Lansing.

John A. May, receiver, made the following report:

Liability to depositors at date of suspension, August 6, 1896		$141,004 92
Other liabilities		12,761 34
Total		$153,766 26
Total assets at date of, and received since suspension		286,965 91
Amount collected by receiver to date		102,693 16
Disposition of collections:		
Loans paid	$66,071 95	
Dividends paid	21,602 30	
Legal expenses	4,527 33	
Receiver's salary to date	5,962 58	
All other expenses	3,653 21	
Balance in hands of State Treasurer	16 57	
Balance in hands of receiver	859 22	
		102,693 16

Mecosta County Savings Bank, Big Rapids.

The Michigan Trust Company, Grand Rapids, receiver, reports as follows:

Liability to depositors at date of suspension, October 26, 1896		$204,681 38
Other liabilities		10,639 18
Total		$215,320 56
Total assets at date of, and received since suspension		294,728 80
Amount collected by receiver to date		123,932 90
Disposition of collections:		
Loans paid	$1,500 00	
Dividends paid	95,961 64	
Legal expenses paid	4,112 38	
Receiver's salary to date	2,000 00	
All other expenses	9,437 89	
Balance in hands of receiver	10,920 99	
		123,932 90

Whitehall State Savings Bank, Whitehall.

The Michigan Trust Company, Grand Rapids, receiver, reports as follows:

Liability to depositors at date of suspension, December 31, 1896		$82,576 33
Other liabilities		1,660 68
Total		$84,237 01
Total assets at date of, and received since suspension		110,053 66
Amount collected by receiver to date		21,044 96
Disposition of collections:		
Loans paid	$3,757 15	
Dividends paid	14,633 38	
Legal expenses	922 53	
Receiver's salary	1,150 00	
All other expenses	422 77	
Balance in hands of receiver	159 13	
		21,044 96

State Bank of Fenton, 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, and received since suspension		133,199 11
Amount collected by receiver to date		64,040 47
Disposition of collections:		
Loans paid	$13,146 42	
Dividends paid	40,033 72	
Legal expenses paid	671 99	
Receiver's salary to date	655 00	
All other expenses	4,974 19	
Balance in hands of receiver	4,559 15	
		64,040 47

The 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, and received since suspension	63,935 60
Amount collected by receiver to date	3,554 54

Disposition of collections:		
Loans paid	$2 15	
Dividends paid	2,261 48	
Expenses	165 08	
Balance in hands of receiver	1,125 83	
		$3,554 54

People's Savings Bank, Mt. Pleasant.

Charles T. Russell, receiver, reports as follows:

Liability to depositors at date of suspension, August 20, 1897		$65,491 80
Other liabilities		15,810 14
Total		$81,301 94
Total assets at date of, and received since suspension		230,535 07
Amount collected by receiver to date		93,814 82
Disposition of collections:		
Loans paid	$71,341 07	
Dividends paid	9,638 51	
Legal expenses	1,079 86	
Receiver's salary to date	1,332 21	
All other expenses	1,638 42	
Balance in hands of State Treasurer	3,300 00	
Balance in hands of receiver	5,484 75	
		93,814 82

OPINIONS OF ATTORNEY GENERAL.

This department, during the year 1899, has received queries relative to the application of section 8553 of the Compiled Laws, as to banks under supervision of this department, which provides for minority representation on boards of directors. The following is the opinion of the Attorney General:

Hon. Geo. L. Maltz,
Commissioner of the Banking Department:

My Dear Sir—Your letter of November 16, received and considered whereby you call my attention to section 8553 of the Compiled Laws providing for minority representation on the Board of Directors, and ask if this provision is applicable to the election of bank directors.

In view of the holding in the case of Attorney General vs. Looker, 111 Mich. 498, the question you submit is one upon which there is liable to be a difference of opinion. It seems to me, however that banks organized and subject to the General Banking Laws of the State stand upon an entirely different footing from that of corporations generally. In the first place section 2, article 15, of the State Constitution provides: "No general banking law shall have effect until the same shall after its passage, be submitted to a vote of the electors of the State at a general election, and be approved by a majority of the votes cast thereon at such election."

Section 12 of the General Banking Law expressly provides for the election of the members of the board of directors. This section, as well as the General Banking Law itself, is a subsequent enactment of the Legislature to that of section 8553 of the Compiled Laws. The General Banking Law was submitted to the voters of the State and ratified by them in accordance with the provisions of the Constitution relating thereto. Section 8553 of the Compiled Laws was not.

Section 63 of the General Banking Law provides the manner in which it may be altered and amended by the Legislature and the Legislature has not seen fit to incorporate the provisions of section 8553 of the Compiled Laws into the banking laws of this State.

I am therefore of the opinion that you would be justified in refusing to recognize said section 8553, as applicable to the election of directors under the General Banking Law of this State, in the absence of a ruling by the Supreme Court to the contrary on this particular question.

Respectfully yours,
HORACE M. OREN,
Attorney General.

I also submit the following opinion of the Attorney General relative to the number of directors required by banks with $15,000.00 capital as provided by section 12 of the General Banking Law:

Hon. Geo. L. Maltz,
Commissioner of the Banking Department:

My Dear Sir—Yours of Nov. 16 received, in which you call my attention to section one of the General Banking Law as amended in 1899. This section, as amended, provides that banks cannot be organized with less than $20,000.00 capital. Prior to the amendment of 1899, in certain cities and villages the law permitted the organization of banks with $15,000.00 capital. Under section 12 of the General Banking Law, prior to the amendment thereto of 1899, directors of banks having only $15,000.00 capital stock were only required to own five shares of such stock. Under this section as it now stands, directors must own at least ten shares of the capital stock, and this provision applies to all directors elected after this section, as amended, went into operation, and applies with equal force to directors of banks having a capital stock of $15,000.

Yours respectfully,
HORACE M. OREN,
Attorney General.

LIABILITY OF DIRECTORS.

During the past year this department has vigorously and repeatedly called the attention of directors to section 12 of the General Banking Law, which provides that the directors of a bank are its managers, and that they should have regular and frequent meetings. In this connection I give the following decision of the Supreme Court in the case of James W. Flinn, complainant and appellee vs. Third National Bank, Detroit, defendants and appellants:

"Action brought by the complainant against the receiver, who was a director of the bank, and the other directors, alleging that the loss of

the assets of the bank and its insolvency was due to their neglect and maladministration of its affairs.

"The bill charges, among other things, that the defendants' negligence in the management of the affairs of the bank made its ruin possible, and that it would have been prevented had they been diligent; that they wilfully and negligently permitted the money of the bank to be fraudulently converted, wasted and squandered, and permitted irresponsible and insolvent persons to overdraw their accounts and to borrow money without adequate security whereby large sums were lost; and knowingly and intelligently permitted the withdrawal of a portion of the capital stock by paying dividends in excess of the earnings; that through their negligence the cashier was able to abstract and misapply the funds of the bank.

"*We find it unnecessary to discuss the degree of negligence which will justify a court holding the directors of a bank liable for losses. It is enough to say that the bill charges negligence in various things and that losses resulted therefrom. That an action for such negligence may be brought on behalf of the bank, we have no doubt and that ordinarily it should be brought by the receiver, is admitted.*

"The decree of the Circuit Court is affirmed with costs, defendant to have usual opportunity to answer."

AMENDMENTS TO THE GENERAL BANKING LAW.

The General Banking Law was amended by the Legislature of 1899 as follows:

Section 1. That the capital stock of banks in cities over 110,000 inhabitants shall be $250,000 instead of $100,000. That no bank under the supervision of the State Banking Department be organized with less than $20,000 capital. That banks having deposits exceeding $5,000,000 shall increase their capital to a sum not less than $400,000.00.

Sec. 12. This section is amended so that the annual meeting of stockholders is held on the second Tuesday in January, instead of December.

Sec. 14. Is amended by changing the penalty where directors or officers of a bank shall fraudulently and intentionally cheat and defraud any person, from one to four years.

Sec. 18. Amendment provides that any violation of the provisions of the General Banking Law shall be deemed a felony, instead of a misdemeanor.

Sec. 52. Amended by inserting following proviso: "Provided further, That before any bank under the supervision of the laws of this State, shall loan any of its funds to its officers or its employes, any loans shall be first submitted to the directors of such bank for their approval." This section was amended further in regard to investment by banks in legally authorized bonds of certain specified railroad companies, and giving qualifications necessary to constitute bonds of other railroad companies legal and authorized investments. It specifically provides that street and electric railway corporations are not railroad corporations, within the meaning of this section, as amended.

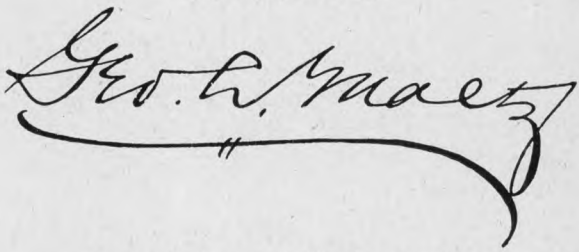
An act (Public Act No. 143, 1899) was passed providing for the extension of the corporate existence of banks, whose charters are about to expire by limitation, for the period of not more than thirty years from the time named in such expiring charters.

An act (Public Act No. 287, 1899) was also passed changing the legal rate of interest from six to five per cent, and making the maximum stipulated rate seven per cent, instead of eight per cent.

ACKNOWLEDGMENT.

I desire to acknowledge the valuable services rendered this department by Deputy Commissioner W. T. Bradford, and Examiners T. M. Joslin, B. C. Jolly, L. M. Sherwood and A. E. Manning.

Very respectfully,



Commissioner of the Banking Department.

ABSTRACT OF REPORTS.

Comparative abstract, giving the volume of business as shown by the December reports of and 1899, 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

Michigan State banks for the years 1889, 1890, 1891, 1892, 1893, 1894, 1895, 1896, 1897, 1898 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.	December 2, 1899, 187 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	$50,272,936 26
24,804,367 45	26,516,601 07	27,852,301 82	28,451,447 71	31,926,938 07	37,453,689 93	43,420,804 26
206,537 17	192,415 39	224,066 95	199,468 95	227,624 36	298,762 48	334,526 17
1,517,146 91	1,694,992 89	1,758,139 62	1,814,724 74	1,820,639 66	1,906,096 96	2,075,425 01
647,824 26	719,150 15	882,473 08	1,237,183 41	1,593,803 10	2,054,891 06	2,032,366 69
395,207 14	403,575 78	.....	.....	.....	.....	.....
352,701 34	312,758 62	.....	.....	.....	.....	.....
.....	.....	23,493 99	26,213 98	41,708 51	47,333 15	213,747 47
7,536,024 09	9,653,012 05	9,527,910 70	10,689,631 08	14,460,853 39	15,656,008 52	14,395,138 44
450,100 31	361,668 44	392,582 07	481,787 89	837,584 03	893,192 24	999,267 91
246,416 43	352,725 79	360,473 16	429,334 91	396,454 61	418,372 26	451,809 45
302,096 21	213,076 23	377,047 46	285,151 36	295,907 52	341,835 45	385,617 28
24,102 73	26,840 53	20,384 28	22,407 73	22,543 68	24,283 58	26,844 79
1,698,747 47	1,683,739 65	2,028,483 58	2,286,076 60	2,273,685 90	2,448,122 25	2,782,654 49
259,119 76	269,032 24	277,618 80	289,380 11	307,663 09	387,684 17	383,374 38
2,312,851 00	2,152,421 00	2,065,781 00	2,530,816 00	2,590,180 00	2,754,711 00	3,016,402 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	$120,790,914 60
$12,311,041 98	$12,600,820 00	$12,518,117 21	$12,458,275 00	$12,010,200 00	$12,003,600 00	$12,262,100 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	2,987,971 24
2,639,574 57	2,698,387 31	*2,112,933 75	*2,042,341 06	*1,927,498 49	*1,958,531 34	*2,102,350 42
18,081 02	17,696 03	23,539 94	14,629 00	16,430 88	8,204 48	11,914 42
14,529,942 64	15,476,103 85	16,562,755 06	15,274,265 98	18,025,578 88	20,599,904 56	24,522,326 97
6,686,895 92	7,024,676 13	8,364,560 85	7,530,592 54	8,576,587 67	9,782,646 49	12,250,239 67
32,216,067 08	35,939,957 25	41,192,483 54	42,055,852 60	48,076,282 71	54,105,981 76	62,660,212 66
42,076 74	65,583 23	85,970 78	140,220 18	67,246 32	111,903 86	66,649 37
29,031 78	24,974 06	33,828 85	22,834 67	13,771 80	19,723 43	83,450 18
1,437,360 49	2,007,773 87	1,936,615 12	2,441,456 29	3,647,253 47	4,420,425 42	3,748,526 37
654,100 98	354,059 88	359,129 28	273,075 73	36,886 14	51,754 81	14,000 00
148,037 53	73,064 47	45,000 00	32,000 00	13,148 38	25,000 00	81,173 30
.....	.....	.....	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	$120,790,914 60

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

Comparative abstract showing the volume of business of the national banks of the State from and 1899, 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	5,273,865 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	291,486 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

the December reports of the years 1889, 1890, 1891, 1892, 1893, 1894, 1895, 1896, 1897, 1898 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.	December 2, 1899, 80 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	$47,581,061 50
6,945,499 58	6,808,219 06	6,795,879 01	6,061,223 33	6,572,265 92	9,766,446 01	11,652,043 11
187,479 07	191,899 31	184,138 47	174,561 83	169,842 80	220,627 59	194,788 80
6,191,185 16	7,158,187 74	5,697,542 13	8,051,478 98	11,777,125 43	10,816,560 04	8,671,815 91
1,508,833 10	2,138,681 61	1,754,960 91	2,145,066 98	3,492,498 90	3,757,850 18	3,647,971 66
1,058,013 55	1,057,140 95	1,016,259 30	1,029,048 72	943,880 03	1,019,100 09	1,003,999 44
523,837 66	556,397 40	690,205 85	796,229 53	880,219 77	1,061,231 36	1,060,810 20
.....	.....	.....	.....	.....	.....	.....
414,646 27	300,541 92	243,688 09	333,694 76	358,309 99	392,218 02	597,274 04
208,277 54	226,913 43	160,616 79	199,702 79	136,857 46	179,112 92	240,308 50
5,352,544 48	5,089,305 10	5,039,661 46	5,333,487 61	5,505,338 94	5,982,621 40	6,151,557 96
269,208 62	240,670 62	236,528 07	231,775 11	209,475 82	234,094 42	242,948 86
448,743 01	430,463 13	414,815 00	375,089 75	365,223 50	465,448 84	453,937 69
$63,891,477 17	$67,281,708 68	$66,970,828 96	$65,435,775 97	$71,554,966 02	$76,815,182 64	$81,498,517 67
$14,584,000 00	$13,634,000 00	$13,434,000 00	$12,959,000 00	$11,945,000 00	$11,770,000 00	$11,440,000 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	3,157,388 20
*1,879,151 51	*1,803,480 48	*1,789,465 90	*1,687,088 73	*1,394,998 14	*1,374,061 73	*1,563,841 93
17,180 18	8,348 50	11,509 58	9,156 46	17,563 29	20,387 30	17,340 81
31,789,116 14	34,718,215 02	35,612,374 38	34,391,087 75	39,217,006 25	43,486,965 94	49,920,532 09
401,760 31	383,962 29	357,750 18	409,961 73	401,136 29	1,255,821 32	1,354,864 72
6,100,036 83	8,641,246 57	7,406,212 51	8,260,695 23	11,772,976 46	11,760,185 28	9,738,696 81
4,557,055 00	4,141,997 50	4,202,742 50	4,071,495 00	3,551,767 50	3,958,300 00	4,250,300 00
426,228 15	316,887 33	386,898 33	140,289 20	2,500 00	.....	23,644 61
367,442 03	61,000 00	137,500 00	88,400 00	10,000 00	.....	27,000 00
233 06	.....	1,364 80	380 40	.....	1,142 35	4,908 50
$63,891,477 17	$67,281,708 68	$66,970,828 96	$65,435,775 97	$71,554,966 02	$76,815,182 64	$81,498,517 67

* Undivided earnings less expenses and taxes paid.

Abstracts of reports made by the State banks to the Commissioner of Banking Department, the reports being called for on past days unknown to the bank officers, viz.: February 4, June 30, September 7 and December 2, 1899.

Resources.	Report of Feb. 4, 183 banks, 3 trust companies.	Report of June 30, 185 banks, 3 trust companies.	Report of Sept. 7, 187 banks, 3 trust companies.	Report of Dec. 2, 187 banks, 3 trust companies.
Loans and discounts	$41,810,251 58	$45,648,203 39	$47,521,858 82	$50,272,936 26
Stocks, bonds and mortgages	38,439,960 33	41,701,222 60	43,087,505 77	43,420,804 26
Overdrafts	279,807 81	226,081 87	269,541 05	334,526 17
Banking house, furniture and fixtures	1,904,003 31	1,823,769 02	1,974,855 38	2,075,425 01
Other real estate	2,174,344 65	2,352,121 54	2,144,762 71	2,032,366 69
Premiums paid	86,174 30	118,914 77	135,621 98	213,747 47
Due from banks in reserve cities	18,058,926 56	14,785,307 05	16,245,145 27	14,395,138 44
Due from other banks and bankers	814,191 00	1,106,234 54	1,085,674 59	999,267 91
Exchanges for clearing house	592,073 40	471,928 35	451,220 95	451,809 45
Checks and cash items	320,225 20	304,235 91	268,466 22	385,617 28
Nickels and cents	28,948 49	25,962 63	27,493 61	26,844 79
Gold coin	2,535,134 39	2,611,367 35	2,699,910 65	2,782,654 49
Silver coin	405,218 51	424,051 10	455,333 80	383,374 38
U. S. and National bank notes	3,318,442 00	3,343,948 00	2,982,558 00	3,016,402 00
Totals	$110,767,701 53	$114,943,348 12	$119,349,948 80	$120,790,914 60
Liabilities.				
Capital stock paid in	$12,007,946 21	$12,215,040 00	$12,256,460 00	$12,262,100 00
Surplus fund	3,015,099 37	2,964,702 49	2,990,017 00	2,987,971 24
Undivided profits, less current expense, interest and taxes paid	1,590,653 98	1,686,805 35	1,748,586 98	2,102,350 42
Dividends unpaid	10,236 98	158,200 31	4,967 60	11,914 42
Commercial deposits subject to check	22,731,728 18	22,360,805 56	24,702,006 22	24,522,326 97
Certificates of deposit	9,723,061 91	11,047,233 46	11,269,125 99	12,250,239 67
Savings deposits	56,454,999 65	60,193,491 22	61,945,677 94	62,660,212 66
Certified checks	122,807 41	163,010 35	183,587 98	66,649 37
Cashier's checks outstanding	17,838 08	60,629 56	53,554 80	83,450 18
Due to banks and bankers	5,084,302 34	4,051,416 06	4,131,654 66	3,748,526 37
Notes and bills rediscounted	5,000 00	38,581 91	26,686 69	14,000 00
Bills payable	4,027 42	3,431 85	37,622 94	81,173 30
Totals	$110,767,701 53	$114,943,348 12	$119,349,948 80	$120,790,914 60

Abstracts of reports made by the national banks of Michigan to the Commissioner of the Banking Department February 4, June 30. September 7 and December 2, 1899. For reports of individual national banks see succeeding pages.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$43, 107, 250 24	$45, 794, 366 82	$46, 504, 303 62	$47, 581, 061 50
Overdrafts. secured and unsecured	238, 977 53	205, 389 25	248, 791 72	194, 788 80
U. S. bonds to secure circulation	4, 695, 560 00	4, 840, 560 00	4, 870, 560 00	4, 847, 560 00
U. S. bonds to secure U. S. deposits	1, 360, 000 00	1, 410, 000 00	1, 410, 000 00	1, 410, 000 00
U. S. bonds on hand	776, 630 00	267, 110 00	229, 680 00	276, 530 00
Premiums on U. S. bonds	503, 253 69	454, 682 19	457, 089 94	453, 937 69
Stocks, securities, etc	3, 672, 136 99	4, 268, 753 65	5, 190, 893 94	5, 117, 953 11
Banking house, furniture and fixtures	1, 021, 410 12	1, 012, 961 42	999, 549 51	1, 003, 999 44
Other real estate and mortgages owned	1, 093, 555 26	1, 083, 620 60	1, 046, 335 11	1, 060, 810 20
Due from National banks (not reserve agents)	2, 401, 858 59	2, 163, 983 59	2, 673, 745 06	2, 564, 271 40
Due from State banks and bankers	1, 855, 882 40	1, 157, 745 18	1, 402, 654 55	1, 083, 700 26
Due from approved reserve agents	12, 224, 589 99	9, 525, 338 87	11, 194, 474 35	8, 671, 815 91
Checks and other cash items	242, 464 27	264, 538 81	179, 570 29	240, 308 50
Exchanges for clearing house	421, 275 48	406, 122 89	492, 979 80	597, 274 04
Notes of other national banks	643, 738 00	524, 767 00	652, 225 00	551, 461 00
Fractional paper currency, nickels and cents	26, 920 18	21, 823 91	20, 689 00	24, 554 86
Specie	3, 662, 207 59	3, 767, 086 65	4, 007, 894 72	4, 073, 821 10
Legal tender notes	1, 700, 847 00	1, 552, 311 00	1, 647, 506 00	1, 501, 721 00
Redemption fund with U. S. treasurer (5 % of circulation)	210, 917 00	212, 839 09	219, 075 00	216, 173 00
Due from U. S. treasurer, other than 5 % redemption fund	27, 960 51	31, 554 82	19, 671 51	26, 775 86
Totals	$79, 887, 434 84	$78, 965, 555 74	$83, 467, 689 12	$81, 498, 517 67
Liabilities.				
Capital stock paid in	$11, 770, 000 00	$11, 645, 000 00	$11, 530, 000 00	$11, 440, 000 00
Surplus fund	3, 200, 599 69	3, 159, 188 20	3, 153, 388 20	3, 157, 388 20
Undivided profits less expenses and taxes paid	1, 083, 402 88	1, 226, 784 16	1, 303, 213 53	1, 563, 841 93
National bank notes outstanding	4, 010, 235 00	4, 158, 570 00	4, 142, 400 00	4, 250, 300 00
Due to other National banks	3, 873, 860 05	3, 382, 709 97	3, 438, 074 86	2, 858, 629 59
Due to State banks and bankers	8, 474, 091 72	7, 050, 324 49	7, 722, 637 08	6, 880, 067 22
Dividends unpaid	16, 380 62	207, 661 47	25, 713 06	17, 340 81
Individual deposits subject to check	46, 151, 861 65	46, 710, 039 05	50, 765, 343 74	49, 920, 532 09
Demand certificates of deposit	.....	.....	.....	.....
Time certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashiers' checks outstanding	.....	.....	.....	.....
United States deposits	1, 236, 056 14	1, 186, 937 59	1, 193, 471 64	1, 239, 170 55
Deposits of U. S. disbursing officers	70, 097 28	168, 641 54	168, 799 25	115, 694 17
Notes and bills rediscounted	.....	58, 672 33	24, 339 26	23, 644 61
Bills payable	.....	11, 000 00	.....	27, 000 00
Liabilities other than those above stated	849 81	26 94	308 50	4, 908 50
Totals	$79, 887, 434 84	$78, 965, 555 74	$83, 467, 689 12	$81, 498, 517 67

Abstract showing the total volume of business transacted by the State and National banks of Michigan, as shown by reports made December 2, 1899, to the Commissioner of the Banking Department.

Resources.	Reports of 187 State banks, 3 trust companies.	Report of 80 National banks.	Total.
Loans and discounts	$50,272,936 26	$47,581,061 50	$97,853,997 76
Stocks, bonds and mortgages	43,420,804 26	5,394,483 11	48,815,287 37
Overdrafts	334,526 17	194,788 80	529,314 97
U. S. bonds to secure circulation	.....	4,847,560 00	4,847,560 00
Banking house, furniture and fixtures	2,075,425 01	1,003,999 44	3,079,424 45
Other real estate	2,032,366 69	1,060,810 20	3,093,176 89
U. S. bonds to secure U. S. deposits	.....	1,410,000 00	1,410,000 00
Premiums paid	213,747 47	453,937 69	667,685 16
Due from banks in reserve cities	14,395,138 44	8,671,815 91	23,066,954 35
Due from other banks and bankers	999,267 91	3,647,971 66	4,647,239 57
Exchanges for clearing house	451,869 45	597,274 04	1,049,083 49
Checks and cash items	385,617 28	240,308 50	625,925 78
Nickels and cents	26,844 79	24,554 86	51,399 65
Specie	3,166,028 87	4,073,821 10	7,239,849 97
U. S. and National bank notes	3,016,402 00	2,053,182 00	5,069,584 00
5 % redemption fund	.....	216,173 00	216,173 00
Due from U. S. treasurer	.....	26,775 86	26,775 86
Totals	$120,790,914 60	$81,498,517 67	$202,289,432 27
Liabilities.			
Capital stock paid in	$12,262,100 00	$11,440,000 00	$23,702,100 00
Surplus fund	2,987,971 24	3,157,388 20	6,145,359 44
Undivided profits, less current expenses, interest and taxes paid	2,102,350 42	1,563,841 93	3,666,192 35
National bank notes outstanding	.....	4,250,300 00	4,250,300 00
Dividends unpaid	11,914 42	17,340 81	29,255 23
Commercial deposits $36,839,216.01 Savings deposits 62,660,212.66	99,499,428 67	49,920,532 09	149,419,960 76
U. S. deposits	.....	1,354,864 72	1,354,864 72
Cashiers' checks outstanding	83,450 18	.....	83,450 18
Due to banks and bankers	3,748,526 37	9,738,696 81	13,487,223 18
Notes and bills rediscounted	14,000 00	23,644 61	37,644 61
Bills payable	81,173 30	27,000 00	108,173 30
Liabilities other than those above stated	.....	4,908 50	4,908 50
Totals	$120,790,914 60	$81,498,517 67	$202,289,432 27

DETROIT.

Abstract of the published reports of the fifteen State and six national banks and one trust company in the city of Detroit, as made to the Commissioner of the Banking Department, December 2, 1899.

Resources.	Report of 15 State banks, 1 trust company	Report of 6 National banks.	Total.
Loans and discounts	$20,198,874 40	$14,676,618 39	$34,875,492 79
Stocks, bonds and mortgages	23,656,374 67	1,899,529 92	25,555,904 59
Overdrafts	19,610 74	7,045 61	26,656 35
U. S. bonds to secure circulation	.....	1,550,000 00	1,550,000 00
Banking house, furniture and fixtures	719,909 86	28,038 50	747,948 36
Other real estate	1,228,846 09	384,791 56	1,613,637 65
U. S. bonds to secure U. S. deposits	.....	700,000 00	700,000 00
Premiums paid	54,255 00	221,188 19	275,443 19
Due from banks in reserve cities	5,639,801 63	2,448,925 66	8,088,727 29
Due from other banks and bankers	452,605 24	2,239,679 43	2,692,284 67
Exchanges for clearing house	332,800 45	413,269 26	746,069 71
Checks and cash items	116,376 14	21,907 41	138,283 55
Nickels and cents	3,140 66	7,354 27	10,494 93
Specie	1,545,548 03	1,673,851 25	3,219,399 28
U. S. and national bank notes	1,171,023 00	811,435 00	1,982,458 00
Five per cent redemption fund	.....	67,783 00	67,783 00
Due from U. S. treasurer	.....	16,355 07	16,355 07
Totals	$55,139,165 91	$27,167,772 52	$82,306,938 43
Liabilities.			
Capital stock paid in	$3,600,000 00	$3,300,000 00	$6,900,000 00
Surplus fund	829,100 00	607,000 00	1,436,100 00
Undivided profits, less current expenses, interest and taxes paid	1,001,130 88	273,934 47	1,275,065 35
National bank notes outstanding	.....	1,323,600 00	1,323,600 00
Dividends unpaid	829 65	190 00	1,019 65
Commercial deposits $12,234,771 85 Savings deposits 34,004,551 23	46,239,323 08	13,367,149 66	59,606,472 74
U. S. deposits	.....	672,364 72	672,364 72
Cashier's checks outstanding	56,002 90	12,939 55	68,942 45
Due to banks and bankers	3,389,307 10	7,610,594 12	10,999,901 22
Notes and bills rediscounted	23,472 30	.....	23,472 30
Bills payable	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....
Totals	$55,139,165 91	$27,167,772 52	$82,306,938 43

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 2, 1899.

Resources.	4 State banks, 2 trust companies.	5 national banks.	Total.
Loans and discounts	$3,161,400 62	$7,087,207 13	$10,248,607 75
Stocks, bonds and mortgages	2,776,582 72	443,713 10	3,220,295 82
Overdrafts	5,811 41	21,182 86	26,994 27
U. S. bonds to secure circulation	.....	275,000 00	275,000 00
Banking house, furniture and fixtures	56,998 97	164,178 21	221,177 18
Other real estate	113,561 10	133,654 89	247,215 99
U. S. bonds to secure U. S. deposits	.....	100,000 00	100,000 00
Premiums paid	31,287 95	19,000 00	50,287 95
Due from banks in reserve cities	832,485 82	454,682 13	1,287,167 95
Due from other banks and bankers	68,340 29	466,486 01	534,826 30
Exchanges for clearing house	38,499 97	144,074 86	182,574 83
Checks and cash items	39,637 15	11,060 76	50,697 91
Nickels and cents	1,965 05	1,573 28	3,538 33
Specie	182,096 58	437,968 02	620.064 60
U S. and national bank notes	174,459 00	154.352 00	328,811 00
Five per cent redemption fund	.....	12,375 00	12,375 00
Due from U. S. treasurer	.....	6,000 00	6,000 00
Totals	$7,483,126 63	$9,932,508 25	$17,415,634 88
Liabilities.			
Capital stock paid in	$750,000 00	$2,200,000 00	$2,950,000 00
Surplus fund	234,000 00	426.500 00	660,500 00
Undivided profits, less current expenses, interest and taxes paid	93,805 84	176,917 90	270,723 74
National bank notes outstanding	.....	243,980 00	243,980 00
Dividends unpaid	5,545 10	1,440 31	6,985 41
Commercial deposits $2,282,449 52; Savings deposits 4,103,407 08	6,385,856 60	5,550,592 64	11,936,449 24
U. S. deposits	.....	62,020 93	62,020 93
Cashier's checks outstanding	1,203 71	.....	1,203 71
Due to banks and bankers	12,715 38	1,246,056 47	1,258,771 85
Notes and bills rediscounted	.....	.....	.....
Bills payable	.....	25,000 00	25,000 00
Totals	$7,483,126 63	$9,932,508 25	$17,415,634 88

SAGINAW.

Abstract of the published reports of the four State and two national banks in the city of Saginaw, as made to the Commissioner of the Banking Department, December 2, 1899.

Resources.	4 State banks.	2 national banks.	Total.
Loans and discounts	$2,531,428 09	$2,512,239 20	$5,043,667 29
Stocks, bonds and mortgages	2,145,305 46	480,543 00	2,625,848 46
Overdrafts	4,776 45	1,261 57	6,038 02
U. S. Bonds to secure circulation	.....	300,000 00	300,000 00
Banking house, furniture and fixtures	111,104 91	59,000 00	170,104 91
Other real estate	65,834 15	21,784 34	87,618 49
U. S. bonds to secure U. S. deposits	.....	560,000 00	560,000 00
Premiums paid	114,348 09	46,454 75	160,802 84
Due from banks in reserve cities	768,444 99	456,961 59	1,225,406 58
Due from other banks and bankers	55,122 69	43,952 12	99,074 81
Exchanges for clearing house	8,936 95	25,477 08	34,414 03
Checks and cash items	9,501 38	7,166 65	16,668 03
Nickels and cents	651 73	418 82	1,070 55
Specie	158,982 30	135,871 95	294,854 25
U. S. and national bank notes	172,245 00	72,250 00	244,495 00
Five per cent redemption fund	.....	9,000 00	9,000 00
Due from U. S. treasurer	.....	4,855 00	4,855 00
Totals	$6,146,682 19	$4,737,236 07	$10,883,918 26
Liabilities.			
Capital stock paid in	$400,000 00	$300,000 00	$700,000 00
Surplus fund	207,500 00	250,000 00	457,500 00
Undivided profits, less current expenses, interest and taxes paid	90,877 56	165,582 56	256,460 12
National bank notes outstanding	.....	269,100 00	269,100 00
Dividends unpaid	3 00	.....	3 00
Commercial deposits $2,718,131 21 / Savings deposits 2,576,895 78	5,295,026 99	2,678,402 34	7,973,429 33
U. S. deposits	.....	535,000 00	535,000 00
Cashier's checks outstanding	2,000 00	500 00	2,500 00
Due to banks and bankers	151,274 64	538,651 17	689,925 81
Notes and bills rediscounted	.....	.....	.....
Bills payable	.....	.....	.....
Totals	$6,146,682 19	$4,737,236 07	$10,883,918 26

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 Banking Department, December 2, 1899.

Resources.	5 State banks.	2 national banks.	Total.
Loans and discounts	$1,718,790 90	$1,295,160 26	$3,013,951 16
Stocks, bonds and mortgages	569,756 90	134,684 32	704,441 22
Overdrafts	8,991 61	291 08	9,282 69
U. S. bonds to secure circulation	.....	75,000 00	75,000 00
Banking house, furniture and fixtures	44,674 92	22,900 00	67,574 92
Other real estate	54,939 31	10,920 51	65,859 82
Premiums paid	.....	5,000 00	5,000 00
Due from banks in reserve cities	686,504 16	371,750 60	1,058,254 76
Due from other banks and bankers	11,130 66	11,924 93	23,055 59
Exchanges for clearing house	12,288 50	8,938 97	21,227 47
Checks and cash items	4,147 47	5,175 78	9,323 25
Nickels and cents	1,096 49	614 41	1,710 90
Specie	77,016 16	79,602 00	156,618 16
U. S. and national bank notes	114,512 00	84,968 00	199,480 00
Five per cent redemption fund	.....	2,250 00	2,250 00
Due from U. S. treasurer	.....	2,535 00	2,535 00
Totals	$3,303,849 08	$2,111,715 86	$5,415,564 94
Liabilities.			
Capital stock paid in	$400,000 00	$300,000 00	$700,000 00
Surplus fund	82,000 00	26,000 00	108,000 00
Undivided profits, less current expenses, interest and taxes paid	31,791 25	23,869 57	55,660 82
National bank notes outstanding	.....	65,000 00	65,000 00
Dividends unpaid	.....	6,250 00	6,250 00
Commercial deposits $1,368,568 75; Savings deposits 1,391,108 93	2,759,677 68	1,538,568 22	4,298,245 90
Cashier's checks outstanding	.....	5,231 34	5,231 34
Due to banks and bankers	5,380 15	146,796 73	152,176 88
Notes and bills rediscounted	.....	.....	.....
Bills payable	25,000 00	.....	25,000 00
Totals	$3,303,849 08	$2,111,715 86	$5,415,564 94

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

Name of bank.	Location.	Date of examination.	Amount paid.
Adrian State Savings Bank	Adrian	February 27	$47 54
The Commercial Savings Bank	Adrian	May 4	64 50
Lenawee County Savings Bank	Adrian	August 22	67 31
Waldby & Clay's State Bank	Adrian	May 5	62 77
Albion State Bank	Albion	October 9	21 78
Commercial and Savings Bank	Albion	October 11	20 55
Alpena County Savings Bank	Alpena	July 19	27 14
Ann Arbor Savings Bank	Ann Arbor	May 31	156 46
Farmers and Mechanics' Bank	Ann Arbor	January 25	56 86
State Savings Bank	Ann Arbor	October 31	47 12
Athens State and Savings Bank	Athens	December 6	10 00
West Michigan Savings Bank	Bangor	February 27	14 07
City Bank	Battle Creek	July 25	115 68
Merchants' Savings Bank	Battle Creek	March 2	35 26
Bay City Bank	Bay City	July 19	139 88
Bay County Savings Bank	Bay City	July 19	55 51
Commercial Bank	Bay City	June 1	37 11
Belding Savings Bank	Belding	April 25	12 08
Peoples' Savings Bank	Belding	April 24	19 65
*Benton Harbor State Bank	Benton Harbor	.....	.....
*Citizens' State Bank	Benton Harbor	.....	.....
Farmers & Merchants' Bank	Benton Harbor	June 15	60 52
Blissfield State Bank	Blissfield	August 24	13 79
First State Savings Bank	Breckenridge	April 5	10 00
Brown City Savings Bank	Brown City	December 6	10 00
Burr Oak State Bank	Burr Oak	August 21	10 00
Cadillac State Bank	Cadillac	September 12	57 56
Merchants and Miners' Bank	Calumet	August 12	114 76
Capac Savings Bank	Capac	August 10	10 00
State Bank of Carson City	Carson City	September 14	13 50
State Bank of Carsonville	Carsonville	May 9	10 00
†Charlevoix Savings Bank	Charlevoix	February 7	.....
Eaton County Savings Bank	Charlotte	August 14	10 00
Chelsea Savings Bank	Chelsea	May 18	32 38

* Articles filed December, 1899.
† Voluntary liquidation, February 8, 1899.

List of banks examined.—CONTINUED.

Name of bank.	Location.	Date of examination.	Amount paid.
The Kempf Commercial and Savings Bank	Chelsea	May 17	$29 41
Clare County Savings Bank	Clare	June 20	12 06
Branch County Savings Bank	Coldwater	September 11	39 56
Farmers' State Bank	Concord	May 4	12 63
Commercial State Bank	Constantine	February 21	14 95
First State Bank	Constantine	February 2	14 13
Sanilac County State Bank	Croswell	May 8	10 02
State Bank of Croswell	Croswell	May 8	10 00
Davison State Bank	Davison	December 4	10 00
First State Bank	Decatur	May 15	12 16
Farmers' State Bank of Deckerville	Deckerville	May 10	10 00
State Bank of Deckerville	Deckerville	May 10	10 00
Delray Savings Bank	Delray	August 11	10 00
Central Savings Bank	Detroit	December 6	66 29
Citizens Savings Bank	Detroit	November 22	165 38
City Savings Bank	Detroit	September 19	312 14
Detroit Savings Bank	Detroit	August 28	645 85
Detroit River Savings Bank	Detroit	September 21	75 32
Dime Savings Bank	Detroit	September 26	260 36
German American Bank	Detroit	February 1	137 53
Home Savings Bank	Detroit	May 6	206 00
McLellan & Anderson Savings Bank	Detroit	April 25	78 42
Mechanics' Bank	Detroit	September 13	139 17
Michigan Savings Bank	Detroit	March 13	165 57
Peninsular Savings Bank	Detroit	October 30	313 40
People's Savings Bank	Detroit	November 6	812 08
State Savings Bank	Detroit	February 13	724 34
Union Trust Company	Detroit	December 11	368 92
Wayne County Savings Bank	Detroit	October 16	904 26
Dexter Savings Bank	Dexter	July 2	12 00
City Bank	Dowagiac	February 28	28 88
Monroe County Bank	Dundee	February 9	10 75
Bank of Durand	Durand	January 23	10 00
Shiawassee County Bank	Durand	March 28	10 53
Michigan State Bank	Eaton Rapids	January 19	22 53
Edmore State Bank	Edmore	March 9	10 00
Elk Rapids Savings Bank	Elk Rapids	August 23	10 56
First State Savings Bank	Evart	June 21	10 65
Old State Bank	Fennville	June 1	10 00
Commercial Savings Bank of Fenton	Fenton	July 6	10 83

List of banks examined. – CONTINUED.

Name of bank.	Location.	Date of examination.	Amount paid.
Citizens' Commercial and Savings Bank	Flint	June 23	$92 24
Genesee County Savings Bank	Flint	April 10	104 31
Union Trust and Savings Bank	Flint	April 13	56 40
First State and Savings Bank	Flushing	March 29	22 29
State Savings Bank of Fowler	Fowler	March 29	10 00
Gaylord State Savings Bank	Gaylord	July 17	13 77
Grand Rapids Savings Bank	Grand Rapids	April 13	151 34
Kent County Savings Bank	Grand Rapids	June 26	214 29
Michigan Trust Company	Grand Rapids	October 10	91 92
Peninsular Trust Company	Grand Rapids	October 10	29 85
People's Savings Bank	Grand Rapids	April 10	145 89
State Bank of Michigan	Grand Rapids	October 11	88 52
Farmers' Bank of Grass Lake	Grass Lake	May 15	13 32
Greenville State Bank	Greenville	March 7	25 43
Superior Savings Bank	Hancock	August 12	49 48
Oceana County Savings Bank	Hart	May 19	13 38
Hastings City Bank	Hastings	March 1	24 60
Hillsdale Savings Bank	Hillsdale	April 3	42 57
First State Bank of Holland	Holland	June 16	51 16
Holland City State Bank	Holland	May 10	32 65
First State and Savings Bank	Holly	June 5	25 58
First State and Savings Bank	Howell	October 30	16 08
Boies State Savings Bank	Hudson	March 21	31 95
Thompson Savings Bank	Hudson	March 20	62 23
Lapeer County Bank	Imlay City	July 7	26 28
Ionia County Savings Bank	Ionia	April 21	48 74
State Savings Bank	Ionia	April 19	34 59
Commercial Bank	Iron Mountain	August 17	31 11
Peninsula Bank	Ishpeming	August 10	28 34
Ithaca Savings Bank	Ithaca	April 6	17 90
Jackson City Bank	Jackson	March 22	99 68
Jackson State Savings Bank	Jackson	May 1	33 35
Union Bank	Jackson	May 2	94 16
Grosvenor Savings Bank	Jonesville	January 31	22 60
Home Savings Bank	Kalamazoo	March 1	30 36
Kalamazoo Savings Bank	Kalamazoo	August 16	80 51
Lake Odessa Savings Bank	Lake Odessa	June 22	12 25
Lansing State Savings Bank	Lansing	October 3	59 09
State Savings Bank	Lapeer	May 24	17 60
State Savings Bank of Laurium	Laurium	August 15	26 71

List of banks examined —CONTINUED.

Name of bank.	Location.	Date of examination.	Amount paid.
People's Bank	Leslie	March 1	$13 68
Lexington State Bank	Lexington	May 9	10 00
Lowell State Bank	Lowell	October 12	19 99
Antrim County State Savings Bank	Mancelona	February 10	10 00
People's Bank	Manchester	April 5	20 98
Union Savings Bank	Manchester	March 3	17 55
Manistee County Savings Bank	Manistee	August 25	33 73
Manistique Bank	Manistique	August 7	25 83
Marine Savings Bank	Marine City	June 8	30 75
Marquette County Savings Bank	Marquette	August 11	46 52
Commercial Savings Bank	Marshall	May 17	54 28
G. W. Jones Exchange Bank	Marcellus	May 24	14 31
Farmers' Bank	Mason	May 12	16 42
First State and Savings Bank	Mason	January 16	10 66
First State Bank	Mendon	May 25	10 43
State Bank of Middleville	Middleville	March 1	12 47
Midland County Savings Bank	Midland	May 25	13 53
Farmers and Merchants' Bank	Milan	February 7	12 98
Wakefield State Bank	Morenci	April 7	28 31
Mt. Clemens Savings Bank	Mt. Clemens	June 22	90 90
Ullrich Savings Bank	Mt. Clemens	June 7	55 06
Exchange Savings Bank	Mt. Pleasant	March 13	16 64
Munising State Bank	Munising	August 8	10 00
Muskegon Savings Bank	Muskegon	May 15	31 93
Farmers and Merchants' Bank	Nashville	March 3	13 05
Pioneer Bank	North Branch	September 11	15 81
Northville State Savings Bank	Northville	June 6	16 24
State Bank of Ontonagon	Ontonagon	August 18	10 00
Orion State Bank	Orion	July 5	10 00
State Savings Bank	Ovid	March 30	11 19
Citizens' Savings Bank	Owosso	October 6	20 55
Owosso Savings Bank	Owosso	October 5	38 51
Oxford Savings Bank	Oxford	July 6	18 21
Paw Paw Savings Bank	Paw Paw	February 21	14 04
State Bank of Perry	Perry	August 9	10 00
First State Bank	Petoskey	February 9	16 17
Plymouth Savings Bank	Plymouth	June 7	26 98
First Commercial Bank	Pontiac	April 20	80 25
Oakland County Savings Bank	Pontiac	April 18	42 51
Pontiac Savings Bank	Pontiac	April 19	40 80

List of banks examined.—CONCLUDED.

Name of bank.	Location.	Date of examination.	Amount paid.
Commercial Bank	Port Huron	August 1	$105 10
Port Huron Savings Bank	Port Huron	August 9	56 82
St. Clair County Savings Bank	Port Huron	August 2	62 76
The United Home Protectors Fraternity	Port Huron	December 18	30 00
Quincy State Bank	Quincy	August 1	10 00
State Bank of Reading	Reading	February 8	19 90
Macomb County Savings Bank	Richmond, (Lenox P. O.)	June 20	10 00
Romeo Savings Bank	Romeo	June 23	35 68
*American Commercial and Savings Bank	Saginaw	January 24	48 88
Bank of Saginaw	Saginaw	July 21	229 20
People's Savings Bank of East Saginaw	Saginaw	January 19	51 92
Saginaw County Savings Bank	Saginaw	January 26	48 90
Savings Bank of East Saginaw	Saginaw	July 10	207 06
Commercial and Savings Bank	Saint Clair	June 9	21 40
Clinton County Savings Bank	Saint Johns	March 28	26 88
State Bank of St. Johns	Saint Johns	March 25	30 34
Commercial State Bank	Saint Joseph	June 13	11 94
Union Banking Company	Saint Joseph	June 14	30 53
Commercial Savings Bank	Saint Louis	March 10	10 00
Gratiot County State Bank	Saint Louis	March 10	10 81
Truman Moss State Bank	Sanilac Centre	May 10	10 00
Sault Savings Bank	Sault Ste. Marie	August 7	55 11
State Savings Bank of Scottville	Scottville	June 21	10 00
Commercial State Bank	Shepherd	April 6	10 33
Citizens' State Bank	South Haven	June 14	20 24
First State Bank	South Haven	June 12	28 38
Sparta State Bank	Sparta	April 4	10 00
Citizens' State Bank	Sturgis	February 1	18 74
Lilley State Bank	Tecumseh	August 24	17 16
Tecumseh State Savings Bank	Tecumseh	May 24	13 39
First State Savings Bank	Three Rivers	May 18	33 13
Traverse City State Bank	Traverse City	September 14	90 02
State Savings Bank	Vassar	September 13	13 42
Wayne Savings Bank	Wayne	January 31	26 32
Lumberman's State Bank	West Bay City	January 16	27 14
People's Savings Bank	West Bay City	January 18	16 92
State Bank of White Pigeon	White Pigeon	February 24	21 66
Williamston State Bank	Williamston	January 17	17 18
First Commercial and Savings Bank	Wyandotte	May 12	19 74
Wyandotte Savings Bank	Wyandotte	April 28	45 05
Ypsilanti Savings Bank	Ypsilanti	January 27	62 09

* Voluntary liquidation March 7, 1899.

REPORTS

OF THE

STATE BANKS AND TRUST COMPANIES

AS MADE TO THE COMMISSIONER OF THE STATE BANKING DEPARTMENT

FEBRUARY 4, JUNE 30, SEPTEMBER 7 AND DECEMBER 2,

1899.

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, Seth Bean, George A. Wilcox, William E. Jewett, R. A. Kaiser, Charles G. Wesley, W. O. Hunt, B. E. Tobias, A. D. Ellis.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$210,829 21	$224,248 90	$229,633 70	$269,330 45
Stocks, bonds and mortgages	144,602 49	194,248 95	197,318 73	188,134 73
Overdrafts	960 12	10 80	391 84	265 92
Banking house	.....	.....	.....	.....
Furniture and fixtures	5,000 00	5,000 00	5,000 00	5,000 00
Other real estate	1,434 98	1,434 98	1,434 98	.....
Due from banks in reserve cities	70,988 36	82,890 04	70,943 92	54,833 07
Due from other banks and bankers	.....	.....	.....	.....
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	26,420 03	5,178 21	798 33	1,738 03
Nickels and cents	56 64	33 96	10 01	104 28
Gold coin	3,620 00	3,650 00	3,900 00	5,752 50
Silver coin	1,340 25	2,227 50	839 50	1,489 25
U. S. and National bank notes	6,281 00	7,746 00	4,827 00	6,355 00
Totals	$471,533 08	$526,669 34	$515,098 01	$533,003 23
Liabilities.				
Capital stock paid in	$100,000 00	$60,000 00	$60,000 00	$60,000 00
Surplus fund	7,000 00	7,000 00	7,000 00	7,000 00
Undivided profits, less current expenses, interest and taxes paid	10,229 46	11,666 57	15,965 20	17,100 76
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	147,604 39	144,875 83	116,918 45	106,527 99
Demand commercial certificates of deposit	39,902 79	58,705 80	64,156 99	66,351 69
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	166,796 44	244,421 14	251,057 37	276,022 79
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$471,533 08	$526,669 34	$515,098 01	$533,003 23

No. 89.

THE COMMERCIAL SAVINGS BANK, ADRIAN.

Organized May 10, 1888.

W. J. COCKER, *President;* C. R. MILLER, *Vice President;* E. N. SMITH, *Cashier.*

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

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$210,082 55	$195,470 83	$205,997 92	$213,312 60
Stocks, bonds and mortgages	281,943 51	278,260 52	289,802 51	296,537 39
Overdrafts	236 14	752 17	552 80	398 00
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	23,321 81	23,504 74	30,650 89	20,264 87
Due from banks in reserve cities	84,150 01	101,506 44	68,568 11	36,519 47
Due from other banks and bankers	2,231 52	6,515 71	7,849 00	3,520 00
Exchanges for clearing house	1,052 38	.....	1,261 44	449 37
Checks and cash items	4,757 42	2,536 06	1,317 75	201 67
Nickels and cents	228 53	182 26	203 60	93 77
Gold coin	8,052 50	10,100 00	5,290 00	5,323 50
Silver coin	2,873 25	1,974 00	1,663 00	3,760 00
U. S. and National bank notes	10,708 00	21,123 00	18,058 00	11,781 00
Totals	$649,137 62	$661,425 73	$650,715 02	$611,661 64
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	12,148 66	17,121 76	21,666 78	11,481 38
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	56,485 34	75,112 75	63,065 67	63,781 81
Demand commercial certificates of deposit	50,147 92	34,991 06	23,944 33	16,917 30
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	359,371 31	370,210 30	377,128 87	354,116 53
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	.....	58 70	250 00	.....
Cashier's checks outstanding	19 85	.....	375 00	45 00
Due to banks and bankers	10,964 54	3,931 16	4,284 37	5,319 62
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$649,137 62	$661,425 73	$650,715 02	$611,661 64

No. 66.

LENAWEE COUNTY SAVINGS BANK, ADRIAN.

Organized December 16, 1869.

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

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

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$153,136 66	$160,395 97	$150,692 38	$194,446 35
Stocks, bonds and mortgages	398,420 43	388,672 15	378,403 65	365,580 45
Overdrafts	93 90	69 63	62 14	62 13
Banking house	.....	.....	.....	.....
Furniture and fixtures	4,400 00	4,400 00	4,400 00	4,400 00
Other real estate	2,942 46	2,560 16	2,560 16	4,493 10
Premiums	351 10	263 50	273 50	273 50
Due from banks in reserve cities	66,213 72	93,643 80	104,152 42	54,344 23
Due from other banks and bankers	.....	.....	.....	.....
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	855 81	1,228 32	4,442 24	1,370 48
Nickels and cents	275 42	292 31	10 23	100 67
Gold coin	3,712 50	3,045 00	3,372 50	4,215 00
Silver coin	769 00	941 65	529 60	330 55
U. S. and National bank notes	28,325 00	15,163 00	14,126 00	23,559 00
Totals	$659,496 00	$670,675 49	$663,024 82	$653,175 46
Liabilities.				
Capital stock paid in	$100,000 00	$100,000 00	$100,000 00	$100,000 00
Surplus fund	45,000 00	45,000 00	45,000 00	45,000 00
Undivided profits, less current expenses, interest and taxes paid	11,065 86	11,981 41	14,783 83	17,642 17
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	.....	.....	.....	.....
Demand commercial certificates of deposit	.....	.....	.....	.....
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	499,661 69	509,981 79	499,167 95	490,533 29
Savings certificates of deposit	.....	.....	200 00	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	3,768 45	3,712 29	3,873 04	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$659,496 00	$670,675 49	$663,024 82	$653,175 46

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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$273,635 19	$323,986 23	$296,835 49	$274,657 89
Stocks, bonds and mortgages	177,275 94	209,602 06	209,543 74	222,665 73
Overdrafts	44 59	8 71	765 91	50 62
Banking house	18,000 00	18,000 00	18,000 00	18,000 00
Furniture and fixtures	2,000 00	1,000 00	1,000 00	1,000 00
Other real estate	.....	.....	.....	.....
Due from banks in reserve cities	111,658 91	76,671 02	71,240 22	54,371 96
Due from other banks and bankers	423 95	.....	254 58	.....
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	723 53	1,084 42	465 49	550 21
Nickels and cents	186 68	76 66	33 66	63 75
Gold coin	575 00	1,420 00	1,415 00	780 00
Silver coin	1,733 50	1,608 55	986 10	1,632 95
U. S. and National bank notes	14,209 00	14,490 00	15,018 00	12,254 00
Totals	$600,466 29	$647,947 65	$615,558 19	$586,027 11
Liabilities.				
Capital stock paid in	$55,000 00	$55,000 00	$55,000 00	$55,000 00
Surplus fund	3,000 00	3,000 00	3,000 00	3,000 00
Undivided profits, less current expenses, interest and taxes paid	1,467 87	181 37	1,268 68	751 09
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	155,904 77	182,286 80	162,347 15	154,858 65
Demand commercial certificates of deposit	120,204 58	57,859 54	38,124 16	28,887 13
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	264,889 07	349,619 94	350,291 91	343,439 65
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	5,526 29	90 59
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$600,466 29	$647,947 65	$615,558 19	$586,027 11

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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$103,027 98	$116,212 40	$101,467 21	$119,853 45
Stocks, bonds and mortgages	63,742 57	70,410 07	83,610 00	73,617 13
Overdrafts	3,786 99	1,941 51	6,157 60	2,048 01
Banking house	.....	.....	.....	.....
Furniture and fixtures	1,058 37	1,088 37	1,088 91	1,088 91
Other real estate	.....	.....	.....	.....
Due from banks in reserve cities	8,223 57	15,490 79	8,499 98	2,712 40
Due from other banks and bankers	.....	.....	.....	.....
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	201 69	333 51	1,463 27	1,908 54
Nickels and cents	72 16	53 99	72 98	49 73
Gold coin	3,015 00	3,655 00	2,820 00	1,575 00
Silver coin	1,963 30	2,282 20	1,429 75	1,595 20
U. S. and National bank notes	4,730 00	6,344 00	4,030 00	3,483 00
Totals	$189,821 63	$217,811 84	$210,639 70	$207,931 37
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	785 56	1,943 39	2,859 13	5,316 75
Dividends unpaid	138 00	30 00	30 00	30 00
Commercial deposits subject to check	36,057 71	35,827 98	35,952 54	37,732 12
Demand commercial certificates of deposit	38,640 87	40,095 19	31,356 99	30,459 57
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	58,226 66	81,881 71	83,707 53	77,754 69
Savings certificates of deoosit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	472 83	2,533 57	1,233 51	838 24
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$189,821 63	$217,811 84	$210,639 70	$207,931 37

No. 167.

COMMERCIAL AND SAVINGS BANK, ALBION.

Organized September 30, 1893.

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

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

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$88,988 41	$97,273 17	$97,140 38	$100,015 42
Stocks, bonds and mortgages	64,951 56	78,974 06	73,334 06	76,231 56
Overdrafts	8,138 43	5,028 62	6,552 74	7,689 70
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	.....	.....	.....	.....
Due from banks in reserve cities	24,291 20	14,857 11	3,207 16	5,318 24
Due from other banks and bankers	.....	.....	2,000 00	.....
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	533 20	5,091 80	2,424 06	1,276 50
Nickels and cents	162 96	133 92	95 35	98 24
Gold coin	4,650 00	5,380 00	5,615 00	7,055 00
Silver coin	767 40	1,789 95	1,902 35	1,370 50
U. S. and National bank notes	3,612 00	7,075 00	3,692 00	6,132 00
Totals	$203,245 16	$222,753 63	$203,113 10	$212,337 16
Liabilities.				
Capital stock paid in	$35,000 00	$35,000 00	$35,000 00	$35,000 00
Surplus fund	8,000 00	8,000 00	8,000 00	8,000 00
Undivided profits, less current expenses, interest and taxes paid	1,068 67	1,593 86	2,226 48	3,508 77
Dividends unpaid	18 00	463 50	162 00	156 00
Commercial deposits subject to check	55,447 21	45,081 09	27,349 88	28,254 03
Demand commercial certificates of deposit	27,339 59	35,579 22	27,883 78	31,933 22
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	76,371 69	97,035 96	95 490 96	98,485 14
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	7,000 00	7,000 00
Totals	$203,245 16	$222,753 63	$203,113 10	$212,337 16

No. 169.

ALPENA COUNTY SAVINGS BANK, ALPENA.

Organized April 12, 1894.

WILLIAM H. DAVISON, *President;* FRANK C. HOLMES, *Vice President;* C. B. WILLIAMS, *Cashier;* WILL A. PRINCE, *Assistant Cashier.*

DIRECTORS.—Wm. H. Davison, Frank C. Holmes, John Nicholson, H. H. Whittleshofer, Michael O'Brien, S. A. Davison, D. D. Hanover, Robert Montrose, Patrick Culligan, C. B. Williams.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$127,439 05	$151,408 40	$147,983 19	$165,634 52
Stocks, bonds and mortgages	58,926 91	75,143 05	78,678 50	88,435 54
Overdrafts	1,636 40	1,405 07	991 56	369 66
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	112 40	112 40	640 43	640 43
Due from banks in reserve cities	31,367 77	6,916 51	31,729 74	26,706 45
Due from other banks and bankers	1,177 13	1,434 25	2,652 07	2,184 54
Exchanges for clearing house	336 82	901 77	1,766 37	476 70
Checks and cash items	586 24	794 77	1,732 40	860 41
Nickels and cents	91 04	98 54	190 34	365 19
Gold coin	3,067 50	3,652 50	3,545 00	3,540 00
Silver coin	980 00	2,889 25	1,282 50	1,737 50
U. S. and National bank notes	4,151 00	6,764 00	6,784 00	11,816 00
Totals	$242,872 26	$264,520 51	$290,976 10	$315,766 94
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	3,100 00	3,100 00
Undivided profits, less current expenses, interest and taxes paid	2,426 49	5,640 08	5,845 32	9,083 69
Dividends unpaid	.....	1,500 00	150 00	.....
Commercial deposits subject to check	57,712 18	59,135 10	68,502 57	65,165 54
Demand commercial certificates of deposit	470 40	11,418 05	11,736 20	9,289 90
Time commercial certificates of deposit	21,789 63	20,102 87	21,502 37	21,848 62
Savings deposits	107,973 56	114,224 41	120,236 13	140,529 39
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	9,903 51	16,749 80
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$242,872 26	$264,520 51	$290,976 10	$315,766 94

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, L. Gruner, Charles H. Worden.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$421,329 39	$352,822 98	$365,641 93	$396,817 52
Stocks, bonds and mortgages	724,195 08	858,027 19	883,763 06	900,982 30
Overdrafts	1,847 45	1,989 35	3,908 83	2,188 96
Banking house	20,500 00	20,500 00	20,500 00	20,500 00
Furniture and fixtures	7,417 32	7,417 32	7,417 32	7,417 32
Other real estate	47,581 43	49,245 80	49,245 80	50,745 80
Due from banks in reserve cities	152,025 39	175,066 63	118,538 95	114,260 16
Due from other banks and bankers	.....	.....	.....	50 00
Exchanges for clearing house	1,216 10	4,268 07	259 32	1,972 58
Checks and cash items	1,673 07	286 44	415 04	522 10
Nickels and cents	159 08	228 43	409 19	68 53
Gold coin	41,042 50	42,860 00	43,915 00	43,152 50
Silver coin	1,600 00	1,815 00	865 00	1,500 00
U. S. and National bank notes	30,999 00	27,224 00	25,757 00	25,803 00
Totals	$1,451,585 81	$1,541,751 21	$1,525,636 44	$1,565,980 77
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	5,911 57	1,159 72	9,514 54	19,697 20
Dividends unpaid	398 00	2,808 00	404 00	396 00
Commercial deposits subject to check	203,661 23	199,414 28	190,257 00	227,188 03
Demand commercial certificates of deposit	.....	.....	.....	.....
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	940,227 02	1,034,701 58	1,027,132 28	1,019,161 33
Savings certificates of deposit	81,011 15	83,835 08	84,985 62	81,714 36
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	20,376 84	19,832 55	13,343 00	17,823 85
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$1,451,585 81	$1,541,751 21	$1,525,636 44	$1,565,980 77

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. Schairer, Reuben Kempf, Junius E. Beal, G. F. Allmendinger, Oliver M. Martin.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$238,120 15	$289,468 09	$300,792 58	$312,145 35
Stocks, bonds and mortgages	188,761 98	241,022 40	249,332 74	217,774 09
Overdrafts	1,340 01	1,667 15	4,299 99	3,053 84
Banking house	.....	9,000 00	9,000 00	9,000 00
Furniture and fixtures	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate	7,700 00	9,850 00	8,450 00	8,450 00
Due from banks in reserve cities	84,069 37	59,356 93	43,462 95	56,038 64
Due from other banks and bankers	15,388 10	8,699 42	4,481 00	7,126 65
Exchanges for clearing house	1,172 16	964 74	126 90	1,170 18
Checks and cash items	843 33	2,343 39	2,168 02	770 44
Nickels and cents	131 31	158 42	328 52	192 80
Gold coin	11,289 60	11,695 00	11,602 50	12,490 00
Silver coin	1,406 30	2,327 00	2,167 80	1,939 85
U. S. and National bank notes	19,748 00	7,730 00	3,390 00	5,805 00
Totals	$570,970 31	$645,282 54	$640,603 00	$636,956 84
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	4,369 74	5,410 99	6,959 95	6,427 82
Dividends unpaid	28 00	2,000 00	.....	.....
Commercial deposits subject to check	134,898 66	133,162 82	98,822 81	122,282 22
Demand commercial certificates of deposit	.....	.....	.....	.....
Time commercial certificates of deposit	103,772 14	104,852 44	116,601 60	113,994 07
Savings deposits	247,901 27	319,809 32	338,218 64	314,215 85
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	50	46 97	.....	36 88
Cashier's check outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$570,970 31	$645,282 54	$640,603 00	$636,956 84

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 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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$209,910 85	$217,072 54	$213,928 06	$217,903 75
Stocks, bonds and mortgages	143,580 30	145,604 30	161,226 04	176,231 04
Overdrafts	690 07	14,331 57	1,391 33	517 04
Banking house	.....	.....	.....	.....
Furniture and fixtures	3,000 00	2,800 00	2,800 00	2,800 00
Other real estate	.....	.....	.....	.....
Due from banks in reserve cities	53,482 14	76,248 25	82,924 91	55,650 26
Due from other banks and bankers	8,612 00	7,969 51	6,864 01	6,669 51
Exchanges for clearing house	3,279 87	.....	501 41	929 77
Checks and cash items	.....	5,001 37	79 00	627 00
Nickels and cents	320 63	157 87	243 21	163 99
Gold coin	7,439 80	7,837 00	7,305 60	7,146 00
Silver coin	1,132 00	1,852 00	1,049 45	1,138 00
U. S. and National bank notes	10,072 00	13,649 00	8,427 00	13,455 00
Totals	$441,519 66	$492,523 41	$486,740 02	$483,231 36
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	5,500 00	6,000 00	6,000 00	6,000 00
Undivided profits, less current expenses, interest and taxes paid	7,942 11	8,634 61	10,155 04	9,287 45
Dividends unpaid	30 00	1,500 00	.....	.....
Commercial deposits subject to check	98,383 21	101,812 77	110,999 59	102,837 50
Demand commercial certificates of deposit	49,293 63	52,376 95	.....	.....
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	230,370 71	272,199 08	258,458 61	268,155 40
Savings certificates of deposit	.....	.....	51,126 78	46,951 01
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$441,519 66	$492,523 41	$486,740 02	$483,231 36

No. 213.

ATHENS STATE AND SAVINGS BANK, ATHENS.

Organized April 15, 1899.

H. MAT. DOUBLEDAY, *President;* WM. LEHR, *Vice President;* CHAS. A. STANDIFORD, *Cashier;* E. D. ALBERTSON, *Assistant Cashier.*

DIRECTORS.—H. Mat. Doubleday, William Lehr, S. W. Holmes, I. E. Wells, J. F. Culp, W. M. Albertson, Chas. A. Standiford.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec 2.
Loans and discounts	.....	$13,298 35	$14,704 79	$30,695 37
Stocks, bonds and mortgages	.....	.....	7,300 00	7,350 00
Overdrafts	.....	2,318 63	3,735 29	4,669 59
Banking house	.....	.....	.....	.....
Furniture and fixtures	.....	250 00	275 00	275 00
Other real estate	.....	.....	.....	.....
Due from banks in reserve cities	.....	20,857 67	17,744 19	14,575 63
Due from other banks and bankers	.....	90 06	312 01	.....
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	.....	749 90	199 64	1,597 08
Nickels and cents	.....	31 70	31 81	21 09
Gold coin	.....	847 50	987 50	1,607 50
Silver coin	.....	746 05	620 00	537 50
U. S. and National bank notes	.....	2,288 00	1,395 00	597 00
Totals	.....	$41,477 86	$47,305 23	$61,925 76
Liabilities.				
Capital stock paid in	.....	$11,440 00	$14,060 00	$15,000 00
Surplus fund	.....	.....	.....	.....
Undivided profits, less current expenses, interest and taxes paid	.....	121 90	9 23	209 33
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	.....	10,795 30	10,060 72	18,570 83
Demand commercial certificates of deposit	.....	19,120 66	23,175 28	28,145 60
Savings deposits	.....	.....	.....	.....
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	.....	$41,477 86	$47,305 23	$61,925 76

No. 62.

WEST MICHIGAN SAVINGS BANK, BANGOR.

Organized April 8, 1880.

J. E. SEBRING, *President;* A. CHAPMAN, *Vice President;* C. B. CHARLES, *Cashier.*

DIRECTORS.—Alvin Chapman, Wm. Broadwell, Anson Goss, John E. Sebring, Emma C. McNitt, C. B. Charles, Wm. H. Chapman, Rebecca Fansnaugh, Mrs. Charles DeHaven.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$38,041 46	$43,845 92	$48,146 19	$57,027 98
Stocks, bonds and mortgages	34,787 51	37,317 21	37,672 11	38,485 81
Overdrafts	.....	.....	.....	.....
Banking house	.....	.....	.....	.....
Furniture and fixtures	328 40	200 00	200 00	200 00
Other real estate	1,980 00	1,980 00	1,630 00	1,630 00
Due from banks in reserve cities	60,666 54	47,736 97	42,475 74	55,635 58
Due from other banks and bankers	.....	.....	.....	.....
Exchanges for clearing house	.....	948 33	.....	387 24
Checks and cash items	772 54	.....	133 94	291 50
Nickels and cents	50 02	57 36	43 29	46 95
Gold coin	1,351 00	1,339 00	2,024 00	1,874 00
Silver coin	1,356 00	837 59	647 68	500 00
U. S. and National bank notes	1,623 00	9,453 00	4,025 00	3,660 00
Totals	$140,956 47	$143,715 38	$136,997 95	$159,739 06
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund	1,774 00	1,945 00	1,945 00	1,945 00
Undivided profits, less current expenses, interest and taxes paid	720 87	96 69	256 45	918 58
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	42,193 28	36,914 75	37,568 79	54,590 89
Demand commercial certificates of deposit	15,371 91	12,232 55	11,099 02	10,393 62
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	3,384 65	3,260 23	2,999 69	3,405 48
Savings certificates of deposit	52,511 76	64,266 16	58,129 00	63,485 49
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$140,956 47	$143,715 38	$136,997 95	$159,739 06

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, Joseph M. Ward, Nelson Eldred, Howard Morley.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$666,888 17	$805,159 17	$830,632 33	$826,480 27
Stocks, bonds and mortgages	177,301 32	167,847 24	162,726 74	177,221 99
Overdrafts	15,419 80	10,969 90	12,101 77	33,683 46
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	3,624 82
Due from banks in reserve cities	165,656 10	120,012 10	126,269 24	153,122 13
Due from other banks and bankers	24,582 52	1,349 16	3,348 00	2,389 63
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	1,457 45	3,586 39	2,184 42	2,228 61
Nickels and cents	444 42	138 82	69 71	151 74
Gold coin	8,083 50	8,528 00	10,891 50	15,942 50
Silver coin	1,104 90	1,994 55	3,989 10	870 30
U. S. and National bank notes	12,290 00	35,691 00	22,382 00	14,693 00
Totals	$1,080,853 00	$1,162,901 15	$1,182,219 63	$1,234,308 45
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	3,008 53	7,141 61	10,640 74	11,784 94
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	208,618 60	153,324 87	156,542 08	195,018 39
Demand commercial certificates of deposit	20,560 70	23,539 18	25,312 82	29,707 52
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	741,260 93	871,609 16	883,585 70	891,268 88
Savings certificates of deposits	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	2,404 24	2,286 33	1,138 29	1,528 72
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$1,080,853 00	$1,162,901 15	$1,182,219 63	$1,234,308 45

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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec 2.
Loans and discounts	$85,511 17	$108,107 92	$99,380 37	$109,056 85
Stocks, bonds and mortgages	153,259 66	183,847 08	189,554 38	218,697 18
Overdrafts	2,119 86	1,558 94	4,356 96	4,540 84
Banking house	.....	.....	.....	.....
Furniture and fixtures	2,050 00	2,050 00	1,500 00	1,500 00
Other real estate	.....	.....	.....	.....
Due from banks in reserve cities	41,611 23	68,174 48	80,110 85	49,430 36
Due from other banks and bankers	815 82	1,199 25	518 59	632 86
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	3,950 51	2,503 44	802 19	6,445 66
Nickels and cents	94 72	90 61	87 61	96 54
Gold coin	2,392 50	5,460 00	4,420 00	6,750 00
Silver coin	1,347 50	1,228 00	2,085 00	1,629 00
U. S. and National bank notes	4,280 00	6,788 00	11,955 00	11,140 00
Totals	$297,432 97	$381,007 12	$394,770 95	$409,919 29
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	4,500 00	4,500 00
Undivided profits, less current expenses, interest and taxes paid	2,372 22	6,185 67	4,556 97	5,434 37
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	60,167 44	76,125 38	75,932 25	73,386 66
Demand commercial certificates of deposit	11,205 95	14,840 99	18,685 89	16,147 58
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	170,187 36	230,355 08	241,095 84	260,450 68
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$297,432 97	$381,007 12	$394,770 95	$409,919 29

No. 63.

BAY CITY BANK, BAY CITY.

Organized September 4, 1871.

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

DIRECTORS.—George H. Young, A. McDonnell, Justin Wentworth, Alvin Peter, F. B. Chesbrough, George K. Wentworth, F. E. Tyler, Wm. A. Young.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$598,555 97	$615,120 12	$718,389 00	$689,783 67
Stocks, bonds and mortgages	256,516 07	356,996 45	387,660 49	413,817 99
Overdrafts	1,873 07	1,786 80	2,210 44	3,280 56
Banking house	.....	.....	.....	.....
Furniture and fixtures	7,800 00	7,800 00	7,800 00	7,800 00
Other real estate	14,000 00	16,600 00	16,600 00	9,930 00
Due from banks in reserve cities	252,565 21	269,854 59	251,820 21	455,954 03
Due from other banks and bankers	2,172 07	4,639 92	2,783 52	744 65
Exchanges for clearing house	1,836 53	4,437 39	1,846 60	2,065 78
Checks and cash items	393 33	838 16	1,437 24	1,939 00
Nickels and cents	816 38	600 32	482 94	595 70
Gold coin	26,470 00	31,310 00	25,970 00	40,397 50
Silver coin	7,514 40	11,542 45	13,531 60	12,030 85
U. S. and National bank notes	28,372 00	39,883 00	24,799 00	42,945 00
Totals	$1,198,885 03	$1,361,409 20	$1,455,331 04	$1,681,284 73
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 current expenses, interest and taxes paid	22,610 64	28,732 48	25,379 56	17,782 95
Dividends unpaid	64 00	.....	160 00	.....
Commercial deposits subject to check	259,134 45	300,561 19	277,599 38	461,541 53
Demand commercial certificates of deposit	125,217 05	192,228 78	298,472 05	308,490 13
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	578,361 94	627,142 83	644,734 06	687,184 69
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	169 09	3,045 67	1,317 71	905 28
Cashier's checks outstanding	100 00	.....	.....	.....
Due to banks and bankers	13,227 86	9,698 25	7,668 28	5,380 15
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$1,198,885 03	$1,361,409 20	$1,455,331 04	$1,681,284 73

No. 43.

BAY COUNTY SAVINGS BANK, BAY CITY.

Organized February 1, 1884.

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

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

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$285,756 88	$303,729 00	$288,622 97	$348,819 81
Stocks, bonds and mortgages	87,197 33	84,705 74	81,230 74	78,728 57
Overdrafts	43 16	190 30	88 06	160 28
Banking house	.....	.....	.....	.....
Furniture and fixtures	.....	.....	.....	.....
Other real estate	6,188 47	8,061 63	8,061 63	11,145 79
Bue from banks in reserve cities	101,699 21	134,637 19	190,049 72	129,396 52
Due from other banks and bankers	.....	.....	.....	.....
Exchanges for clearing house	381 55	178 05	2,022 01	5,978 41
Checks and cash items	.....	.....	.....	.....
Nickels and cents	70 48	76 23	66 07	70 39
Gold coin	6,240 00	6,796 00	6,245 00	7,300 00
Silver coin	263 95	751 80	633 25	1,647 55
U. S. and National bank notes	17,997 00	25,397 00	11,825 00	24,157 00
Totals	$505,838 03	$564,522 94	$588,844 45	$607,404 32
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	5,278 61	937 85	2,958 52	6,655 58
Dividends unpaid	135 00	2,550 00	.....	.....
Commercial deposits subject to check	73,457 11	107,702 44	103,254 78	95,752 06
Demond commercial certificates of deposit	.....	.....	.....	.....
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	310,337 94	342,216 85	369,940 09	397,201 54
Savings certificates of deposit	41,429 37	35,615 80	37,591 06	32,595 14
Certified checks	200 00	500 00	100 00	200 00
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$505,838 03	$564,522 94	$588,844 45	$607,404 32

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, Thomas A. E. Weadock, C. R. Hawley, Geo. Penniman, C. C. Barker, Benjamin Boutell, Robert C. Bialy, John C. Weadock, J. R. Watrous.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$264,984 85	$275,975 47	$337,085 82	$373,662 33
Stocks, bonds and mortgages	25,000 00	27,000 00	27,000 00	27,000 00
Overdrafts	1,247 03	261 42	270 59	2,226 11
Banking house	.....	.....	.....	.....
Furniture and fixtures	6,444 92	6,444 92	6,444 92	6,444 92
Other real estate	4,734 79	4,734 79	4,734 79	4,734 79
Due from banks in reserve cities	51,914 75	69,313 89	25,268 52	22,880 14
Due from other banks and bankers	1,456 29	1,236 65	979 22	1,480 79
Exchanges for clearing house	385 56	1,184 74	564 77	2,498 08
Checks and cash items	882 10	410 35	432 44	394 04
Nickels and cents	151 89	179 25	89 00	119 50
Gold coin	8,245 00	5,220 00	1,320 00	2,617 50
Silver coin	1,603 64	2,126 33	6,346 32	2,153 26
U. S. and National bank notes	22,048 00	19,004 00	9,148 00	18,567 00
Totals	$389,098 82	$413,091 81	$419,684 39	$464,778 46
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	15,432 95	1,882 49	4,959 06	7,330 50
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	210,869 27	244,187 59	236,543 85	228,108 67
Demand commercial certificates of deposit	3,127 90	2,484 06	1,778 64	17,827 31
Time commercial certificates of deposit	15,266 64	9,782 13	11,915 33	13,438 43
Savings deposits	42,917 14	51,917 75	61,137 51	71,085 15
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	99 20	1,837 79	2,350 00	988 40
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	385 72	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	25,000 00
Totals	$389,098 82	$413,091 81	$419,684 39	$464,778 46

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, E. E. Fales, F. P. Hammon.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$60,774 05	$77,229 71	86,609 21	$72,902 85
Stocks, bonds and mortgages	8,273 66	7,753 66	7,908 66	7,025 00
Overdrafts	82 72	633 73	939 69	.....
Banking house	7,875 67	7,875 67	7,875 67	7,875 67
Furniture and fixtures	1,550 00	1,550 00	1,550 00	1,550 00
Other real estate	4,793 42	4,793 42	4,793 42	5,594 58
Due from banks in reserve cities	4,549 89	19,229 25	2,789 38	18,747 01
Due from other banks and bankers	2,783 22	2,516 23	1,263 03	677 38
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	807 71	571 65	1,301 44	442 36
Nickels and cents	132 21	104 35	89 58	88 24
Gold coin	2,741 00	2,223 50	1,933 50	1,928 50
Silver coin	1,738 75	1,852 10	1,485 30	1,559 25
U. S. and National bank notes	4,800 00	8,429 00	6,554 00	5,347 00
Totals	$100,902 30	$134,762 27	$125,092 88	$123,737 84
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	946 55	1,855 00	1,770 64	2,475 11
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	15,427 48	31,688 99	17,306 16	21,472 07
Demand commercial certificates of deposit	752 72	651 72	651 72	651 72
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	5,444 83	7,189 56	8,245 80	9,483 58
Savings certificates of deposit	48,222 97	63,119 57	66,720 01	59,522 35
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	107 75	257 43	398 55	133 01
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$100,902 30	$134,762 27	$125,092 88	$123,737 84

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. CUSSER, *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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$120,511 39	$125,250 59	$125,650 84	$119,726 79
Stocks, bonds and mortgages	21,101 58	18,166 55	17,986 55	19,370 55
Overdrafts	2,525 86	66 99	301 07	1,868 58
Banking house	8,000 00	8,000 00	8,000 00	8,000 00
Furniture and fixtures	2,750 00	2,750 00	2,750 00	2,750 00
Other real estate	.....	1,717 60	1,717 60	1,717 60
Due from banks in reserve cities	20,805 06	10,323 53	11,727 15	13,667 98
Due from other banks and bankers	551 93	618 08	126 21	91 40
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	343 76	736 89	150 02	551 21
Nickels and cents	173 83	17 68	107 26	32 53
Gold coin	5,532 00	5,854 34	6,319 34	6,154 50
Silver coin	1,283 05	3,091 65	1,789 55	1,232 90
U. S. and National bank notes	5,861 00	7,400 00	3,792 00	5,078 00
Totals	$189,439 46	$183,993 90	$180,417 59	$180,242 04
Liabilities.				
Capital stock paid in	$35,000 00	$35,000 00	$35,000 00	$35,000 00
Surplus fund	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid	362 32	336 03	566 81	1,592 44
Dividends unpaid	28 00	.....	.....	.....
Commercial deposits subject to check	34,794 90	25,829 77	27,385 63	24,219 81
Demand commercial certificates of deposit	3,432 69	2,570 46	2,475 86	2,475 86
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	13,089 71	12,898 41	12,632 10	12,488 94
Savings certificates of deposit	97,731 84	102,359 23	97,357 19	99,464 99
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$189,439 46	$183,993 90	$180,417 59	$180,242 04

No. 219.

BENTON HARBOR STATE BANK, BENTON HARBOR.

Organized December 20, 1899.

I. W. CONKEY, *President;* H. D. POOL, *Vice President;* WM. RUPP, JR., *Cashier.*

DIRECTORS.—I. W. Conkey, H. D. Pool, Wm. Rupp, Jr., B. M. Nowlen, Geo. M. Valentine, J. H. Lee, Lewis Southerland, S. L. VanCamp, Mason B. Wells.

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				
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				

No. 220.

CITIZENS' STATE BANK, BENTON HARBOR.

Articles filed December 26, 1899.

FRED E. LEE, *President;* C. M. EDICK, *Vice President;* H. D. HOPKINS, *Cashier;* R. E. LEE, *Assistant Cashier.*

DIRECTORS.—Fred E. Lee, C. M. Edick, J. O. Becraft, Geo. B. Thayer, R. E. Lee, T. L. Wilkinson, John Schairer, Solon Cutler, H. D. Hopkins.

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				
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				

No. 76.

FARMERS AND MERCHANTS' BANK, BENTON HARBOR.

Organized February 20, 1888.

JOHN ROBINSON, *President;* R. M. JONES, *Vice President;* WARREN CARROLL, *Cashier;* JOHN J. KINNEY, *Teller.*

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

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$302,452 41	$347,826 21	$364,385 47	$353,500 66
Stocks, bonds and mortgages	40,759 00	44,659 00	64,392 00	69,017 00
Overdrafts	1,290 40	272 47	132 69	89 73
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	2,192 51	2,192 51
Premiums	.....	.....	1,713 00	1,692 50
Due from banks in reserve cities	152,978 91	148,078 41	332,833 69	258,193 76
Due from other banks and bankers	619 27	990 70	272 57	86 79
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	.....	.....	284 84	69 50
Nickels and cents	840 30	573 72	312 16	710 43
Gold coin	20,550 00	21,325 00	21,420 00	35,980 00
Silver coin	5,629 75	5,905 70	6,364 00	9,123 85
U. S. and National bank notes	34,802 00	41,247 00	36,850 00	44,382 00
Totals	$570,145 64	$621,101 81	$839,184 02	$783,069 82
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	50,000 00	51,000 00	51,000 00	51,000 00
Undivided profits, less current expenses, interest and taxes paid	4,615 18	2,861 03	6,107 94	11,192 67
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	277,993 75	317,712 51	474,715 36	399,729 36
Demand commercial certificates of deposit	42,836 49	52,435 07	70,235 43	70,854 86
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	23,856 25	26,490 05	27,978 09	25,176 13
Savings certificates of deposit	119,743 97	120,163 15	151,823 20	174,796 80
Certified checks	1,100 00	200 00	7,200 00	200 00
Cashier's checks outstanding	.....	240 00	124 00	120 00
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$570,145 64	$621,101 81	$839,184 02	$783,069 82

No. 163.

BLISSFIELD STATE BANK, BLISSFIELD.

Organized May 31, 1893.

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

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

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$72,325 32	$57,810 61	$70,622 18	$92,953 87
Stocks, bonds and mortgages	20,544 17	22,365 25	27,165 25	26,975 00
Overdrafts	912 54	74 26	1,328 58	728 80
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	12,027 72	35,034 68	21,733 59	8,874 27
Due from other banks and bankers	.....	.....	.....	.....
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	3,675 40	981 89	299 11	2,455 52
Nickels and cents	101 26	152 11	2 90	1 47
Gold coin	2,060 00	2,000 00	2,000 00	2,040 00
Silver coin	374 10	244 35	542 90	342 95
U. S. and National bank notes	5,655 00	5,980 00	7,000 00	6,471 00
Totals	$125,425 51	$132,393 15	$138,444 51	$148,592 88
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	1,008 66	657 30	1,125 17	1,368 97
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	14,879 04	11,032 71	10,090 60	13,332 29
Demand commercial certificates of deposit	57,386 31	55,940 79	50,275 34	61,787 62
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	32,151 50	44,762 35	56,953 40	52,104 00
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier' checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$125,425 51	$132,393 15	$138,444 51	$148,592 88

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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$23,308 69	$26,754 85	$29,349 78	$29,278 39
Stocks, bonds and mortgages	6,631 50	7,074 00	7,624 00	10,522 50
Overdrafts	227 54	175 60	271 95	23 68
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	3,396 91	1,983 44	4,395 61	2,015 83
Due from other banks and bankers	1,274 71	148 95	143 40	9 60
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	666 92	401 56	39 83	68 15
Nickels and cents	29 81	55 33	88 89	65 52
Gold coin	1,227 50	607 50	487 50	642 50
Silver coin	659 25	548 10	947 25	252 10
U. S. and National bank notes	1,283 00	1,702 00	2,230 00	939 00
Totals	$40,251 30	$40,996 80	$47,123 68	$45,362 74
Liabilities.				
Capital stock paid in	$15,000 00	$15,000 00	$15,000 00	$15,000 00
Surplus fund	950 00	950 00	1,050 00	1,050 00
Undivided profits, less current expenses, interest and taxes paid	362 52	1,078 77	571 77	1,751 58
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	8,777 21	6,997 54	7,920 27	7,769 47
Demand commercial certificates of deposit	15,161 57	16,970 49	22,581 64	19,791 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	$40,251 30	$40,996 80	$47,123 68	$45,362 74

No. 216.

BROWN CITY SAVINGS BANK, BROWN CITY.

Organized June 9, 1899.

B. R. NOBLE, *President;* JAMES L. BURDICK, *Vice President;* CHARLES NOBLE, *Cashier.*

DIRECTORS.—B. R. Noble, J. L. Benedict, Chas. Noble, Fred J. Burdick, John P. Niggeman, Jr.

Resources.	Report of	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	.....	$46,637 86	$48,771 82	$46,981 73
Stocks, bonds and mortgages	.....	4,487 83	4,814 58	4,716 08
Overdrafts	.....	13 04	47 98	181 94
Banking house	.....	1,619 04	1,619 04	1,619 04
Furniture and fixtures	.....	1,636 75	1,636 75	1,636 75
Other real estate	.....	.....	.....	.....
Due from banks in reserve cities	.....	18,047 97	12,347 53	17,305 51
Due from other banks and bankers	.....	.....	.....	.....
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	.....	223 99	972 20	378 58
Nickels and cents	.....	72 23	68 09	80 86
Gold coin	.....	1,630 00	1,200 00	1,900 00
Silver coin	.....	379 45	278 25	329 20
U. S. and National bank notes	.....	4,012 00	4,579 00	2,266 00
Totals	.....	$78,860 16	$76,335 24	$77,395 69
Liabilities.				
Capital stock paid in	.....	$20,000 00	$20,000 00	$20,000 00
Surplus fund	.....	.....	.....	250 00
Undivided profits, less current expenses, interest and taxes paid	.....	366 44	781 27	79 18
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	.....	23,787 17	23,613 11	22,130 05
Demand commercial certificates of deposit	.....	34,706 55	31,940 86	34,936 46
Savings deposits	.....	.....	.....	.....
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	.....	$78,860 16	$76,335 24	$77,395 69

No. 212.

THE BURR OAK STATE BANK, BURR OAK.

Organized December 21, 1898.

HENRY P. MOWRY, *President;* JOHN P. KEESLAR, *Vice President;* JACKSON S. SHENEMAN, *2d Vice President;* F. ERNEST SHAFFMASTER, *Cashier.*

DIRECTORS.—J. B. Keeslar, J. S. Sheneman, Henry P. Mowry, C. J. Holmes, Marshall F. Smith, Wm. Mallow, S. L. Hagenbaugh.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$3,013 30	$11,966 80	$10,902 88	$13,421 07
Stocks, bonds and mortgages	4,610 00	6,620 00	6,620 00	7,445 00
Overdrafts	.....	51 56	15 21	314 11
Banking House	1,716 60	1,716 60	1,727 10	1,727 10
Furniture and fixtures	1,255 58	1,264 58	1,264 88	1,383 10
Expenses	5 95	.....	.....	.....
Other real estate	.....	.....	.....	.....
Due from banks in reserve cities	10,223 29	7,562 36	7,957 91	8,644 22
Due from other banks and bankers	1,515 00	500 00	.....	2,100 00
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	134 20	122 87	187 88	162 87
Nickels and cents	44 09	9 19	9 29	17 56
Gold coin	445 00	1,172 50	1,262 50	1,052 50
Silver coin	594 72	665 25	411 00	312 35
U. S. and National bank notes	3,573 00	2,501 00	2,615 00	3,256 00
Totals	$27,130 73	$34,152 71	$32,973 65	$39,835 88
Liabilities.				
Capital stock paid in	$12,236 21	$15,000 00	$15,000 00	$15,000 00
Surplus fund	.....	50 00	50 00	50 00
Undivided profits, less current expenses, interest and taxes paid	.....	68 09	121 14	57 64
Dividends unpaid	.....	300 00	20 00	20 00
Commercial deposits subject to check	7,782 77	8,240 37	8,108 26	10,394 93
Demand commercial certificates of deposit	7,111 75	10,494 25	9,674 25	14,313 31
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	$27,130 73	$34,152 71	$32,973 65	$39,835 88

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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$271,194 76	$291,201 06	$289,569 21	$342,618 59
Stocks, bonds and mortgages	46,364 56	76,881 07	85,237 37	86,680 98
Overdrafts	258 60	37 70	172 45	255 88
Banking house	2,800 00	2,800 00	2,800 00	2,800 00
Furniture and fixtures	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate	.....	.....	.....	116 39
Due from banks in reserve cities	95,059 73	84,171 48	109 272 52	39,844 08
Due from other banks and bankers	45,000 00	45,000 00	45,000 00	35,000 00
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	1,202 27	746 79	2,100 09	816 59
Nickels and cents	112 04	87 90	190 83	225 13
Gold coin	5,350 00	8,980 00	5,335 00	5,995 00
Silver coin	899 90	2,779 50	1,257 50	634 50
U. S. and National bank notes	11,107 00	13,463 00	14,541 00	25,650 00
Totals	$480,348 86	$527,148 50	$556,475 97	$541,637 14
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	17,500 00	17,500 00
Undivided profits, less current expenses, interest and taxes paid	684 47	6,269 70	3,638 90	5,385 60
Dividends unpaid	90 00	.....	.....	.....
Commercial deposits subject to check	165,643 70	191,341 89	175,398 66	149,728 33
Demand commercial certificates of deposit	177,591 43	179,499 79	213,187 44	222,103 18
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	71,339 26	85,037 12	96,750 97	96,920 03
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$480,348 86	$527,148 50	$556,475 97	$541,637 14

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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$465,389 57	$562,945 27	$562,482 68	$600,926 26
Stocks, bonds and mortgages	138,850 00	138,850 00	133,500 00	118,500 00
Overdrafts	1,943 52	1,549 83	4,386 36	430 16
Banking house	.....	.....	.....	.....
Furniture and fixtures	4,673 00	4,673 00	4,774 00	5,574 00
Other real estate	9,526 73	9,526 73	9,526 73	9,526 73
Premium account	1,915 68	1,915 68	1,915 68	1,515 00
Due from banks in reserve cities	477,284 58	272,913 00	273,221 92	263,728 72
Due from other banks and bankers	8,798 29	9,550 00	5,152 64	8,264 11
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	890 25	6,331 31	875 71	666 09
Nickels and cents	957 47	991 91	678 72	416 74
Gold coin	36,385 00	42,140 00	45,890 00	36,685 00
Silver coin	4,172 00	2,485 00	2,327 20	3,116 15
U. S. and National bank notes	69,913 00	88,070 00	89,977 00	83,545 00
Totals	$1,220,699 09	$1,141,941 73	$1,134,708 64	$1,132,893 96
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	1,408 69	13,427 00	687 12	3,446 87
Dividends unpaid	218 00	130 00	170 00	.....
Commercial deposits subject to check	1,070,394 96	983,297 70	987,770 35	989,847 06
Demand commercial certificates of deposit	2,650 00	4,217 50	3,615 00	3,300 00
Savings deposits	.....	.....	.....	.....
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	11,027 44	5,869 53	7,466 17	1,300 03
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$1,220,699 09	$1,141,941 73	$1,134,708 64	$1,132,893 96

No. 208.

CAPAC SAVINGS BANK, CAPAC.

Organized September 8, 1898.

JOHN W. PORTER, *President;* R. MORRISON, JR., *Vice President* and *Cashier;* R. N. WADE, *Assistant Cashier.*

DIRECTORS.—John W. Porter, E. J. Buck, Herbert C. Siegel, Walter Shearsmith, R. Morrison, Jr.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$17,570 72	$23,399 43	$26,569 36	$25,689 51
Stocks, bonds and mortgages	6,530 57	10,167 63	10,917 63	11,297 63
Overdrafts	.....	.....	.....	.....
Banking house	.....	.....	.....	.....
Furniture and fixtures	597 49	685 54	1,130 91	1,132 41
Other real estate	.....	.....	.....	.....
Due from banks in reserve cities	3,041 82	3,909 33	2,607 45	3,144 44
Due from other banks and bankers	3,791 05	392 93	833 50	2,629 52
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	769 49	1 63	552 36	61 45
Nickels and cents	32 37	24 55	42 65	57 23
Gold coin	380 00	807 50	302 50	817 50
Silver coin	387 75	118 30	57 95	343 55
U. S. and National bank notes	836 00	1,176 00	332 00	1,354 00
Totals	$33,937 26	$40,682 84	$43,346 31	$46,527 24
Liabilities.				
Capital stock paid in	$20,000 00	$20,000 00	$20,000 00	$20,000 00
Surplus fund	.....	.....	200 00	200 00
Undivided profits, less current expenses, interest and taxes paid	524 60	830 78	38 67	656 13
Dividends unpaid	.....	.....	33 00	33 00
Commercial deposits subject to check	4,264 48	4,617 57	4,260 83	3,677 64
Demand commercial certificates of deposit	.....	3,932 91	4,915 04	3,511 29
Time commercial certificates of deposit	2,954 89	.....	.....	.....
Savings deposits	6,193 29	11,301 58	13,898 77	18,449 18
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$33,937 26	$40,682 84	$43,346 31	$46,527 24

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, G. H. Patterson.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$57,853 15	$67,189 04	$70,043 80	$62,277 82
Stocks, bonds and mortgages	40,837 50	44,027 50	43,650 50	43,175 50
Overdrafts	65 33	24 31	.....	259 03
Banking house	4,700 00	4,700 00	4,700 00	4,700 00
Furniture and fixtures	1,990 00	1,990 00	1,990 00	1,990 00
Other real estate	524 92	524 92	524 92	524 92
Due from banks in reserve cities	19,207 04	13,991 79	6,698 89	21,735 36
Due from other banks and bankers	.....	500 00	100 00	1,193 40
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	242 65	151 18	1,632 71	2,182 54
Nickels and cents	94 04	54 35	57 90	25 20
Gold coin	2,425 00	3,040 00	3,050 00	3,550 00
Silver coin	1,492 25	1,061 60	1,174 45	809 55
U. S. and National bank notes	3,866 00	5,569 00	5,267 00	5,321 00
Totals	$133,297 88	$142,823 69	$138,890 17	$147,744 32
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	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid	2,506 32	3,568 24	3,537 32	5,543 88
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	24,421 21	28,660 64	23,577 08	25,899 63
Demand commercial certificates of deposit	.....	.....	.....	.....
Time commercial certificates of deposit	71,370 35	75,594 81	76,775 77	81,300 81
Savings deposits	.....	.....	.....	.....
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$133,297 88	$142,823 69	$138,890 17	$147,744 32

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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$41,396 51	$53,390 19	$60,158 61	$61,379 66
Stocks, bonds and mortgages	6,421 06	9,542 59	7,254 62	7,093 30
Overdrafts	1,173 31	1,834 00	1,108 21	4,252 82
Banking house	2,958 07	2,958 07	2,958 07	2,972 35
Furniture and fixtures	1,410 49	1,410 49	1,488 66	1,490 66
Other real estate	1,010 66	1,010 66	1,010 66	1,010 66
Due from banks in reserve cities	21,761 02	6,357 42	6,169 15	8,659 19
Due from other banks and bankers	33 68	140 95	761 53	695 70
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	626 00	361 22	1,313 82	507 05
Nickels and cents	30 86	9 84	12 74	2 10
Gold coin	385 00	1,220 00	1,632 50	3,227 50
Silver coin	341 25	111 60	60 75	67 70
U. S. and National bank notes	2,215 00	1,440 00	1,088 00	1,473 00
Totals	$79,762 91	$79,787 03	$85,017 32	$92,831 69
Liabilities.				
Capital stock paid in	$30,000 00	$30,000 00	$30,000 00	$30,000 00
Surplus fund	1,064 36	1,064 36	1,350 00	1,350 00
Undivided profits, less current expenses, interest and taxes paid	1,443 46	2,730 46	100 61	1,183 63
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	13,422 66	11,746 29	14,599 45	14,030 44
Demand commercial certificates of deposit	.....	.....	.....	.....
Time commercial certificates of deposit	32,855 09	34,059 18	38,955 01	45,250 93
Savings deposits	.....	.....	.....	.....
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	977 34	186 74	12 25	1,016 69
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$79,762 91	$79,787 03	$85,017 32	$92,831 69

No. 80.

*CHARLVOIX 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.

Rosources.	Report of Feb. 4.	Report of	Report of	Report of
Loans and discounts	$47,798 92			
Stocks, bonds and mortgages	11,733 38			
Overdrafts	27 60			
Banking house				
Furniture and fixtures	2,337 95			
Other real estate	3,976 95			
Due from banks in reserve cities	4,916 82			
Due from other banks and bankers	1,568 10			
Exchanges for clearing house				
Checks and cash items	272 50			
Nickels and cents	108 68			
Gold coin	947 50			
Silver coin	871 40			
U. S. and National bank notes	1,641 00			
Totals	$76,200 80			
Liabilities.				
Capital stock paid in	$33,000 00			
Surplus fund	1,999 94			
Undivided profits, less current expenses, interest and taxes paid	63 85			
Dividends unpaid				
Commercial deposits subject to check	28,074 06			
Time commercial certificates of deposit	1,256 10			
Demand commercial certificates of deposit	11,806 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	$76,200 80			

* Voluntary liquidation, February 8, 1899.

No. 218.

EATON COUNTY SAVINGS BANK, CHARLOTTE.

Organized August 14, 1899.

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

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

Resources.	Report of	Report of	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts			$4,500 00	$19,880 00
Stocks, bonds and mortgages			3,750 00	20,066 20
Overdrafts				
Banking house				
Furniture and fixtures				
Other real estate				
Expenses			222 21	372 82
Due from banks in reserve cities				5,019 72
Due from other banks and bankers			18,606 91	3,780 74
Exchanges for clearing house				
Checks and cash items				
Nickels and cents				
Gold coin			2,000 00	1,000 00
Silver coin				
U. S. and National bank notes				
Totals			$29,079 12	$50,119 48
Liabilities.				
Capital stock paid in			$20,300 00	$25,000 00
Surplus fund				
Undivided profits, less current expenses, interest and taxes paid				
Interest and discount				140 64
Commercial deposits subject to check				
Commercial certificates of deposit				
Savings deposits			8,779 12	24,978 84
Savings certificates of deposit				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals			$29,079 12	$50,119 48

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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$103,958 30	$92,409 13	$100,960 87	$102,566 51
Stocks, bonds and mortgages	159,351 66	172,272 23	173,624 94	147,729 75
Overdrafts	.....	.....	.....	.....
Banking house	3,800 00	3,800 00	3,800 00	3,800 00
Furniture and fixtures	3,504 00	3,565 12	3,577 12	3,618 97
Other real estate	10,175 00	10,175 00	10,175 00	10,175 00
Due from banks in reserve cities	33,303 08	42,858 09	23,261 67	53,201 10
Due from other banks and bankers	.....	.....	1,000 00	.....
Exchanges for clearing house	209 57	323 30	5,056 25	56 53
Checks and cash items	1,079 78	1,932 77	712 79	1,937 06
Nickels and cents	267 58	227 72	263 95	263 89
Gold coin	1,580 00	2,502 50	2,825 00	3,425 00
Silver coin	1,027 00	1,425 50	1,360 50	1,089 25
U. S. and National bank notes	5,536 00	6,255 00	5,239 00	6,217 00
Totals	$323,791 97	$337,746 36	$331,857 09	$334,080 06
Liabilities.				
Capital stock paid in	$60,000 00	$60,000 00	$60,000 00	$60,000 00
Surplus fund	6,795 00	7,173 00	7,173 00	7,173 00
Undivided profits, less current expenses, interest and taxes paid	2,864 49	3,341 23	3,065 04	5,494 31
Dividends unpaid	171 00	3,151 00	316 00	266 00
Commercial deposits subject to check	41,129 70	41,607 63	41,552 49	46,503 94
Demand commercial certificates of deposit	.....	.....	.....	86,379 62
Time commercial certificates of deposit	94,098 17	93,875 30	92,445 92	.....
Savings deposits	26,128 18	33,364 39	33,588 51	33,813 37
Savings certificates of deposit	92,605 43	95,233 81	93,716 13	94 449 82
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$323,791 97	$337,746 36	$331,857 09	$334,080 06

No. 203.

THE KEMPF COMMERCIAL AND SAVINGS BANK, CHELSEA.

Organized January 14, 1898.

HARMON S. HOLMES, *President;* CHAS. H. KEMPF, *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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$50,275 90	$65,850 59	$73,299 16	$61,181 89
Stocks, bonds and mortgages	134,673 08	152,492 08	152,440 65	148,067 05
Overdrafts	3 37	2 02	8 09	45 04
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	59,352 64	31,255 41	27,759 04	38,738 64
Due from other banks and bankers	24,191 98	26,809 94	26,837 42	26,837 42
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	239 06	156 67	263 67	231 00
Nickels and cents	173 63	115 16	99 57	156 64
Gold coin	2,760 00	3,055 00	3,305 00	3,720 00
Silver coin	2,009 05	1,147 00	1,390 95	1,563 00
U. S. and National bank notes	5,597 00	4,433 00	4,113 00	6,036 00
Totals	$289,275 71	$295,316 87	$299,516 55	$296,576 68
Liabilities.				
Capital stock paid in	$40,000 00	$40,000 00	$40,000 00	$40,000 00
Surplus fund	.....	500 00	500 00	500 00
Undivided profits, less current expenses, interest and taxes paid	1,183 13	800 00	2,148 37	1,675 71
Dividends unpaid	.....	1,200 00	.....	.....
Commercial deposits subject to check	59,545 93	63,117 12	61,370 23	55,197 33
Demand commercial certificates of deposit	.....	.....	.....	.....
Time commercial certificates of deposit	24,938 34	16,999 93	17,463 87	13,325 18
Savings deposits	134,557 27	153,176 54	158,825 88	170,370 52
Savings certificates of deposit	29,051 04	19,523 28	19,208 20	15,507 94
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$289,275 71	$295,316 87	$299,516 55	$296,576 68

No. 118.

CLARE COUNTY SAVINGS BANK, CLARE.

Organized June 23, 1891.

C. W. PERRY, *President;* ROLLIN H. JENNEY, *Vice President;* WM. WOLSEY, *2d 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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$54,765 97	$50,107 96	$42,653 06	$48,746 14
Stocks, bonds and mortgages	27,578 04	27,264 54	29,068 04	21,530 04
Overdrafts	112 80	63 84	909 86	109 60
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	37,392 18	29,386 36	30,441 18	45,491 60
Due from other banks and bankers	411 56	156 52	91 54	214 64
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	850 57	644 46	730 22	2,268 02
Nickels and cents	156 69	210 70	123 97	162 39
Gold coin	2,340 00	970 00	1,410 00	1,545 00
Silver coin	634 25	1,652 20	1,135 85	2,037 45
U. S. and National bank notes	2,236 00	2,644 00	4,614 00	3,671 00
Totals	$133,178 06	$119,800 58	$117,877 72	$132,475 88
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	297 64	.....	842 00	2,066 75
Dividends unpaid	.....	840 00	.....	.....
Commercial deposits subject to check	47,832 88	39,918 94	37,939 05	42,567 22
Demand commercial certificates of deposit	.....	.....	.....	.....
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	28,279 71	22,461 02	25,006 35	37,203 17
Savings certificates of deposit	29,767 83	29,580 62	27,090 32	23,638 74
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$133,178 06	$119,800 58	$117,877 72	$132,475 88

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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$175,109 90	$175,502 71	$193,620 94	$164,571 89
Stocks, bonds and mortgages	125,905 20	133,627 69	142,437 69	148,527 28
Overdrafts	2,556 41	1,228 01	1,725 45	1,122 55
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	62,185 22	69,672 84	35,677 70	41,052 49
Due from other banks and bankers	.....	.....	.....	.....
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	511 00	359 00	876 00	102 00
Nickels and cents	7 80	60 09	90 17	59 82
Gold coin	10,237 50	11,410 00	10,065 00	10,042 50
Silver coin	1,525 85	1,464 95	567 25	949 75
U. S. and National bank notes	5,440 00	7,887 00	8,008 00	6,086 00
Totals	$385,078 88	$402,812 29	$394,668 20	$374,114 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	198 65	1,891 77	2,558 11	4,574 63
Dividends unpaid	45 00	96 00	40 00	.....
Commercial deposits subject to check	62,759 85	73,786 43	72,190 10	58,000 20
Demand commercial certificates of deposit	110,704 82	88,874 81	86,144 37	73,346 97
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	151,370 56	178,163 28	173,735 62	178,192 48
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$385,078 88	$402,812 29	$394,668 20	$374,114 28

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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$57,951 09	$57,162 03	$57,969 06	$60,110 84
Stocks, bonds and mortgages	33,249 36	33,938 68	33,838 68	33,863 68
Overdrafts	5 05	360 36	536 97	285 49
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	.....	.....	.....	.....
Premiums	278 64	253 64	253 64	253 64
Current expenses, interest and taxes paid	500 71	.....	.....	.....
Due from banks in reserve cities	25,700 82	21,032 89	19,956 77	29,836 46
Due from other banks and bankers	.....	.....	.....	.....
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	45 95	198 00	233 66	8 02
Nickels and cents	15 13	42 04	8 88	12 08
Gold coin	4,050 00	4,195 00	4,450 00	505 00
Silver coin	492 00	787 00	458 00	400 00
U. S. and National bank notes	4,000 00	3,987 00	2,120 00	5,000 00
Totals	$130,163 75	$125,831 64	$123,700 66	$134,150 21
Liabilities.				
Capital stock paid in	$35,000 00	$35,000 00	$35,000 00	$35,000 00
Surplus fund	3,210 00	3,400 00	3,400 00	3,400 00
Undivided profits, less current expenses, interest and taxes paid	*363 96	357 28	177 50	595 72
Dividends unpaid	210 00	1,155 00	123 00	78 00
Commercial deposits subject to check	18,878 07	21,219 48	19,583 51	25,148 36
Demand commercial certificates of deposit	20,510 69	9,813 94	12,188 87	14,650 16
Time commercial certificates of deposit	51,991 03	54,885 94	53,227 78	55,277 97
Savings deposits	.....	.....	.....	.....
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$130,163 75	$125,831 64	$123,700 66	$134,150 21

*Gross undivided profits.

No. 174.

COMMERCIAL STATE BANK OF CONSTANTINE, CONSTANTINE.

Organized August 1, 1894.

JOHN H. JONES, *President;* SAMUEL GIBSON, *Vice President;* JOHN B. GEORGE, *2d Vice President;* JAMES A. MARSH, *Cashier;* D. E. WILSON, *Assistant 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. Lash, James A. Marsh.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$92,352 84	$78,811 32	$82,381 32	$96,438 71
Stocks, bonds and mortgages	20,044 72	29,013 14	29,588 14	28,969 48
Overdrafts	1,004 40	216 20	630 34	209 33
Banking house	4,157 26	4,157 26	4,157 26	4,157 26
Furniture and fixtures	1,787 52	1,787 52	1,787 52	1,787 52
Other real estate	.....	.....	.....	.....
Due from banks in reserve cities	20,345 36	39,745 55	38,566 14	22,645 60
Due from other banks and bankers	.....	.....	.....	.....
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	380 42	251 25	52 08	646 77
Nickels and cents	22 86	43 17	52 92	35 23
Gold coin	3,715 00	2,600 00	2,015 00	2,125 00
Silver coin	732 50	498 30	915 80	923 00
U. S. and National bank notes	1,885 00	1,687 00	969 00	3,705 00
Totals	$146,427 88	$158,810 71	$161,115 52	$161,642 90
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund	8,000 00	8,000 00	8,000 00	8,000 00
Undivided profits, less current expenses, interest and taxes paid	284 55	1,241 87	1,756 39	2,944 42
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	26,953 79	23,470 90	23,240 33	22,838 56
Demand commercial certificates of deposit	86,189 54	101,097 94	103,118 80	102,859 92
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	$146,427 88	$158,810 71	$161,115 52	$161,642 90

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. Keightley, George Crossett Harvey, C. M. Harvey.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$72,537 85	$55,272 37	$64,646 50	$64,805 15
Stocks, bonds and mortgages	33,306 30	30,404 26	24,204 26	28,479 26
Overdrafts	3,855 27	2,380 66	4,918 36	2,426 06
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	.....	.....	.....	1,676 25
Due from banks in reserve cities	15,906 12	5,175 93	7,572 45	12,249 48
Due from other banks and bankers	.....	.....	.....	.....
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	169 08	798 45	240 92	323 72
Nickels and cents	126 00	156 28	154 05	164 89
Gold coin	6,000 00	5,000 00	5,000 00	5,000 00
Silver coin	700 00	600 00	600 00	100 00
U. S. and National bank notes	2,540 00	1,557 00	2,363 00	1,545 00
Totals	$140,390 62	$106,594 95	$114,949 54	$122,019 81
Liabilities.				
Capital stock paid in	$30,000 00	$30,000 00	$30,000 00	$30,000 00
Surplus fund	1,200 00	1,200 00	1,300 00	1,300 00
Undivided profits, less current expenses, interest and taxes paid	115 22	1,046 43	166 01	*1,657 20
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	21,346 66	12,067 69	16,620 17	15,275 16
Demand commercial certificates of deposit	34 00	34 00	34 00	.....
Time commercial certificates of deposit	10,000 00	.....	5,000 00	8,000 00
Savings deposits	.....	.....	.....	.....
Savings certificates of deposit	71,694 74	62,246 83	61,829 36	65,787 45
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	6,000 00	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$140,390 62	$106,594 95	$114,949 54	$122,019 81

* 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;* E. M. DIXON, *Assistant Cashier.*

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

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$51,308 96	$59,254 00	$68,609 15	$74,666 13
Stocks, bonds and mortgages	5,961 00	7,348 00	.....	.....
Overdrafts	196 99	203 40	376 64	197 32
Banking house	2,565 00	2,565 00	2,590 00	2,590 00
Furniture and fixtures	2,710 00	2,710 00	2,710 00	2,710 00
Other real estate	900 00	1,020 00	1,609 00	1,609 00
Due from banks in reserve cities	20,925 00	26 071 37	27,900 57	22,513 57
Due from other banks and bankers	780 96	1,732 33	1,525 94	1,710 62
Exchanges for clearing house	.....	514 56	.....	772 60
Checks and cash items	184 00	.....	288 08	211 00
Nickels and cents	18 38	29 62	40 56	14 91
Gold coin	832 50	772 50	872 50	1,452 50
Silver coin	227 50	412 00	457 25	295 00
U. S. and National bank notes	3,161 00	5,709 00	6,804 00	4,713 00
Totals	$89,771 29	$108,341 78	$113,783 69	$113,455 65
Liabilities.				
Capital stock paid in	$30,000 00	$30,000 00	$30,000 00	$30,000 00
Surplus fund	2,800 00	3,100 00	3,100 00	3,500 00
Undivided profits, less current expenses, interest and taxes paid	1,636 37	720 59	1,296 66	265 22
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	21,289 51	26,776 26	30,726 63	28,293 66
Demand commercial certificates of deposit	26,124 53	37,869 85	40,175 52	41,530 78
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	7,309 43	9,425 29	8,484 88	9,865 99
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	611 45	449 79	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$89,771 29	$108,341 78	$113,783 69	$113,455 65

No. 182.

STATE BANK OF CROSWELL, CROSWELL.

Organized December 4, 1895.

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

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

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$28,170 77	$36,289 22	$48,054 18	$45,263 49
Stocks, bonds and mortgages	935 00	7,440 80	10,475 80	7,471 00
Overdrafts	1,849 96	1,040 65	628 10	1,130 61
Banking house	2,000 00	2,000 00	2,000 00	2,000 00
Furniture and fixtures	948 47	948 67	947 77	947 77
Other real estate	1,209 47	.....	.....	.....
Due from banks in reserve cities	20,691 89	16,745 85	5,592 25	12,563 82
Due from other banks and bankers	.....	12 16	.....	221 34
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	15 10	131 18	206 13	1,785 75
Nickels and cents	3 63	17 26	12 47	38 05
Gold coin	.....	.....	.....	885 00
Silver coin	300 10	256 95	212 25	36 25
U. S. and National bank notes	2,853 00	1,787 00	1,527 00	461 00
Totals	$58,977 39	$66,669 74	$69,655 95	$72,804 08
Liabilities.				
Capital stock paid in	$20,000 00	$20,000 00	$20,000 00	$20,000 00
Surplus fund	1,900 00	1,900 00	1,900 00	1,900 00
Undivided profits, less current expenses, interest and taxes paid	152 37	1,220 35	1,592 99	2,054 74
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	18,861 44	19,139 27	24,045 21	25,274 90
Demand commercial certificates of deposit	17,810 11	24,313 66	21,992 40	23,574 44
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	.....	.....	.....	.....
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's check outstanding	.....	.....	.....	.....
Due to banks and bankers	253 47	96 46	125 35	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$58,977 39	$66,669 74	$69,655 95	$72,804 08

No. 176.

DAVISON STATE BANK, DAVISON.

Organized December 28, 1894.

A. B. CULLEN, *President;* ISRAEL HILL, *Vice President;* M. A. MCBRATNEY, *Cashier.*

DIRECTORS.—A. B. Cullen, Israel Hill, J. H. Baxter, Charles Blackmore, J. F. Cartwright, Susan Cartwright, Geo. Leach, S. R. Billings.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$33,367 22	$39,064 69	$31,122 41	$32,020 55
Stocks, bonds and mortgages	5,184 00	6,769 00	6,939 00	6,659 00
Overdrafts	847 33	1,174 84	1,811 84	69 23
Banking house	6,937 88	6,931 38	6,927 63	6,906 66
Furniture and fixtures	1,330 84	1,347 34	1,347 34	1,349 84
Other real estate	1,672 03	1,705 54	1,699 54	1,696 06
Current expenses, interest and taxes paid	589 82	1,283 22	1,625 52	2,460 80
Due from banks in reserve cities	7,310 17	911 82	3,605 65	1,369 04
Due from other banks and bankers	430 77	2,070 05	606 29	185 72
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	732 12	29 98	1,629 05	90 82
Nickels and cents	107 61	73 53	70 45	41 41
Gold coin	1,015 00	2,335 00	630 00	365 00
Silver coin	609 70	87 00	937 95	332 90
U. S. and National bank notes	2,594 00	911 00	1,800 00	2,309 00
Totals	$62,728 49	$64,694 39	$60,752 67	$55,856 03
Liabilities.				
Capital stock paid in	$20,000 00	$20,000 00	$20,000 00	$20,000 00
Surplus fund	400 00	400 00	400 00	400 00
Undivided profits, less current expenses, interest and taxes paid	*28 10	*637 17	*1,126 35	*2,189 74
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	9,049 47	10,889 81	6,486 37	7,124 84
Demand commercial certificates of deposit	33,250 92	32,767 41	32,739 95	20,921 90
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	.....	.....	.....	.....
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	19 55
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	5,200 00
Totals	$62,728 49	$64,694 39	$60,752 67	$55,856 03

* Gross undivided profits.

No. 102.

FIRST STATE BANK OF DECATUR, DECATUR.

Organized September 19, 1890.

E. B. COPLEY, *President;* P. W. VAN DUZEN, *Vice President;* L. D. HILL, *Cashier.*

DIRECTORS.—A. W. Copley, E. B. Copley, L. D. Hill, G. B. Browning, P. W. Van Duzen.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$51,086 69	$61,677 73	$65,268 85	$68,987 10
Stocks, bonds and mortgages	50,512 00	23,704 70	22,604 70	22,099 65
Overdrafts	13 54	.....	321 96	1 75
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	2,065 00	2,065 00	2,665 00	2,665 00
Due from banks in reserve cities	4,790 24	5,547 72	2,752 32	10,783 09
Due from other banks and bankers	694 42	5,950 00	135 32	1,122 18
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	192 10	771 13	789 26	437 00
Nickels and cents	21 05	8 33	34 84	8 07
Gold coin	5,651 50	5,999 00	5,009 00	6,579 00
Silver coin	1,172 00	940 00	599 00	848 00
U. S. and National bank notes	4,272 00	5,739 00	3,427 00	3,441 00
Totals	$123,970 54	$115,902 61	$107,107 25	$120,471 84
Liabilities.				
Capital stock paid in	$30,000 00	$30,000 00	$30,000 00	$30,000 00
Surplus fund	1,800 00	1,800 00	1,950 00	1,950 00
Undivided profits, less current expenses, interest and taxes paid	1,880 11	2,593 63	1,766 41	2,991 55
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	42,097 83	31,264 22	27,606 50	34,444 63
Demand commercial certificates of deposit	31,442 67	34,300 83	29,505 77	36,008 50
Time commercial certificates of deposit	16,513 65	15,707 65	15,337 01	14,840 88
Savings deposits	.....	.....	.....	.....
Savings certificates of deposits	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	236 28	236 28	941 56	236 28
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$123,970 54	$115,902 61	$107,107 25	$120,471 84

No. 196.

FARMERS' STATE BANK OF DECKERVILLE, DECKERVILLE,

Organized June 25, 1897.

IRA ARNOT, *President;* AMANDA ARNOT, *Vice President;* E. M. MARK, *Cashier;* PHEBE M. ARNOT, *Assistant Cashier.*

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

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$45,000 00	$55,036 42	$55,923 23	$57,381 04
Stocks, bonds and mortgages	4,368 43	5,000 00	4,000 00	5,000 00
Overdrafts	4,248 79	1,363 59	2,128 98	5,285 49
Banking house	1,860 86	1,860 86	1,865 16	1,865 16
Furniture and fixtures	765 00	769 75	769 75	769 75
Other real estate	.....	.....	.....	.....
Due from banks in reserve cities	2,301 78	7,100 34	3,531 72	6,390 12
Due from other banks and bankers	.....	1,122 01	6,581 64	3,125 45
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	562 61	867 19	533 13	1,172 99
Nickels and cents	79	2 19	81	1 85
Gold coin	35 00	10 00	415 00	590 00
Silver coin	.....	84 00	6 20	18 80
U. S. and National bank notes	3,382 00	960 00	5,995 00	1,483 00
Totals	$62,525 26	$74,176 35	$81,750 62	$83,083 65
Liabilities.				
Capital stock paid in	$15,000 00	$15,000 00	$15,000 00	$15,000 00
Surplus fund	2,000 00	2,000 00	2,000 00	2,000 00
Undivided profits, less current expenses, interest and taxes paid	1,418 06	2,501 38	865 77	1,558 64
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	13,904 45	15,936 23	16,494 23	18,829 87
Demand commercial certificates of deposit	29,998 31	38,738 74	45,817 83	45,294 74
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	.....	.....	.....	.....
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	204 44	.....	1,572 79	400 40
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$62,525 26	$74,176 35	$81,750 62	$83,083 65

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, H. C. Aitkin, M. C. Richardson, A. H. Davis.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$26,750 56	$32,668 78	$39,643 19	$39,056 45
Stocks, bonds and mortgages	439 50	1,389 50	1,389 50	1,407 50
Overdrafts	271 92	340 85	787 03	758 97
Banking house	1,992 00	2,008 85	2,198 07	2,198 07
Furniture and fixtures	698 25	712 95	731 30	731 30
Other real estate	.....	.....	.....	.....
Due from banks in reserve cities	7,446 41	2,722 78	3,513 40	3,890 54
Due from other banks and bankers	1,014 66	67 07	77 35	52 39
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	1,437 27	138 66	17 03	932 62
Nickels and cents	12	1 46	1 28	15 65
Gold coin	1,020 00	810 00	359 80	1,874 80
Silver coin	13 50	25 70	18 50	34 80
U. S. and National bank notes	224 00	529 00	616 00	1,321 00
Totals	$41,308 19	$41,415 60	$49,352 45	$52,274 09
Liabilities.				
Capital stock paid in	$15,000 00	$15,000 00	$15,000 00	$15,000 00
Surplus fund	140 44	275 00	275 00	275 00
Undivided profits, less current expenses, interest and taxes paid	721 17	.....	243 29	802 36
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	13,707 48	11,081 68	13,300 25	15,363 33
Demand commercial certificates of deposit	11,739 10	13,731 15	20,410 02	20,638 94
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	.....	.....	.....	.....
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	1,327 77	123 89	194 46
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$41,308 19	$41,415 60	$49,352 45	$52,274 09

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, F. J. Clippert, Chas. K. Latham, F. A. Smith, Thos. H. Simpson, A. H. Green, Jr.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$23,059 57	$57,011 82	$61,591 95	$75,237 30
Stocks, bonds and mortgages	618 00	9,095 25	11,662 75	14,025 50
Overdrafts	.....	14 81	31 02	8 03
Banking house	.....	1 00	1,905 31	5,951 41
Furniture and fixtures	400 74	404 74	404 74	404 74
Other real estate	.....	.....	.....	.....
Premiums	.....	100 04	100 04	100 04
Expense account, books and stationery	737 70	253 94	136 49	348 86
Due from banks in reserve cities	12,746 38	8,092 99	21,136 05	9,188 84
Due from other banks and bankers	.....	.....	.....	39 88
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	10 91	11 09	14 63	145 91
Nickels and cents	102 59	43 38	56 13	60 47
Gold coin	1,250 00	250 00	1,370 00	975 00
Silver coin	248 80	679 55	905 25	460 50
U. S. and National bank notes	2,425 00	3,900 00	2,030 00	938 00
Totals	$41,599 69	$79,858 61	$101,344 36	$107,884 48
Liabilities.				
Capital stock paid in	$19,960 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund	.....	.....	.....	.....
Undivided profits, less current expenses, interest and taxes paid	.....	.....	.....	.....
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	15,409 13	40,019 90	47,313 49	48,487 22
Demand commercial certificates of deposit	379 00	260 50	200 00	78 15
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	5,851 56	14,578 21	28,830 87	32,119 11
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	1,250 00
Cashier's checks outstanding	.....	.....	.....	950 00
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$41,599 69	$79,858 61	$101,344 36	$107,884 48

No. 73.

CENTRAL SAVINGS BANK, DETROIT.

Organized April 19, 1888.

W. A. PUNGS, *President;* CONRAD CLIPPERT, C. P. COLLINS, *Vice Presidents;* HARRY J. FOX, *Cashier.*

DIRECTORS.—Conrad Clippert, Wm. T. Gage, Wm. A. Pungs, Harry J. Fox, Chas. P. Collins, Alex. I. McLeod, D. C. Rexford.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$83,360 78	$91,017 40	$92,299 52	$92,862 00
Stocks, bonds and mortgages	336,459 76	357,285 95	371,970 95	371,374 41
Overdrafts	1,518 54	662 25	641 67	470 32
Banking house	.....	.....	.....	.....
Furniture and fixtures	1,890 00	1,890 00	1,890 00	1,890 00
Other real estate	8,238 06	7,614 09	5,114 09	5,114 09
Due from banks in reserve cities	110,509 25	137,560 79	128,790 38	141,207 94
Due from other banks and bankers	.....	.....	.....	.....
Exchanges for clearing house	4,103 56	1,030 62	1,832 61	3,289 80
Checks and cash items	1,337 71	4,395 76	3,545 69	1,756 77
Nickels and cents	176 92	28 44	24 02	57 49
Gold coin	18,567 50	20,252 50	22,322 50	22,405 00
Silver coin	1,457 10	1,267 70	1,520 00	1,166 40
U. S. and National bank notes	7,283 00	7,717 00	8,250 00	4,664 00
Totals	$574,902 18	$630,722 50	$638,201 43	$646,258 22
Liabilities.				
Capital stock paid in	$100,000 00	$100,000 00	$100,000 00	$100,000 00
Surplus fund	13,500 00	14,000 00	14,000 00	14,000 00
Undivided profits, less current expenses, interest and taxes paid	1,138 79	4,632 77	6,268 27	10,451 55
Dividends unpaid	93 00	3,000 00	60 00	.....
Commercial deposits subject to check	58,406 95	70,185 23	70,286 44	75,081 49
Demand commercial certificates of deposit	18,708 09	16,320 42	11,754 82	12,817 27
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	381,719 47	421,708 18	433,038 73	433,688 84
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	1,335 88	67 57	405 17	144 07
Cashier's checks outstanding	.....	808 33	2,388 00	75 00
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$574,902 18	$630,722 50	$638,201 43	$646,258 22

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. F. Fyfe, C. B. Hubbard, W. F. Jewell, Earl D. Babst.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$614,022 39	$713,157 94	$707,735 99	$718,136 79
Stocks, bonds and mortgages	493,915 69	467,089 34	477,406 82	476,263 36
Overdrafts	745 34	1,231 53	209 66	456 94
Banking House	.....	.....	.....	.....
Furniture and fixtures	7,514 83	7,148 18	8,738 60	13,004 94
Other real estate	140,732 80	141,811 52	144,925 17	145,430 68
Due from banks in reserve cities	207,283 37	150,208 13	142,223 73	173,449 27
Due from other banks and bankers	13,474 25	5,924 60	13,874 72	34,722 49
Exchanges for clearing house	7,393 69	17,005 97	16,415 78	12,495 31
Checks and cash items	165 90	364 94	.....	32 37
Nickels and cents	265 06	185 01	127 77	173 01
Gold coin	66,360 00	67,822 50	50,565 00	54,190 00
Silver coin	3,775 00	4,703 00	4,620 00	2,122 00
U. S. and National bank notes	19,313 00	32,482 00	34,765 00	40,490 00
Totals	$1,574,961 32	$1,609,134 66	$1,601,608 24	$1,670,967 16
Liabilities.				
Capital stock paid in	$200,000 00	$200,000 00	$200,000 00	$200,000 00
Surplus fund	25,000 00	26,000 00	26,000 00	26,000 00
Undivided profits, less current expenses, interest and taxes paid	2,744 05	4,262 93	7,626 70	8,082 34
Dividends unpaid	.....	6,000 00	30 00	30 00
Commercial deposits subject to check	349,733 09	352,822 36	334,718 36	420,385 25
Demand commercial certificates of deposit	7,243 03	.....	6,133 64	4,925 20
Time commercial certificates of deposit	.....	25,146 68	.....	.....
Savings deposits	570,921 95	610,618 04	610,510 93	606,656 19
Savings certificates of deposit	114,100 06	97,942 34	132,732 30	158,991 07
Certified checks	13,624 01	21,627 92	12,037 59	3,008 43
Cashier's checks outstanding	.....	25 00	.....	500 00
Due to banks and bankers	291,595 13	264,689 39	271,818 72	242,388 68
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$1,574,961 32	$1,609,134 66	$1,601,608 24	$1,670,967 16

No. 37.

THE CITY SAVINGS BANK, DETROIT.

Organized October 25, 1889.

GEO. R. ANGELL, *President;* F C. PINGREE, *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. Dingwall, Joseph Schrage, Homer McGraw, Fred S. Osborne, H. R. Andrews.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$1,162,865 88	$1,240,600 18	$1,435,970 77	$1,555,888 41
Stocks, bonds and mortgages	613,187 92	680,967 22	898,536 94	727,546 10
Overdrafts	446 63	1,392 88	822 70	828 75
Banking house	.....	.....	.....	.....
Furniture and fixtures	6,000 00	6,000 00	6,000 00	6,000 00
Other real estate	195,177 22	200,910 78	196,569 61	202,307 63
Due from banks in reserve cities	316,338 27	149,221 44	394,373 13	346,265 13
Due from other banks and bankers	8,531 05	14,105 00	16,171 89	18,628 57
Exchanges for clearing house	29,710 92	77,648 22	46,859 46	23,270 99
Checks and cash items	184 21	876 40	2,958 96	1,519 24
Nickels and cents	195 96	203 45	124 96	43 81
Gold coin	18,065 00	8,992 50	11,535 50	14,777 50
Silver coin	2,011 75	4,162 50	5,604 25	450 50
U. S. and National bank notes	63,465 00	54,281 00	62,716 00	48,976 00
Totals	$2,416,179 81	$2,439,361 57	$3,078,244 17	$2,946,502 63
Liabilities.				
Capital stock paid in	$150,000 00	$150,000 00	$150,000 00	$150,000 00
Surplus fund	20,000 00	30,000 00	30,000 00	30,000 00
Undivided profits, less current expenses, interest and taxes paid	7,860 33	5,723 95	8,857 40	13,678 38
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	781,868 47	656,005 63	1,280,405 59	1,005,657 41
Demand commercial certificates of deposit	1,388 00	873 67	3,131 50	150,406 50
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	1,014,871 13	1,135,268 01	1,135,777 08	1,195,406 77
Savings certificates of deposit	124,591 93	110,724 93	115,691 27	116,826 28
Certified checks	693 65	40,296 80	1,841 09	29,246 48
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	314,906 30	310,468 58	352,540 24	255,280 81
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$2,416,179 81	$2,439,361 57	$3,078,244 17	$2,946,502 63

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;* CYRUS BOSS, *Assistant Cashier.*

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

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$1,172,613 22	$1,232,262 86	$1,267,507 88	$1,429,531 82
Stocks, bonds and mortgages	3,972,579 08	4,234,033 51	4,175,790 35	4,110,385 83
Overdrafts	2,042 66	1,066 19	819 52	1,455 00
Banking house	.....	.....	.....	.....
Furniture and fixtures	4,000 00	4,000 00	4,000 00	4,000 00
Other real estate	103,659 10	141,487 35	142,313 19	132,794 43
Premiums	.....	.....	.....	32,000 00
Due from banks in reserve cities	460,373 01	372,196 45	321,614 05	379,767 25
Due from other banks and bankers	6,679 65	5,415 38	5,515 99	14,069 15
Exchanges for clearing house	32,482 21	18,404 27	88,250 87	45,660 74
Checks and cash items	4,376 69	4,296 76	8,758 89	6,943 39
Nickels and cents	256 96	197 75	260 66	243 55
Gold coin	269,275 00	269,535 00	284,500 00	292,437 50
Silver coin	49,395 75	49,755 00	49,816 60	40,863 80
U. S. and National bank notes	304,764 00	268,912 00	231,727 00	211,240 00
Totals	$6,382,497 33	$6,601,562 52	$6,580,875 00	$6,701,392 46
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	254,737 81	241,228 69	286,140 70	338,800 19
Dividends unpaid	600 00	10,600 00	625 00	625 00
Commercial deposits subject to check	359,732 85	429,139 71	496,884 55	454,304 84
Demand commercial certificates of deposit	42,074 25	55,713 11	44,363 03	41,136 52
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	5,172,128 42	5,415,107 94	5,353,153 35	5,394,590 13
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	2,081 47	6,938 09	6,423 49	2,171 03
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	251,142 53	142,834 98	93,284 88	169,764 75
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$6,382,497 33	$6,601,562 52	$6,580,875 00	$6,701,392 46

No. 94.

THE DETROIT RIVER SAVINGS BANK, DETROIT.

Organized March 26, 1890.

AARON A. PARKER, *President;* JOHN PRIDGEON, JR., *Vice President;* WM. E. REILLY, *Cashier;* GEORGE R. BEARD, *Assistant Cashier.*

DIRECTORS.—A. A. Parker, J. E. Pittman, J. H. McMillan, J. W. Dailey, Cameron Currie, Sidney T. Miller, John Pridgeon, Jr., George M. Hendrie, Herbert M. Field, Charles F. Bielman, L. C. Waldo.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$337,392 44	$347,262 05	$323,570 81	$319,796 77
Stocks, bonds and mortgages	154,833 90	206,568 28	240,241 96	265,846 30
Overdrafts	247 18	103 68	888 96	12 42
Banking house	.....	.....	.....	.....
Furniture and fixtures	1,265 80	1,265 80	1,265 80	1,265 80
Other real estate	6,829 14	6,855 53	6,855 53	8,330 20
Due from banks in reserve cities	107,313 05	123,637 12	137,581 44	145,804 41
Due from other banks and bankers	1,142 23	1,362 87	2,474 87	1,093 15
Exchanges for clearing house	4,172 55	5,895 97	8,475 92	7,055 25
Checks and cash items	2,365 03	3,978 18	3,226 71	2,612 75
Nickels and cents	80 89	101 50	217 82	238 76
Gold coin	10,125 00	11,220 00	14,790 00	15,025 00
Silver coin	3,895 70	2,150 65	9,499 10	6,890 55
U. S. and National bank notes	12,278 00	21,693 00	28,688 00	16,550 00
Totals	$641,940 91	$732,094 63	$777,776 92	$790,521 36
Liabilities.				
Capital stock paid in	$100,000 00	$100,000 00	$100,000 00	$100,000 00
Surplus fund	17,000 00	17,500 00	17,500 00	17,500 00
Undivided profits, less current expenses, interest and taxes paid	1,927 12	2,090 90	2,884 82	7,050 55
Dividends unpaid	42 11	3,000 00	112 68	79 65
Commercial deposits subject to check	220,297 51	256,596 03	270,357 00	290,936 98
Demand commercial certificates of deposit	25,765 00	25,366 70	25,367 00	2,017 00
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	227,194 97	257,491 37	297,222 84	302,627 26
Savings certificates of deposit	39,464 20	45,982 80	54,332 58	57,229 12
Certified checks	250 00	13,300 00	.....	1,839 38
Cashier's checks outstanding	.....	.....	.....	1,241 42
Due to banks and bankers	10,000 00	10,766 83	10,000 00	10,000 00
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$641,940 91	$732,094 63	$777,776 92	$790,521 36

No. 9.

THE DIME SAVINGS BANK, DETROIT.

Organized April 5, 1884.

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

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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$636,655 65	$743,702 58	$729,250 68	$741,376 89
Stocks, bonds and mortgages	1,062,702 88	1,055,554 72	1,039,972 81	1,132,238 02
Overdrafts	282 98	108 26	.....	22 25
Banking house	98,636 00	105,000 00	105,000 00	105,000 00
Furniture and fixtures	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate	87,312 67	86,545 81	86,487 75	87,323 05
Due from banks in reserve cities	474,176 62	379,184 01	410,369 30	229,905 37
Due from other banks and bankers	732 00	51,743 09	75,067 25	752 06
Exchanges for clearing house	36,135 35	15,826 29	15,537 56	29,954 40
Checks and cash items	922 78	853 12	1,741 21	7,136 63
Nickels and cents	505 59	802 80	178 67	365 79
Gold coin	68,186 50	83,569 00	80,024 00	98,595 00
Silver coin	5,284 10	6,802 05	4,127 45	5,233 20
U. S. and National bank notes	54,599 00	49,755 00	63,093 00	57,186 00
Totals	$2,527,132 12	$2,580,446 73	$2,611,849 68	$2,496,088 66
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	16,126 50	19,695 57	14,103 56	5,118 54
Dividends unpaid	1,291 00	6,000 00	45 00	45 00
Commercial deposits subject to check	747,229 65	687,550 19	637,630 72	542,120 08
Demand commercial certificates of deposit	.....	.....	.....	.....
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	1,407,116 01	1,534,419 23	1,633,180 38	1,604,328 30
Savings certificates of deposit	113,566 42	87,542 87	78,466 35	95,063 39
Certified checks	1,445 85	3,315 00	6,556 17	1,810 49
Cashier's checks outstanding	356 69	1,923 87	1,867 50	7,602 86
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$2,527,132 12	$2,580,446 73	$2,611,849 68	$2,496,088 66

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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$391,669 53	$537,721 69	$546,683 48	$557,742 84
Stocks, bonds and mortgages	385,926 19	395,615 32	403,843 45	428,443 57
Overdrafts	783 01	3,003 19	2,800 74	4,688 68
Banking house	.....	.....	.....	.....
Furniture and fixtures	1,500 00	1,500 00	1,500 00	1,500 00
Other real estate	11,960 23	11,689 55	11,549 55	10,043 61
Due from banks in reserve cities	331,733 92	212,908 21	302,519 89	357,547 98
Due from other banks and bankers	10,172 18	8,502 71	6,668 88	11,807 26
Exchanges for clearing house	3,382 48	6,249 60	4,256 77	12,164 46
Checks and cash items	2,780 33	1,610 26	857 16	4,995 15
Nickels and cents	349 72	240 10	219 67	177 42
Gold coin	64,602 50	65,390 00	65,295 00	63,085 00
Silver coin	8,079 60	15,494 50	12,216 75	4,919 55
U. S. and National bank notes	160,252 00	65,856 00	98,891 00	71,242 00
Totals	$1,373,191 69	$1,325,781 13	$1,457,302 34	$1,528,357 52
Liabilities.				
Capital stock paid in	$100,000 00	$100,000 00	$100 000 00	$100,000 00
Surplus fund	9,500 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid	7,033 05	9,215 31	12,435 34	15,398 00
Dividends unpaid	.....	3,000 00	.....	.....
Commercial deposits subject to check	233,561 55	238,200 76	245,612 95	335,338 81
Demand commercial certificates of deposit	19,026 81	7,318 47	12,168 47	16,195 75
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	812,552 81	878,040 44	887,168 34	893,572 86
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	39,596 80	8,495 22	13,180 29	960 00
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	151,920 67	71,510 93	176,736 95	156,892 10
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$1,373,191 69	$1,325,781 13	$1,457,302 34	$1,528,357 52

No. 90.

THE HOME SAVINGS BANK, DETROIT.

Organized December 11, 1888.

JAMES MCGREGOR, *President;* EDWIN F. CONELY, *Vice President;* CHARLES I. FARRELL, *2d Vice President;* J. H. HAASS, *Cashier;* WM. MCCLENAHEN, *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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$756,678 84	$749,718 07	$761,781 53	$787,927 86
Stocks, bonds and mortgages	757,662 25	930,727 91	946,584 70	1,039,100 61
Overdrafts	821 41	42 00	310 09	978 22
Banking house	.....	.....	.....	.....
Furniture and fixtures	18,500 00	18,500 00	18,500 00	18,500 00
Other real estate	21,462 86	30,505 28	30,505 28	31,855 28
Due from banks in reserve cities	389,858 44	317,765 71	329,520 43	301,718 88
Due from other banks and bankers	2,434 31	6,287 59	5,766 89	6,008 82
Exchanges for clearing house	8,645 63	16,179 43	13,552 70	17,344 29
Checks and cash items	1,695 28	356 60	673 82	251 17
Nickels and cents	149 81	1,067 04	179 98	154 85
Gold coin	25,402 50	27,725 00	26,580 00	49,050 00
Silver coin	9,898 50	14,833 25	15,850 00	2,416 00
U. S. and National bank notes	57,070 00	47,992 00	40,379 00	54,846 00
Totals	$2,050,279 83	$2,161,699 88	$2,190,184 42	$2,310,151 98
Liabilities.				
Capital stock paid in	$200,000 00	$200,000 00	$200,000 00	$200,000 00
Surplus fund	35,000 00	37,500 00	37,500 00	37,500 00
Undivided profits, less current expenses, interest and taxes paid	1,331 50	8,973 61	1,438 11	9,709 74
Dividends unpaid	.....	6,000 00	.....	.....
Commercial deposits subject to check	377,709 21	352,188 59	327,282 59	371,358 97
Demand commercial certificates of deposit	.....	.....	.....	.....
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	1,266,871 99	1,422,924 32	1,488,686 90	1,567,904 03
Savings certificates of deposit	86,511 63	70,895 89	65,526 35	72,861 31
Certified checks	13,237 99	12,687 54	7,925 46	3,978 79
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	69,617 51	50,529 93	61,825 01	46,839 14
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$2,050,279 83	$2,161,699 88	$2,190,184 42	$2,310,151 98

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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2
Loans and discounts	$384,532 25	$411,602 35	$416,485 89	$448,387 98
Stocks, bonds and mortgages	237,376 57	262,662 46	291,596 18	300,531 50
Overdrafts	895 17	12 59	198 43	3,261 29
Banking house	.....	.....	.....	.....
Furniture and fixtures	.....	.....	.....	.....
Other real estate	4,101 27	10,829 31	10,917 64	10,904 58
Due from banks in reserve cities	37,673 05	54,062 05	54,443 06	51,955 49
Due from other banks and bankers	779 24	626 52	515 22	298 24
Exchanges for clearing house	9,687 53	8,946 45	7,956 04	8,465 83
Checks and cash items	1,217 23	1,243 08	806 47	401 30
Nickels and cents	50 44	133 23	139 17	107 59
Gold coin	18,552 50	20,690 00	20,825 00	21,415 00
Silver coin	450 50	550 00	700 00	700 00
U. S. and National bank notes	14,995 00	9,068 00	15,590 00	10,100 00
Totals	$710,310 75	$780,426 04	$820,173 10	$856,528 80
Liabilities.				
Capital stock paid in	$150,000 00	$150,000 00	$150,000 00	$150,000 00
Surplus fund	7,600 00	8,100 00	8,100 00	8,100 00
Undivided profits, less current expenses, interest and taxes paid	9,410 58	6,835 30	11,239 52	10,794 29
Dividends unpaid	150 00	2,850 00	50 00	50 00
Commercial deposits subject to check	143,066 39	154,686 54	163,171 22	189,588 75
Demand commercial certificates of deposit	.....	.....	.....	.....
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	297,557 27	352,723 87	371,008 63	388,523 98
Savings certificates of deposit	102,126 51	105,230 33	96,488 40	79,136 78
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	400 00	.....	115 33	10,335 00
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	20,000 00	20,000 00
Totals	$710,310 75	$780,426 04	$820,173 10	$856,528 80

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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$462,482 50	$454,380 11	$434,050 05	$557,509 28
Stocks, bonds and mortgages	500,570 88	503,400 48	491,305 25	491,405 25
Overdrafts	391 90	2,240 55	986 59	250 00
Banking house	.....	.....	.....	.....
Furniture and fixtures	.....	.....	.....	.....
Other real estate	54,213 30	43,063 46	41,063 46	38,386 16
Premiums	4,942 50	7,960 00	7,960 00	7,960 00
Due from banks in reserve cities	296,239 29	302,449 74	368,182 27	183,265 74
Due from other banks and bankers	3,642 41	4,597 50	4,954 61	6,562 68
Exchanges for clearing house	9,423 20	6,613 68	7,726 21	8,521 35
Checks and cash items	549 05	666 66	1,073 82	1,355 07
Nickels and cents	54 87	98 99	69 88	80 83
Gold coin	10,580 00	5,600 00	2,500 00	10,355 00
Silver coin	3,707 00	4,186 00	1,634 00	946 00
U. S. and National bank notes	52,956 00	52,370 00	37,463 00	35,039 00
Totals	$1,399,752 90	$1,387,627 17	$1,398,969 14	$1,341,636 36
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	5,233 78	2,883 36	6,633 19	4,054 33
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	454,232 28	439,036 96	433,282 61	369,571 42
Demand commercial certificates of deposit	1,428 61	1,051 31	415 44	5,705 66
Time commercial certificates of deposits	.....	.....	.....	.....
Savings deposits	801,245 70	784,077 49	783,455 19	812,613 01
Savings certificates of deposit	.....	26,055 78	21,937 70	23,937 70
Certified checks	5,724 12	550 00	17,625 22	742 24
Cashier's checks outstanding	282 28	2,606 90	2 00	12 00
Due to banks and bankers	6,606 13	6,365 37	10,617 79	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$1,399,752 90	$1,387,627 17	$1,398,969 14	$1,341,636 36

No. 81.

MICHIGAN SAVINGS BANK, DETROIT.

Organized February 19, 1877.

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

TRUSTEES—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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$294,079 31	$357,633 32	$368,323 29	$434,230 55
Stocks, bonds and mortgages	846,712 17	849,557 69	835,641 03	856,660 71
Overdrafts	303 24	120 86	90 21	812 67
Banking house	.....	.....	.....	.....
Furniture and fixtures	2,000 00	2,375 00	2,375 00	2,375 00
Other real estate	59,247 63	58,530 90	66,128 07	66,128 07
Due from banks in reserve cities	311,666 34	282,313 23	304,803 42	238,449 93
Due from other banks and bankers	.....	.....	.....	.....
Exchanges for clearing house	6,519 87	15,931 60	11,563 51	11,350 38
Checks and cash items	5 425 99	6,722 07	1,031 98	922 16
Nickels and cents	147 96	32 69	58 82	38 28
Gold coin	81,876 45	84,343 90	81,352 50	85,462 72
Silver coin	434 90	1,424 50	489 70	1,032 95
U. S. and National bank notes	15,473 00	27,570 00	34,484 00	33,882 00
Totals	$1,623,886 86	$1,686,555 76	$1,706,341 53	$1,731,345 42
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	17,951 14	19,862 79	20,020 30	23,374 59
Dividends unpaid	.....	4,500 00	.....	.....
Commercial deposits subject to check	194,144 19	250,879 02	220,347 22	269,374 37
Demand commercial certificates of deposit	255 70	1,215 24	.....	877 00
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	1,080,604 04	1,130,255 75	1,197,972 14	1,168,025 53
Savings certificates of deposit	119,426 73	89,072 62	82,669 39	83,340 57
Certified checks	6,175 20	489 12	139 69	148 73
Cashier's checks outstanding	.....	3,494 54	.....	.....
Due to banks and bankers	25,329 86	6,786 68	5,192 79	6,204 63
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$1,623,886 86	$1,686,555 76	$1,706,341 53	$1,731,345 42

No. 15.

THE PENINSULAR SAVINGS BANK, DETROIT.

Organized August 27, 1887.

A. CHAPOTON, JR., *President;* E. H. DOYLE, *Vice President;* ALBERT H. WEBB, *2d Vice President;* J. H. JOHNSON, *Cashier;* J. A. LATTA, *Assistant Cashier.*

DIRECTORS.—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. Lesher, D. A. MacLaughlin, J. A. Latta, Joseph J. Noeker.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$1,516,469 86	$1,470,315 82	$1,628,398 48	$1,677,077 77
Stocks, bonds and mortgages	771,994 72	773,704 48	831,692 01	701,736 88
Overdrafts	1,359 75	2,275 75	395 76	757 69
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	58,387 77	67,337 26	71,373 53	65,799 37
Due from banks in reserve cities	333,502 14	213,085 27	255,042 47	271,240 21
Due from other banks and bankers	24,268 96	27,798 28	60,199 62	51,736 63
Exchanges for clearing house	17,700 57	20,574 71	18,080 09	18,886 17
Checks and cash items	7,694 91	15,841 17	8,990 59	4,160 22
Nickels and cents	1,074 21	936 30	1,220 22	637 37
Gold coin	71,917 50	62,552 50	123,325 00	51,210 00
Silver coin	38,462 50	19,930 00	13,286 00	11,261 00
U. S. and National bank notes	150,161 00	130,526 00	140,772 00	110,176 00
Totals	$3,178,993 89	$2,990,877 54	$3,338,775 77	$3,150,619 31
Liabilities.				
Capital stock paid in	$300,000 00	$300,000 00	$300,000 00	$300,000 00
Surplus fund	100,000 00	60,000 00	60,000 00	60,000 00
Undivided profits, less current expenses, interest and taxes paid	8,816 62	33,559 27	33,343 33	13,999 96
Dividends unpaid	336 00	14 50	46 50	.....
Commercial deposits subject to check	774,853 11	633,334 78	1,112,165 30	948,000 75
Demand commercial certificates of deposit	6,045 48	4,473 96	10,623 45	4,774 01
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	720,649 75	782,849 82	811,370 53	839,829 41
Savings certificates of deposit	179,758 28	165,252 21	122,427 30	130,218 00
Certified checks	3,363 56	26,132 62	8,852 19	3,261 90
Cashier's checks outstanding	.....	.....	4,000 00	.....
Due to banks and bankers	1,085,171 09	985,260 38	875,947 17	850,535 28
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$3,178,993 89	$2,990,877 54	$3,338,775 77	$3,150,619 31

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. SMYLIE, *Auditor.*

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

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$2,628,094 53	$2,955,645 35	$3,200,949 75	$3,263,732 74
Stocks, bonds and mortgages	3,232,286 69	3,236,483 16	3,308,654 09	3,282,337 82
Overdrafts	9,567 46	1,914 13	4,306 71	2,452 79
Banking house	.....	.....	.....	.....
Furniture and fixtures	6,000 00	6,000 00	6,000 00	6,000 00
Other real estate	169,527 48	185,963 47	187,533 71	201,889 19
Premiums	15,295 00	14,295 00	14,295 00	14,295 00
Due from banks in reserve cities	1,159,667 74	1,004,770 28	825,127 02	812,009 60
Due from other banks and bankers	15,463 66	35,772 74	24,563 87	27,061 97
Exchanges for clearing house	67,404 50	67,660 36	78,145 19	62,960 40
Checks and cash items	3,417 16	2,907 29	543 40	3,682 48
Nickels and cents	394 51	459 39	491 87	421 58
Gold coin	235,320 00	217,470 00	212,017 50	206,832 50
Silver coin	8,691 50	10,876 00	13,882 50	14,342 00
U. S. and National bank notes	282,827 00	209,084 00	203,185 00	151,628 00
Totals	$7,833,957 23	$7,949,301 17	$8,079,695 61	$8,049,676 07
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	28,313 51	30,779 91	63,123 94	107,181 12
Dividends unpaid	330 00	15,000 00	30 00	.....
Commercial deposits subject to check	829,211 33	918,296 76	881,489,06	1,028,032 82
Demand commercial certificates of deposit	10,249 69	64,299 16	7,468 12	14,231 06
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	4,911,438 04	5,221,688 49	5,266,263 37	5,275,178 29
Savings certificates of deposit	556,154 28	452,236 25	573,712 17	538,681 59
Certified checks	10,221 80	6,819 47	8,124 91	4,572 29
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	863,038 58	615,181 13	654,484 04	456,798 90
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$7,833,957 23	$7,949,301 17	$8,079,695 61	$8,049,676 07

No. 7.

STATE SAVINGS BANK, DETROIT.

Organized October 24, 1883.

GEORGE H. RUSSEL *President;* RUFUS W. GILLETT, *Vice President;* R. S. MASON, *Cashier;* AUSTIN E. WING AND H. P. BORGMAN, *Assistant Cashiers;* EUGENE A. SUNDERLIN, *Auditor.*

DIRECTORS.—George H. Russell, Robert S. Mason, 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, Truman H. Newberry, Henry C. Potter, Jr.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$2,766,907 48	$3,161,472 47	$3,599,541 45	$3,806,003 88
Stocks, bonds and mortgages	2,040,527 07	2,582,898 69	2,674,723 55	2,607,957 43
Overdrafts	4,401 41	3,445 87	5,794 48	3,133 61
Banking house	.....	.....	175,000 00	175,000 00
Furniture and fixtures	5,000 00	7,000 00	7,000 00	6,000 00
Other real estate	222,747 03	226,685 43	51,923 01	58,436 58
Due from banks in reserve cities	1,263,126 41	903,333 40	722,052 21	857,041 66
Due from other banks and bankers	59,225 47	88,768 68	239,006 64	146,206 99
Exchanges for clearing house	196,971 78	91,180 43	51,712 15	71,381 08
Checks and cash items	7,548 54	4,789 77	8,150 87	10,112 74
Nickels and cents	399 08	588 02	176 51	281 49
Gold coin	143,315 00	172,078 00	205,653 50	223,299 31
Silver coin	18,820 25	28,914 10	31,132 85	13,039 90
U. S. and National bank notes	347,781 00	312,365 00	211,273 00	130,813 00
Totals	$7,076,770 52	$7,583,519 86	$7,983,140 25	$8,108,707 67
Liabilities.				
Capital stock paid in	$200,000 00	$500,000 00	$500,000 00	$500,000 00
Surplus fund	150,000 00	100,000 00	100,000 00	100,000 00
Undivided profits, less current expenses, interest and taxes paid	61,667 80	15,415 34	21,779 95	22,714 19
Dividends unpaid	12 00	.....	.....	.....
Commercial deposits subject to check	2,267,083 18	2,273,896 68	2,332,305 19	2,516,650 92
Demand commercial certificates of deposit	8,636 50	6,010 75	5,099 75	26,885 00
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	2,330,271 51	2,747,165 45	2,916,084 07	3,005,375 81
Savings certificates of deposit	794,268 16	680,630 22	764,663 31	704,348 80
Certified checks	7,201 10	4,944 50	74,824 47	1,893 52
Cashier's checks outstanding	8,232 69	41,587 99	34,271 24	36,236 62
Due to banks and bankers	1,249,397 58	1,213,868 93	1,234,112 27	1,194,602 81
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$7,076,770 52	$7,583,519 86	$7,983,140 25	$8,108,707 67

No. 6.

WAYNE COUNTY SAVINGS BANK, DETROIT.

Organized September 18, 1871.

CHAS. F. COLLINS, *President;* D. M. FERRY, *Vice President;* WM. S. GREEN, *2d Vice President;* ALFRED K. KEIFER, *Treasurer;* E. H. COLLINS, *Assistant Treasurer;* WM. A. MOORE, *Attorney.*

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

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$1,463,580 74	$1,543,172 00	$1,541,452 99	$1,539,208 55
Stocks, bonds and mortgages	5,226,203 45	5,441,012 98	5,586,861 02	5,635,495 94
Overdrafts	2,821 80	3,158 49	30 11	30 11
Banking house	187,087 60	187,087 60	187,087 60	187,087 60
Furniture and fixtures	.....	.....	.....	.....
Other real estate	132,045 48	140,895 46	122,401 67	130,511 39
Due from banks in reserve cities	1,449,790 01	1,241,038 39	1,171,501 38	1,150,172 77
Due from other banks and bankers	.....	.....	.....	.....
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	15,115 68	26,442 11	15,096 36	58,130 30
Nickels and cents	226 43	225 68	153 77	114 26
Gold coin	198,235 00	219,345 00	227,367 50	218,040 00
Silver coin	9,499 35	11,914 25	13,619 15	13,841 85
U. S and National bank notes	213,148 00	201,209 00	177,526 00	189,985 00
Totals	$8,897,753 54	$9,015,500 96	$9,043,097 55	$9,122,617 77
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	386,900 46	367,732 10	346,674 04	366,683 27
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	.....	.....	.....	.....
Demand commercial certificates of deposit	.....	.....	.....	.....
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	7,216,897 85	7,566,250 58	7,675,847 12	7,841,423 45
Savings certificates of deposit	993,695 83	778,518 28	716,858 81	614,172 76
Certified checks	259 40	3,000 00	3,717 58	338 29
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$8,897,753 54	$9,015,500 96	$9,043,097 55	$9,122,617 77

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. LESHER, *Assistant Secretary.*

DIRECTORS.—W. H. Elliott, S. D. Miller. H. B. Ledyard, Geo. H. Barbour, W. C. McMillan, D. Whitney, Jr., D. M. Ferry, 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. H. Hecker, Wm. C. Yawkey, H. A. Conant.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Collateral loans—time	$1,012,222 12	$1,622,597 76	$1,548,147 49	$1,513,295 00
Collateral loans—demand	79,700 94	168,138 40	477,870 47	525,266 99
Loans on real estate mortgages, in office	563,297 85	597,453 30	587,314 21	569,401 44
Loans on real estate mortgages, with state treasurer	200,000 00	200,000 00	200,000 00	200,000 00
Other loans	134,091 43	72,394 58	51,469 67	35,735 08
Ronds, in office	94,182 00	107,182 00	155,994 50	220,619 50
Bonds, with state treasurer	.....	.....	.....	.....
Stocks	239,000 00	239,000 00	239,000 00	239,000 00
Real estate owned	10,045 35	29,591 78	29,732 36	33,591 78
Other investments	134,125 00	134,125 00	134,125 00	134,125 00
Advances to trusts	34,061 86	38,924 60	61,016 94	61,038 20
Premiums paid	.....	.....	.....	.....
Safe deposit vaults	.....	.....	.....	.....
Furniture and fixtures	3,007 06	2,856 71	4,444 76	5,286 52
Due from approved reserve agents	.....	.....	.....	.....
Due from other banks and bankers	54,491 05	269,131 81	78,202 76	133,657 23
Cash items	5,227 24	5,326 26	8,073 62	12,424 40
Nickels and cents	4 16	8 03	4 63	4 58
Silver coin	64 55	52 40	84 35	32 80
Gold coin	125 00	125 00	150 00	110 00
U. S. and National bank notes	4,254 00	5,136 00	3,540 00	4,206 00
Totals	$2,567,899 61	$3,492,043 63	$3,579,170 76	$3,687,794 52
Liabilities.				
Capital stock paid in	$500,000 00	$500,000 00	$500,000 00	$500,000 00
Surplus fund	54,000 00	54,000 00	56,000 00	56,000 00
Undivided profits, less expenses, interest and taxes paid	53,931 51	72,241 00	52,067 71	44,039 84
Dividends unpaid	.....	.....	.....	.....
Trust deposits	308,144 08	439,184 77	332,487 52	348,519 35
Debentures	1,592,215 13	2,398,336 55	2,631,123 44	2,735,763 03
Other liabilities	59,608 89	28,281 31	7,492 09	3,472 30
Totals	$2,567,899 61	$3,492,043 63	$3,579,170 76	$3,687,794 52

No. 157.

DEXTER SAVINGS BANK, DEXTER.

Organized April 22, 1893.

THOMAS BIRKETT, *President;* E. F. CHASE, *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. T. Hovey.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$45,280 00	$29,650 91	$32,210 31	$35,386 83
Stocks, bonds and mortgages	39,642 97	45,752 97	51,352 97	47,172 80
Overdrafts	1 89	27 60	1 00	24 68
Banking house	.....	.....	.....	.....
Furniture and fixtures	1,400 58	1,400 58	1,400 58	1,400 58
Other real estate	1,964 83	2,084 40	2,084 40	3,977 44
Due from banks in reserve cities	19,346 94	37,140 76	26,608 99	11,924 80
Due from other banks and bankers	73 66	32 75	143 37	32 75
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	45 15	159 57	52 92	.....
Nickels and cents	47 42	91 80	121 40	63 93
Gold coin	815 00	340 00	895 00	520 00
Silver coin	734 30	347 05	192 20	371 55
U. S. and National bank notes	1,386 00	2,850 00	1,519 00	2,829 00
Totals	$110,738 74	$119,878 39	$116,582 14	$103,704 36
Liabilities.				
Capital stock paid in	$15,000 00	$15,000 00	$15,000 00	$15,000 00
Surplus fund	1,500 00	1,500 00	2,000 00	2,000 00
Undivided profits, less current expenses, interest and taxes paid	3,730 96	5,702 04	4,172 80	5,125 92
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	26,852 11	26,226 66	32,951 88	29,293 75
Demand commercial certificates of deposit	.....	.....	.....	.....
Time commercial certificates of deposit	22,111 94	21,797 09	18,041 46	14,513 36
Savings deposits	37,803 74	46,104 08	39,915 96	33,266 36
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	3,739 99	3,548 52	4,500 04	4,504 97
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$110,738 74	$119,878 39	$116,582 14	$103,704 36

No. 28.

CITY BANK, DOWAGIAC.

Organized March 19, 1887.

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

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

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$153,067 13	$189,004 47	$161,635 30	$165,936 94
Stocks, bonds and mortgages	13,575 00	24,140 00	23,790 00	37,974 00
Overdrafts	5,324 19	3,864 50	5,427 59	7,695 09
Banking house	.....	.....	.....	.....
Furniture and fixtures	6,765 57	6,765 57	6,765 57	6,765 57
Other real estate	16,937 05	16,937 05	16,937 05	14,384 00
Due from banks in reserve cities	55,989 02	33,186 40	38,991 23	30,898 51
Due from other banks and bankers	.....	.....	.....	.....
Exchanges for clearing house	2,122 25	996 11	1,019 54	2,963 77
Checks and cash items	6,626 85	2,222 22	2,249 77	1,295 36
Nickels and cents	72 77	145 30	81 09	37 88
Gold coin	10,315 00	11,730 00	10,700 00	9,615 00
Silver coin	1,729 70	1,919 00	2,347 00	595 00
U. S. and National bank notes	10,071 00	12,729 00	10,113 00	9,449 00
Totals	$282,595 53	$303,639 62	$280,057 14	$287,610 12
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	550 69	5,361 76	1,439 70	1,980 94
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	43,849 19	64,529 62	45,931 13	47,013 04
Demand commercial certificates of deposit	166,195 65	161,748 24	160,686 31	166,616 14
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	$282,595 53	$303 639 62	$280,057 14	$287,610 12

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, Geo. W. Hurd.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$44,215 90	$52,171 40	$56,504 19	$63,438 52
Stocks, bonds and mortgages	9,715 47	10,315 47	12,715 47	12,615 47
Overdrafts	3,124 59	507 50	2,437 77	3,290 39
Banking house	2,561 53	2,561 53	2,561 53	2,561 53
Furniture and fixtures	1,344 00	1,344 00	1,344 00	1,344 00
Other real estate	44 50	44 50	44 50	44 50
Due from banks in reserve cities	37,871 91	40,342 91	30,914 59	14,596 67
Due from other banks and bankers	106 44	187 26	662 93	130 39
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	72 15	53 95	55 96	6 23
Nickels and cents	88 92	57 30	79 43	135 90
Gold coin	2,705 00	3,017 50	3,000 00	2,875 00
Silver coin	265 00	214 05	187 50	491 45
U. S. and National bank notes	2,705 00	2,113 00	1,602 00	2,496 00
Totals	$104,820 41	$112,930 37	$112,109 87	$104,026 05
Liabilities.				
Capital stock paid in	$15,000 00	$15,000 00	$15,000 00	$15,000 00
Surplus fund	600 00	600 00	600 00	600 00
Undivided profits, less current expenses, interest and taxes paid	2,355 10	2,667 10	2,859 15	3,010 08
Dividends unpaid	100 00	50 00	.....	.....
Commercial deposits subject to check	25,423 30	24,869 84	17,143 25	11,220 66
Demand commercial certificates of deposit	61,342 01	69,743 43	76,507 47	74,195 31
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	$104,820 41	$112,930 37	$112,109 87	$104,026 05

No. 205.

BANK OF DURAND, DURAND.

Organized August 8, 1898.

LUTHER LOUCKS, *President;* O. H. OBERT, *Vice President;* J. D. LELAND, *Cashier;* ERNEST T. SIDNEY, *Assistant Cashier.*

DIRECTORS.—Luther Loucks, O. H. Obert, Frank C. Gale, N. P. Leland, Benjamin Geer, A. Derham, O. B. Hibbard, W. L. Scribner, R. Rathbun, P. D. Brown.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec 2.
Loans and discounts	$38,895 06	$30,171 14	$41,080 75	$51,403 34
Stocks, bonds and mortgages	5,183 46	9,171 00	12,061 00	15,641 00
Overdrafts	.....	.....	11 76	.....
Banking house	5,500 00	5,500 00	5,500 00	5,500 00
Furniture and fixtures	1,500 00	1,500 00	1,500 00	1,500 00
Other real estate	.....	.....	.....	.....
Due from banks in reserve cities	4,985 91	16,521 02	10,266 19	5,336 60
Due from other banks and bankers	.....	831 41	1,101 62	1,721 31
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	584 90	827 94	859 00	1,547 03
Nickels and cents	15 15	54 78	55 31	70 82
Gold coin	425 00	972 50	1,540 00	1,285 00
Silver coin	100 00	320 00	1,850 00	1,150 00
U. S. and National bank notes	6,557 00	6,609 00	3,813 00	3,226 00
Totals	$63,746 48	$72,478 79	$79,638 63	$88,381 10
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund	.....	150 00	150 00	150 00
Undivided profits, less current expenses, interest and taxes paid	435 97	11 01	87 25	425 71
Dividends unpaid	.....	1,000 00	.....	.....
Commercial deposits subject to check	5,041 00	4,884 39	4,289 04	6,072 89
Demand commercial certificates of deposit	24,478 00	31,509 04	40,666 53	43,960 45
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	4,145 11	9,924 35	9,445 81	9,713 39
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	646 40	.....	.....	3,058 66
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	4,000 00	.....	.....	.....
Totals	$63,746 48	$72,478 79	$79,638 63	$88,381 10

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, D. B. Sayre, Robert C. Fair, Geo. N. Sufert Thomas Cooling.

Resources.	Report of Feb 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$47,601 96	$46,354 96	$43,773 39	$49,445 38
Stocks, bonds and mortgages	22,045 06	22,811 42	25,585 42	31,167 97
Overdrafts	87 32	531 32	4 02	99 09
Banking house	.....	.....	.....	.....
Furniture and fixtures	1,811 50	1,811 50	1,811 50	1,811 50
Other real estate	6,776 44	5,576 44	6,426 44	6,426 44
Due from banks in reserve cities	15,494 45	14,547 11	32,094 29	33,649 70
Due from other banks and bankers	1,239 30	103 42	.....	650 20
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	441 32	75 65	1,096 03	196 39
Nickels and cents	168 31	247 94	313 03	64 25
Gold coin	2,670 00	3,567 50	5,450 00	3,455 00
Silver coin	1,868 10	1,170 40	3,045 30	1,259 40
U. S. and National bank notes	6,729 00	10,990 00	5,747 00	5,665 00
Totals	$106,932 76	$107,787 66	$125,346 42	$133,890 32
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund	750 00	750 00	750 00	750 00
Undivided profits, less current expenses, interest and taxes paid	756 26	549 61	220 60	1,282 28
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	24,155 89	13,320 87	24,525 27	20,764 14
Demand commercial certificates of deposit	39,098 91	44,086 69	49,590 44	57,536 97
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	17,171 70	23,995 69	25,210 11	28,537 57
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	.....	84 80	50 00	19 36
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$106,932 76	$107,787 66	$125,346 42	$133,890 32

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, B. S. Harris.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$132,853 16	$134,642 40	$134,250 23	$131,289 69
Stocks, bonds and mortgages	51,887 50	61,361 67	74,052 13	76,046 60
Overdrafts	2,640 83	1,724 40	1,421 35	1,902 19
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	975 00	975 00	975 00	975 00
Due from banks in reserve cities	16,393 08	11,511 74	6,780 90	2,984 97
Due from other banks and bankers	366 88	1,529 40	926 64	.....
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	1,768 15	2,786 29	231 07	223 61
Nickels and cents	153 05	21 03	12 52	5 08
Gold coin	3,842 50	4,212 50	4,557 50	5,455 00
Silver coin	500 00	700 00	100 00	656 00
U. S. and National bank notes	6,899 00	9,344 00	8,597 00	11,756 00
Totals	$225,779 15	$236,308 43	$239,404 34	$238,794 14
Liabilities.				
Capital stock paid in	$75,000 00	$75,000 00	$75,000 00	$75,000 00
Surplus fund	11,500 00	11,500 00	12,000 00	12,000 00
Undivided profits, less current expenses, interest and taxes paid	3,319 70	5,854 75	2,989 76	5,297 16
Dividends unpaid	182 86	37 23	68 75	8 75
Commercial deposits subject to check	38,168 41	35,361 01	33,562 73	22,844 93
Demand commercial certificates of deposit	97,608 18	108,524 45	107,660 98	116,667 50
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	.....	.....	.....	.....
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	30 99	.....	.....
Due to banks and bankers	.....	.....	3,122 12	1,975 80
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	5,000 00	5,000 00
Totals	$225,779 15	$236,308 43	$239,404 34	$238,794 14

No. 193.

EDMORE STATE BANK, EDMORE.

Organized April 5, 1897.

JOHN W. PFEIFLER, *President;* FREDERICK NEFF, *Vice President;* SHERMAN NEFF, *Second Vice President;* EDWARD A. RUNDELL, *Cashier.*

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

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$8,026 73	$11,271 68	$12,485 38	$12,145 35
Stocks, bonds and mortgages	16,312 20	20,339 18	24,206 72	24,637 51
Overdrafts	371 04	309 82	353 54	498 36
Banking house	1,776 24	1,776 24	1,776 24	1,776 24
Furniture and fixtures	922 91	922 91	922 91	922 91
Other real estate	.....	.....	.....	.....
Due from banks in reserve cities	17,865 39	18,275 20	13,324 30	5,192 45
Due from other banks and bankers	214 92	4,235 98	5,707 68	7,680 93
Exchanges for clearing house	.....	47 65	.....	.....
Checks and cash items	58 13	18 52	47 23	88 52
Nickels and cents	47 50	19 81	4 84	8 07
Gold coin	1,812 50	1,752 50	1,917 50	2,017 50
Silver coin	643 50	467 50	547 50	808 00
U. S. and National bank notes	3,100 00	4,075 00	3,156 00	4,027 00
Totals	$51,151 06	$63,511 99	$64,449 84	$59,802 84
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	494 41	740 96	702 47	1,169 62
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	12,355 96	21,513 61	18,510 63	11,876 83
Demand commercial certificates of deposit	1,353 00	825 00	200 00	.....
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	2,603 96	2,704 20	2,761 52	2,608 04
Savings certificates of deposit	19,343 73	22,728 22	27,275 22	29,148 35
Certified checks	.....	.....	.....	.....
Cashier's check outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$51,151 06	$63,511 99	$64,449 84	$59,802 84

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, J. H. McLane.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$47,272 75	$49,692 98	$42,709 52	$53,891 28
Stocks, bonds and mortgages	25,341 90	27,841 90	26,249 41	30,109 98
Overdrafts	17 32	1 41	2,589 52	483 36
Banking house	.....	.....	.....	.....
Furniture and fixtures	2,149 52	2,149 52	2,149 52	2,149 52
Other real estate	.....	.....	.....	.....
Due from banks in reserve cities	12,086 01	9,986 37	21,196 84	13,049 92
Due from other banks and bankers	61 69	218 85	463 86	981 02
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	324 27	5,870 70	160 24	883 28
Nickels and cents	64 37	73 92	208 83	128 37
Gold coin	1,817 50	1,842 50	3,355 00	3,890 00
Silver coin	716 65	636 35	737 40	601 25
U. S. and National bank notes	943 00	3,484 00	1,969 00	3,169 00
Totals	$90,794 98	$101,798 50	$101,789 14	$109,336 98
Liabilities.				
Capital stock paid in	$35,000 00	$35,000 00	$35,000 00	$35,000 00
Surplus fund	550 00	550 00	550 00	550 00
Undivided profits, less current expenses, interest and taxes paid	407 99	1,708 67	1,839 47	2,656 72
Dividends unpaid	77 01	17 14	17 14	17 14
Commercial deposits subject to check	22,099 05	24,908 02	22,455 65	25,890 45
Demand commercial certificates of deposit	19,866 42	24,850 72	25,760 16	27,277 07
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	12,794 51	14,763 95	16,166 72	17,945 60
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$90,794 98	$101,798 50	$101,789 14	$109,336 98

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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$48,086 22	$56,364 14	$63,609 43	$63,193 26
Stocks, bonds and mortgages	16,310 26	18,792 42	21,806 42	21,551 66
Overdrafts	564 65	226 83	2 31	208 46
Banking house	3,790 00	3,790 00	3,790 00	3,790 00
Furniture and fixtures	1,350 00	1,200 00	1,200 00	1,200 00
Other real estate	300 00	300 00	300 00	300 00
Due from banks in reserve cities	18,834 67	17,069 52	9,243 79	12,019 63
Due from other banks and bankers	.....	.....	.....	.....
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	353 47	105 25	1,707 12	1,061 06
Nickels and cents	32 60	108 12	97 43	79 21
Gold coin	1,543 60	1,958 60	1,778 60	1,967 60
Silver coin	1,294 55	1,210 45	575 20	728 35
U. S. and National bank notes	1,357 00	2,111 00	821 00	1,179 00
Totals	$93,817 02	$103,236 33	$104,931 30	$107,278 23
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	408 32	772 26	1,053 94	2,031 96
Dividends unpaid	.....	180 00	180 00	.....
Commercial deposits subject to check	29,693 80	25,714 89	24,696 03	22,469 55
Demand commercial certificates of deposit	12,498 04	14,593 94	14,352 14	17,361 94
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	31,216 86	41,975 24	39,649 19	40,414 78
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	5,000 00	5,000 00
Totals	$93,817 02	$103,236 33	$104,931 30	$107,278 23

No. 215.

THE OLD STATE BANK, FENNVILLE.

Organized June 1, 1899.

CHANCY RICHARDS, *President;* GEORGE L. DUTCHER, *Vice President;* J. E. HUTCHINSON, *Cashier;* W. J. HUTCHINSON, *Assistant Cashier;* LEONARD S. DICKINSON, *Auditor.*

DIRECTORS.—Chancy Richards, J. E. Hutchinson, Leonard S. Dickinson, John Pieters, George L. Dutcher.

Resources.	Report of	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	.....	$6,948 97	$7,887 99	$11,083 86
Stocks, bonds and mortgages	.....	.....	.....	.....
Overdrafts	.....	1 15	157 47	194 81
Banking house	.....	6,000 00	6,000 00	6,000 00
Furniture and fixtures	.....	1,000 00	1,000 00	1,000 00
Other real estate	.....	.....	.....	.....
Books, stationery and current expenses	.....	254 24	365 17	.....
Due from banks in reserve cities	.....	4,717 22	12,070 25	6,506 75
Due from other banks and bankers	.....	.....	.....	.....
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	.....	461 59	1,066 02	497 55
Nickels and cents	.....	58 33	25 42	14 09
Gold coin	.....	340 00	710 00	465 00
Silver coin	.....	148 00	74 00	763 00
U. S. and National bank notes	.....	4,256 00	885 00	3,940 00
Totals	.....	$24,185 50	$30,241 32	$30,465 06
Liabilities.				
Capital stock paid in	.....	$15,000 00	$15,000 00	$15,000 00
Surplus fund	.....	.....	.....	.....
Undivided profits, less current expenses, interest and taxes paid	.....	*217 58	*399 75	579 18
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	.....	7,253 99	8,420 15	6,540 86
Commercial certificates of deposit	.....	1,713 93	6,421 42	8,345 02
Savings deposits	.....	.....	.....	.....
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	.....	$24,185 50	$30,241 32	$30,465 06

* Gross undivided profits.

No. 209.

COMMERCIAL SAVINGS BANK OF FENTON, FENTON.

Organized October 1, 1898.

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

DIRECTORS.—H. B. Latourette, E. C. Forte, E. M. Newell, L. M. Cook, Zera Patterson.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$37,004 65	$46,876 12	$41,555 97	$33,135 54
Stocks, bonds and mortgages	10,204 32	33,119 53	48,391 64	48,845 75
Overdrafts	.....	52 68	.....	.....
Banking house	4,000 00	4,000 00	8,000 00	8,000 00
Furniture and fixtures	1,000 00	1,000 00	2,000 00	2,000 00
Other real estate	.....	.....	.....	.....
Due from banks in reserve cities	18,063 61	7,273 28	4,314 38	10,914 63
Due from other banks and bankers	.....	623 22	.....	.....
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	152 37	372 67	170 45	187 58
Nickels and cents	47 72	29 25	86 06	64 52
Gold coin	992 50	895 00	1,020 00	1,180 00
Silver coin	254 50	582 45	682 00	317 60
U. S. and National bank notes	2,970 00	9,158 00	6,684 00	8,796 00
Totals	$74,689 67	$103,982 20	$112,904 50	$113,441 62
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund	.....	.....	.....	125 00
Undivided profits, less current expenses, interest and taxes paid	224 88	350 15	923 28	1,072 80
Dividends unpaid	.....	.....	.....	80 00
Commercial deposits subject to check	17,064 49	23,668 23	23,693 22	26,042 25
Demand commercial certificates of deposit	3,565 51	5,564 03	3,094 22	6,180 22
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	28,034 79	49,399 79	60,193 78	54,941 35
Savings certificates of deposit	800 00	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$74,689 67	$103,982 20	$112,904 50	$113,441 62

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, Ed. S. Lee.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$451,616 15	$476,784 59	$422,527 45	$455,379 99
Stocks, bonds and mortgages	285,892 34	268,141 21	269,683 54	284,014 35
Overdrafts	18,473 34	5,718 98	5,516 76	26,846 20
Banking house	.....	.....	.....	.....
Furniture and fixtures	13,000 00	13,000 00	13,000 00	13,000 00
Other real estate	7,418 71	7,644 36	7,644 36	7,644 36
Due from banks in reserve cities	87,758 40	66,921 57	130,110 34	133,901 62
Due from other banks and bankers	.....	1,315 00	10 50	1,493 90
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	998 24	492 01	464 22	1,211 25
Nickels and cents	280 95	165 95	315 15	300 20
Gold coin	34,000 00	33,860 00	32,212 50	32,947 50
Silver coin	1,680 63	2,158 53	1,730 03	1,059 98
U. S. and National bank notes	16,925 00	18,557 00	13,506 00	15,047 00
Totals	$918,043 76	$894,759 20	$896,720 85	$972,876 35
Liabilities.				
Capital stock paid in	$150,000 00	$150,000 00	$150,000 00	$150,000 00
Surplus fund	23,500 00	23,500 00	23,500 00	23,500 00
Undivided profits, less current expenses, interest and taxes paid	3,336 04	11,908 61	3,640 94	8,612 77
Dividends unpaid	512 00	112 00	112 00	112 00
Commercial deposits subject to check	410,891 89	372,928 50	420,756 02	482,260 34
Demand commercial certificates of deposit	3,733 48	7,902 37	5,633 43	5,160 47
Time commercial certificates of deposit	119,761 70	118,068 91	116,867 66	131,210 18
Savings deposits	206,308 65	208,998 99	174,216 98	171,026 77
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	1,000 00	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	993 82	993 82	993 82
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	346 00	.....	.....
Totals	$918,043 76	$894,759 20	$896,720 85	$972,876 35

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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$413,179 84	$498,232 12	$439,482 67	$423,157 05
Stocks, bonds and mortgages	431,615 13	428,314 76	430,475 47	440,279 20
Overdrafts	1,248 05	1,112 00	1,168 28	3,983 35
Banking house	.....	.....	.....	.....
Furniture and fixtures	5,000 00	5,000 00	5,000 00	5,000 00
Other real estate	23,158 29	11,148 13	11,407 15	10,757 15
Due from banks in reserve cities	152,413 88	74,065 92	124,433 75	119,675 09
Due from other banks and bankers	3,622 06	3,025 26	2,123 64	5,233 58
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	800 01	1,539 45	2,071 37	656 85
Nickels and cents	88 46	42 36	61 65	45 38
Gold coin	21,985 00	18,840 00	16,725 00	18,635 00
Silver coin	3,300 00	3,900 00	5,000 00	4,500 00
U. S. and National bank notes	16,306 00	13,741 00	6,934 00	14,090 00
Totals	$1,072,716 72	$1,058,961 00	$1,044,882 98	$1,046,012 65
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	19,277 18	19,317 26	22,138 53	30,750 34
Dividends unpaid	100 00	5,000 00	275 00	.....
Commercial deposits subject to check	182,844 36	148,243 32	168,425 84	139,963 05
Demand commercial certificates of deposit	9,069 04	7,788 43	8,894 16	12,917 22
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	524,656 54	556,022 63	525,270 53	530,319 13
Savings certificates of deposit	186,643 85	172,589 36	169,878 92	182,062 94
Certified checks	125 75	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$1,072,716 72	$1,058,961 00	$1,044,882 98	$1,046,012 65

No. 165.

UNION TRUST AND SAVINGS BANK, FLINT.

Organized July 11, 1893.

C. T. BRIDGMAN, *President;* W. A. PATERSON, *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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$196,067 32	$223,341 99	$220,785 75	$258,057 87
Stocks, bonds and mortgages	160,913 38	207,058 09	222,215 13	287,691 54
Overdrafts	959 88	915 97	1,294 04	1,333 10
Banking house	22,000 00	22,000 00	22,000 00	20,000 00
Furniture and fixtures	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate	17,250 00	13,800 00	11,150 00	13,150 00
Due from banks in reserve cities	44,668 68	101,277 16	129,902 58	72,650 72
Due from other banks and bankers	16,613 02	6,743 47	20,344 42	28,917 12
Exchanges for clearing house	128 08	1,176 97	110 52	518 06
Checks and cash items	367 70	786 20	818 35	2,274 53
Nickels and cents	54 65	142 00	61 67	221 28
Gold coin	9,907 50	12,720 00	7,165 00	8,497 50
Silver coin	1,724 20	2,465 50	3,398 15	6,437 00
U. S. and National bank notes	7,274 00	10,486 00	13,533 00	7,584 00
Totals	$480,928 41	$605,913 35	$655,778 61	$710,332 72
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	12,500 00	12,500 00
Undivided profits, less current expenses, interest and taxes paid	1,694 88	4,528 37	2,864 72	6,681 79
Dividends unpaid	247 50	27 50	47 50	.....
Commercial deposits subject to check	60,438 27	65,072 20	78,119 04	58,446 26
Demand commercial certificates of deposit	6,082 94	4,766 12	4,012 35	4,277 54
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	194,046 57	290,850 60	315,006 96	376,134 97
Savings certificates of deposits	106,418 25	128,318 56	142,378 04	151,005 66
Certified checks	.....	350 00	850 00	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	1,286 50
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$480,928 41	$605,913 35	$655,778 61	$710,332 72

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.*
CHARLES H. PEASE, *Assistant Cashier.*

DIRECTORS.—Daniel Cotcher, F. A. Niles, George Packard, J. Kimmell, C. S. Brown, James M. Greenfield, Charles H. Pease.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$49,828 52	$42,033 20	$40,438 29	$37,290 49
Stocks, bonds and mortgages	112,181 00	117,242 45	142,252 45	131,289 45
Overdrafts	.....	.....	.....	.....
Banking house	2,700 00	2,700 00	2,700 00	2,800 00
Furniture and fixtures	1,800 00	1,800 00	1,800 00	1,700 00
Other real estate	.....	873 00	873 00	.....
Current expenses and interest paid, less undivided profits	.....	.....	.....	198 76
Due from banks in reserve cities	39,858 26	76,247 86	52,827 33	69,001 80
Due from other banks and bankers	1,746 31	288 25	3,949 46	7,875 21
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	863 62	460 71	255 30	302 23
Nickels and cents	71 94	163 71	11 72	116 82
Gold coin	1,690 00	1,455 00	1,105 00	3,000 00
Silver coin	895 00	528 25	1,042 25	1,327 50
U. S. and National bank notes	2,313 00	4,689 00	315 00	5,483 00
Totals	$213,947 65	$248,481 43	$247,569 80	$260,385 26
Liabilities.				
Capital stock paid in	$55,000 00	$55,000 00	$55,000 00	$55,000 00
Surplus fund	2,600 00	8,600 00	8,600 00	12,000 00
Undivided profits, less current expenses, interest and taxes paid	1,878 84	2,678 86	2,397 54	.....
Dividends unpaid	45 00	168 00	30 00	998 00
Commercial deposits subject to check	10,133 80	17,624 05	17,084 97	21,608 52
Demand commercial certificates of deposit	18,593 51	13,419 37	12,130 59	18,445 76
Time commercial certificates of deposit	27,311 70	36,862 61	34,380 43	32,847 34
Savings deposits	4,529 99	4,626 37	5,469 20	5,637 10
Savings certificates of deposit	93,854 81	109,502 17	112,477 07	113,848 54
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$213,947 65	$248,481 43	$247,569 80	$260,385 26

No. 141.

STATE SAVINGS BANK OF FOWLER, FOWLER.

Organized September 19, 1892.

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

DIRECTORS.—Frederick Schemer, W. H. Snelling, C. Gruler, M. Spitzley, Peter Thorne.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$31,651 60	$32,846 74	$31,018 98	$32,994 14
Stocks, bonds and mortgages	41,544 86	40,021 73	41,360 00	40,515 00
Overdrafts	4,991 20	1,581 94	1,953 56	1,375 63
Banking house	.....	.....	.....	.....
Furniture and fixtures	1,658 18	1,658 18	1,658 18	1,658 18
Other real estate	.....	.....	.....	.....
Due from banks in reserve cities	12,847 61	13,358 62	7,222 25	9,989 91
Due from other banks and bankers	.....	.....	.....	.....
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	114 80	214 01	250 98	98 10
Nickels and cents	74 62	58 11	32 93	30 12
Gold coin	1,832 50	1,082 50	1,387 50	1,007 50
Silver coin	190 00	741 00	923 00	139 00
U. S. and National bank notes	4,166 00	4,231 00	4,781 00	2,886 00
Totals	$99,071 37	$95,793 83	$90,588 38	$90,693 58
Liabilities.				
Capital stock paid in	$15,000 00	$15,000 00	$15,000 00	$15 000 00
Surplus fund	1,220 00	1,220 00	1,220 00	1,220 00
Undivided profits, less current expenses, interest and taxes paid	360 11	756 43	1,089 53	1,618 26
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	13,520 06	10,764 90	10,505 93	13,139 79
Demand commercial certificates of deposit	58,894 07	59,432 61	54,079 15	50,774 62
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	10,077 13	8,619 89	8,693 77	8,940 91
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$99,071 37	$95,793 83	$90,588 38	$90,693 58

No. 153.

GAYLORD STATE SAVINGS BANK, GAYLORD.

Organized March 4, 1893.

FRANK A. KRAMER, *President;* EARL B. BOLTON, *Vice President;* SANFORD 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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$75,575 11	$12,300 00	$77,963 28	$86,978 12
Stocks, bonds and mortgages	8,500 00	74,919 81	13,400 00	14,840 00
Overdrafts	14 49	72 69	191 68	144 37
Banking house	.....	.....	.....	.....
Furniture and fixtures	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate	500 00	600 00	600 00	600 00
Due from banks in reserve cities	23,349 20	29,423 78	33,048 77	28,421 28
Due from other banks and bankers	1,708 33	1,071 65	1,274 75	2,708 00
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	722 33	1,801 55	607 14	1,492 07
Nickels and cents	198 09	141 52	145 31	185 73
Gold coin	4,625 00	3,830 00	4,012 50	4,470 00
Silver coin	1,329 90	1,824 00	1,070 00	1,473 35
U. S. and National bank notes	4,971 00	8,465 00	1,507 00	2,173 00
Totals	$122,493 45	$135,450 00	$134,820 43	$144,485 92
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	1,062 94	2,517 20	1,566 81	2,644 40
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	44,930 90	39,079 97	35,940 44	44,544 09
Demand commercial certificates of deposit	46,459 61	63,852 83	67,313 18	67,297 43
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	.....	.....	.....	.....
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	40 00	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$122,493 45	$135,450 00	$134,820 43	$144,485 92

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.*

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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$552,059 96	$618,893 70	$629,614 05	$702,444 09
Stocks, bonds and mortgages	562,409 90	569,360 34	568,965 66	592,966 66
Overdrafts	556 08	465 57	752 89	184 02
Banking house	.....	.....	.....	.....
Furniture and fixtures	3,455 90	3,455 90	3,455 90	3,455 90
Other real estate	50,485 93	38,135 93	22,511 93	22,511 93
Premiums	9,856 00	9,656 00	9,656 00	10,062 00
Due from banks in reserve cities	163,216 89	201,738 83	198,910 93	169,920 12
Due from other banks and bankers	10 00	24 82	81 07	108 74
Exchanges for clearing house	4,190 16	4,974 94	1,778 32	7,339 68
Checks and cash items	2,412 73	1,872 93	6,612 35	1,729 50
Nickels and cents	414 73	473 70	322 34	716 17
Gold coin	36,392 50	38,635 00	39,310 00	40,607 50
Silver coin	3,387 20	2,692 30	4,649 75	2,506 50
U. S. and National bank notes	51,728 00	33,375 00	34,100 00	34,527 00
Totals	$1,440,575 98	$1,523,754 96	$1,520,721 19	$1,589,079 81
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	3,431 52	5,844 43	7,547 29	15,750 84
Dividends unpaid	103 50	4,519 50	.....	.....
Commercial deposits subject to check	96,352 18	94,261 78	91,270 43	132,876 00
Demand commercial certificates of deposit	213,800 57	178,991 54	144,556 28	99,710 45
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	807,391 32	875,572 07	872,767 37	898,309 97
Savings certificates of deposit	139,421 89	184,565 64	224,407 82	262,432 55
Certified checks	75 00	.....	172 00	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$1,440,575 98	$1,523,754 96	$1,520,721 19	$1,589,079 81

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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$854,723 04	$1,088,878 15	$1,206,650 71	$1,187,110 93
Stocks, bonds and mortgages	801,443 75	634,575 87	701,268 84	660,690 76
Overdrafts	836 83	1,352 12	726 69	3,181 48
Banking house	30,000 00	30,000 00	30,000 00	30,000 00
Furniture and fixtures	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate	20,358 62	18,009 05	17,689 10	13,732 86
Due from banks in reserve cities	121,117 83	244,510 43	284,026 36	179,502 38
Due from other banks and bankers	1,444 29	1,076 29	925 58	2,950 62
Exchanges for clearing house	84,642 15	6,792 72	5,869 44	14,700 49
Checks and cash items	2,516 90	183 81	3,399 10	30,458 73
Nickels and cents	343 32	333 81	297 01	453 27
Gold coin	61,182 50	61,530 00	61,400 00	72,375 00
Silver coin	2,657 05	1,895 20	532 00	2,454 03
U. S. and National bank notes	31,660 00	33,537 00	31,883 00	64,770 00
Totals	$2,015,926 28	$2,125,674 45	$2,347,667 83	$2,265,380 55
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	10,702 56	17,716 54	27,387 40	41,901 26
Dividends unpaid	80 00	2,080 00	80 00	.....
Commercial deposits subject to check	740,600 21	754,544 34	934,884 67	786,465 79
Demand commercial certificates of deposit	1,701 15	458 65	458 65	458 65
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	863,598 98	928,808 48	957,248 68	973,666 54
Savings certificates of deposit	298,593 38	322,016 44	327,258 43	362,060 19
Certified checks	650 00	50 00	350 00	828 12
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$2,015,926 28	$2,125,674 45	$2,347,667 83	$2,265,380 55

No. 108.

PEOPLE'S SAVINGS BANK, GRAND RAPIDS.

Organized December 23, 1890.

THOS. HEFFERAN, *President;* JNO. PATTON, *Vice President;* C. M. HEALD, *2d Vice President;* CHAS. B. KELSEY, *Cashier;* M. D. HORGESTEGER, *Teller.*

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

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$255,500 71	$258,126 70	$78,023 30	$275,230 69
Stocks, bonds and mortgages	816,158 65	914,517 93	1,128,646 83	919,739 81
Overdrafts	1,625 23	783 05	4,369 25	2,443 60
Banking house	.....	.....	.....	.....
Furniture and fixtures	6,350 60	5,350 60	5,350 60	5,350 60
Other real estate	30,436 81	29,543 66	29,377 94	31,067 08
Premiums	7,891 70	16,245 82	17,888 79	20,555 46
Due from banks in reserve cities	191,061 91	104,351 67	126,366 67	173,379 68
Due from other banks and bankers	3,653 84	7,835 98	3,682 86	4,859 67
Exchanges for clearing house	7,757 28	18,158 69	4,405 75	8,346 70
Checks and cash items	3,673 85	835 24	1,325 04	800 49
Nickels and cents	117 40	106 53	252 60	108 12
Gold coin	21,365 00	20,335 00	20,790 00	20,310 00
Silver coin	3,107 15	5,912 40	3,817 20	7,441 95
U. S. and National bank notes	22,256 00	33,892 00	36,267 00	33,209 00
Totals	$1,370,956 13	$1,415,995 27	$1,460,563 83	$1,502,842 85
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	4,045 56	12,805 85	4,369 25	2,748 52
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	95,232 73	100,352 07	94,328 65	128,679 54
Demand commercial certificates of deposit	24,000 00	12,000 00	12,000 00	1,500 00
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	521,071 63	566,149 69	599,535 13	644,615 87
Savings certificates of deposit	606,606 21	604,687 66	630,330 80	605,298 92
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$1,370,956 13	$1,415,995 27	$1,460,563 83	$1,502,842 85

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, 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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$582,139 03	$566,113 14	$599,039 57	$582,328 16
Stocks, bonds and mortgages	133,884 95	135,433 52	138,866 52	149,527 81
Overdrafts	1,140 87	430 18	2,588 73	2 31
Banking house	.....	.....	.....	.....
Furniture and fixtures	6,503 40	6,403 40	6,403 40	6,403 40
Other real estate	2,345 71	2,345 71	2,345 71	2,345 71
Premiums	670 49	670 49	670 49	670 49
Due from banks in reserve cities	62,796 20	66,888 56	66,017 01	131,146 15
Due from other banks and bankers	4,521 38	10,020 72	6,656 92	5,682 71
Exchanges for clearing house	5,177 42	3,852 84	5,650 95	8,113 10
Checks and cash items	2,640 30	7,333 08	1,087 63	1,582 32
Nickels and cents	1,020 57	663 07	1,038 26	612 82
Gold coin	22,119 00	32,326 00	25,366 00	18,858 00
Silver coin	2,350 00	2,510 00	2,818 00	5,591 00
U. S. and National bank notes	22,661 00	16,216 00	20,793 00	26,471 00
Totals	$849,970 32	$851,206 71	$879,342 19	$939,334 98
Liabilities.				
Capital stock paid in	$150,000 00	$150,000 00	$150,000 00	$150,000 00
Surplus fund	17,000 00	17,500 00	17,500 00	17,500 00
Undivided profits, less current expenses, interest and taxes paid	14,672 02	10,152 03	16,712 10	18,410 10
Dividends unpaid	60 00	4,500 00	45 00	.....
Commercial deposits subject to check	174,210 03	195,660 43	199,896 60	199,091 43
Demand commercial certificates of deposit	203,706 64	162,527 81	180,678 65	184,588 94
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	285,185 02	287,749 30	283,022 07	284,660 91
Savings certificates of deposit	.....	12,535 00	19,208 58	72,362 13
Certified checks	2,000 00	427 33	287 85	6 09
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	3,136 61	10,154 81	11,991 34	12,715 38
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$849,970 32	$851,206 71	$879,342 19	$939,334 98

THE MICHIGAN TRUST COMPANY, GRAND RAPIDS.

LEWIS H. WITHEY, *President;* WILLARD BARNHARD, *Vice President;* ANTON G. HODENPYL, *2d Vice President;* HENRY IDEMA, *3d 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 Hefferan, Wm. G. Robinson, Dudley E. Waters, E. Golden Filer, W. W. Cummer, Wm. Judson.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Collateral loans—time	$130,427 04	$81,138 52	$77,497 79	$101,607 79
Collateral loans—demand	131,200 68	146,734 58	162,856 55	164,183 96
Loans on real estate mortgages, in office	106,952 20	104,368 35	146,967 35	126,943 35
Loans on real estate mortgages, with state treasurer	104,150 00	104,150 00	104,150 00	104,150 00
Other loans	.....	.....	.....	.....
Bonds, in office	72,400 00	27,800 00	53,550 00	56,550 00
Bonds, with state treasurer	.....	.....	.....	.....
Stocks	14,145 00	10,000 00	10,000 00	10,000 00
Real estate owned	44,936 73	41,518 05	39,123 39	37,424 81
Other investments	.....	.....	.....	.....
Advances to trusts	38,849 23	33,987 45	43,687 27	40,340 32
Premiums paid	2,709 20	.....	.....	.....
Safe deposit vaults	17,167 17	16,712 23	16,712 23	16,712 23
Furniture and fixtures	6,743 79	6,789 07	6,789 07	6,789 07
Due from approved reserve agents	591,619 99	105,513 18	130,080 99	130,483 01
Due from other banks and bankers	127,451 71	49,877 81	50,459 99	54,738 55
Cash items	2,823 97	.....	19,166 70	4,159 54
Nickels and cents	32 47	4 01	7 42	35 28
Silver coin	107 75	77 30	122 45	613 85
Gold coin	23,000 00	6,710 00	7,200 00	10,110 00
U. S. and National bank notes	6,283 00	4,656 00	6,656 00	13,797 00
Totals	$1,420,999 93	$740,036 55	$875,027 20	$878,638 76
Liabilities.				
Capital stock paid in	$200,000 00	$200,000 00	$200,000 00	$200,000 00
Surplus fund	50,000 00	100,000 00	100,000 00	100,000 00
Undivided profits, less expenses, interest and taxes paid	49,918 91	151 95	5,130 77	7,188 15
Premiums	.....	.....	4,448 00	5,543 10
Dividends unpaid	.....	9,000 00	.....	.....
Trust deposits	968,310 08	355,604 81	378,983 37	344,903 55
Debentures	148,359 37	66,694 31	152,000 92	210,315 83
Other liabilities	4,411 57	8,585 48	34,464 14	10,688 13
Totals	$1,420,999 93	$740,036 55	$875,027 20	$878,638 76

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;* J. ARTHUR WHITWORTH, *Assistant Treasurer.*

DIRECTORS.—Thos. M. Peck, 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. Widdicomb, A. S. Musselman, Sidney F. Stevens, Stephen A. Sears, Wm. H. Anderson, George G. Whitworth.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Collateral loans—time	$10,983 33	$15,466 67	$34,250 00	$37,900 00
Collateral loans—demand	26,674 50	41,343 75	42,452 45	39,542 45
Loans on real estate mortgages, in office	126,721 32	122,013 28	126,459 46	104,714 33
Loans on real estate mortgages, with state treasurer	50,500 00	50,400 00	50,400 00	51,300 00
Other loans	.....	.....	.....	.....
Bonds, in office	.....	.....	.....	.....
Bonds, with state treasurer	.....	.....	.....	.....
Stocks	.....	.....	.....	.....
Real estate owned	5,500 00	5,500 00	6,478 71	6,478 71
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	2,000 00	2,000 00	2,000 00	2,000 00
Due from approved reserve agents	30,707 70	29,179 48	24,396 54	48,054 48
Due from other banks and bankers	.....	.....	.....	.....
Cash items	542 74	387 97	267 38	906 57
Nickels and cents	49 40	54 08	37 88	39 39
Silver coin	94 40	164 60	23 00	122 75
Gold coin	1,065 00	702 50	1,051 00	1,106 00
U. S. and national bank notes	1,549 00	1,808 00	1,063 00	1,685 00
Totals	$270,387 39	$283,020 33	$302,879 42	$307,849 68
Liabilities.				
Capital stock paid in	$100,000 00	$100,000 00	$100,000 00	$100,000 00
Surplus fund	16,000 00	16,500 00	16,500 00	16,500 00
Undivided profits, less expenses, interest and taxes paid	3,916 35	3,903 09	6,340 25	7,806 97
Dividends unpaid	34 50	2,522 00	27 00	2 00
Trust deposits	88,036 54	97,795 24	116,642 01	124,737 00
Debentures	62,400 00	62,300 00	61,400 00	57,600 00
Other liabilities	.....	.....	1,970 16	1,203 71
Totals	$270,387 39	$283,020 33	$302,879 42	$307,849 68

No. 27.

FARMERS' BANK OF GRASS LAKE, GRASS LAKE.

Organized April 24, 1883.

E. J. FOSTER, *President;* M. W. DWELLE, *Vice President;* E. L. COOPER, *Cashier.*

DIRECTORS.—A. Hitchcock, M. L. Raymond, E. L. Cooper, E. J. Foster, M. W. Dwelle, E. W. Crafts, D. G. Hellier, E. W. Hobart, E. A. Croman.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$34,596 59	$35,618 35	$43,152 79	$50,038 98
Stocks, bonds and mortgages	54,112 50	57,874 39	57,317 76	58,449 01
Overdrafts	1,138 60	582 99	3,131 08	751 58
Banking house	3,600 00	3,600 00	3,600 00	3,600 00
Furniture and fixtures	.....	.....	.....	.....
Other real estate	2,500 00	2,187 00	2,187 00	2,187 00
Expenses and interest	.....	.....	194 35	.....
Due from banks in reserve cities	31,171 03	22,063 46	24,890 36	16,378 38
Due from other banks and bankers	.....	.....	.....	.....
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	1,498 81	647 21	951 06	1,092 62
Nickels and cents	207 92	122 74	109 74	41 64
Gold coin	2,915 00	3,960 00	425 00	760 00
Silver coin	2,349 00	2,503 00	2,655 00	2,326 00
U. S. and National bank notes	3,740 00	6,056 00	3,189 00	3,519 00
Totals	$137,829 45	$135,215 14	$141,803 14	$139,144 21
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund	2,500 00	2,500 00	2,337 00	2,337 00
Undivided profits, less current expenses, interest and taxes paid	438 89	1,918 88	.....	421 35
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	28,719 23	28,612 05	34,409 40	32,591 70
Demand commercial certificates of deposit	.....	.....	.....	.....
Time commercial certificates of deposits	.....	.....	.....	.....
Savings deposits	2,351 47	3,045 16	4,044 77	4,460 00
Savings certificates of deposit	78,819 86	74,139 05	76,011 97	74,334 16
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$137,829 45	$135,215 14	$141,803 14	$139,144 21

No. 188.

GREENVILLE STATE BANK, GREENVILLE.

Organized April 21, 1896.

F. N. WRIGHT, *President;* W. D. JOHNSON, *Vice President;* E. RUTAN, *2d 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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$84,894 88	$92,713 82	$93,209 18	$116,143 51
Stocks, bonds and mortgages	77,398 35	80,253 35	80,253 35	64,078 35
Overdrafts	1 63	.....	.....	.....
Banking house	.....	.....	.....	.....
Furniture and fixtures	1,000 00	1,012 65	1,012 65	1,120 78
Other real estate	.....	.....	.....	.....
Due from banks in reserve cities	52,563 98	62,167 60	37,517 46	21,303 14
Due from other banks and bankers	2,159 51	321 24	3,131 61	4,464 85
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	.....	199 57	436 81	188 00
Nickels and cents	129 24	114 37	121 21	119 12
Gold coin	10,965 00	10,675 00	10,975 00	6,170 00
Silver coin	1,635 00	1,014 00	957 50	961 50
U. S. and National bank notes	3,535 00	6,425 00	2,955 00	7,730 00
Totals	$234,282 59	$254,896 60	$230,569 77	$222,279 25
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund	4,750 00	4,750 00	4,750 00	4,750 00
Undivided profits, less current expenses, interest and taxes paid	698 89	2,896 89	4,170 35	6,233 08
Dividends unpaid	160 00	160 00	160 00	160 00
Commercial deposits subject to check	57,569 05	67,823 78	54,168 63	63,911 61
Demand commercial certificates of deposit	.....	.....	.....	.....
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	.....	.....	.....	.....
Savings certificates of deposit	146,104 65	154,265 93	142,320 79	122,224 56
Certified checks	.....	.....	.....	.....
Cashier's check outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$234,282 59	$254,896 60	$230,569 77	$222,279 25

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. 4	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$203,055 13	$210,422 54	$238,006 30	$247,103 90
Stocks, bonds and mortgages	68,473 48	66,193 48	68,136 48	68,288 48
Overdrafts	343 79	2,294 21	548 61	417 03
Banking house	19,985 56	.....	.....	.....
Furniture and fixtures	1,563 96	3,063 96	3,063 96	3,063 96
Other real estate	8,920 50	9,412 10	9,412 10	9,412 10
Due from banks in reserve cities	95,770 68	79,560 18	110,953 06	107,150 96
Due from other banks and bankers	10,073 72	14,305 82	9,706 63	9,176 63
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	13,148 57	6,160 93	6,019 79	4,603 49
Nickels and cents	107 82	113 86	135 84	191 79
Gold coin	2,040 00	520 00	9,775 00	502 50
Silver coin	2,363 00	1,658 45	1,081 55	1,331 50
U. S. and National bank notes	17,296 00	22,997 00	29,985 00	23,300 00
Totals	$443,142 21	$416,702 53	$486,824 32	$474,542 34
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	5,931 72	4,822 96	6,616 00	7,806 46
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	89,329 98	90,346 86	121,874 30	107,983 69
Demand commercial certificates of deposit	1,752 46	2,146 90	731 53	337 17
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	257,492 39	237,595 89	268,706 34	274,126 01
Savings certificates of deposit	11,155 68	11,195 56	12,560 79	13,165 97
Certified checks	.....	.....	133 16	156 40
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	7,479 98	594 36	6,202 20	966 64
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$443,142 21	$416,702 53	$486,824 32	$474,542 34

No. 50.

OCEANA COUNTY SAVINGS BANK, HART.

Organized October 31, 1887.

C. T. HILLS, *President;* A. L. CARR, *Vice President;* GEORGE R. BATES, *2d Vice President;* D. J. MATHEWS, *Cashier;* A. L. CARR, *Assistant to Cashier.*

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

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$70,085 97	$54,888 87	$55,851 55	$54,271 13
Stocks, bonds and mortgages	39,143 01	41,585 01	42,192 37	46,522 39
Overdrafts	43 15	72 87	4 68	78 75
Banking house	4,160 00	4,160 00	4,160 00	4,160 00
Furniture and fixtures	6,203 16	5,155 16	5,123 16	5,076 16
Other real estate	498 60	498 60	498 60	498 60
Due from banks in reserve cities	6,762 84	11,479 56	8,153 59	10,382 87
Due from other banks and bankers	96 84	332 29	169 47	295 39
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	2,684 09	290 25	1,006 87	1,038 29
Nickels and cents	100 96	31 34	24 37	21 39
Gold coin	2,200 00	2,000 00	2,500 00	3,400 00
Silver coin	1,545 00	380 00	394 30	1,063 30
U. S. and National bank notes	5,701 00	6,835 00	5,132 00	4,916 00
Totals	$139,224 62	$127,708 95	$125,210 96	$131,724 27
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	6,000 00	6,000 00
Undivided profits, less current expenses, interest and taxes paid	557 77	1,871 90	1,536 27	2,700 91
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	16,224 31	12,690 90	13,506 49	18,557 27
Demand commercial certificates of deposit	29,526 95	26,536 72	24,262 83	21,623 16
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	36,915 59	30,609 43	29,905 37	32,892 93
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$139,224 62	$127,708 95	$125,210 96	$131,724 27

No. 11.

HASTINGS CITY BANK, HASTINGS.

Organized October 26, 1886.

CHESTER MESSER, *President;* R. B. MESSER, *Vice President;* DAN. W. REYNOLDS, *Cashier;* A. A. ANDERSON, *Assistant Cashier.*

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

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$136,619 08	$175,259.94	$163,320 68	$146,128 47
Stocks, bonds and mortgages	29,085 60	24,545 00	25,720 00	34,915 00
Overdrafts	3,511 79	342 05	95 88	1,094 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	8,000 00	6,500 00	5,000 00	5,000 00
Due from banks in reserve cities	38,724 76	33,472 84	23,295 38	43,287 50
Due from other banks and bankers	.....	.....	.....	.....
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	1,376 99	2,335 79	1,894 06	1,513 76
Nickels and cents	.....	.....	.....	.....
Gold coin	11,232 50	7,895 00	7,552 50	8,352 50
Silver coin	1,535 81	1,727 66	598 23	552 96
U. S. and National bank notes	5,229 00	4,491 00	2,229 00	8,205 00
Totals	$250,315 53	$271,569 28	$244,705 73	$264,049 66
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	449 47	2,573 12	753 87	4,869 94
Dividends unpaid	20 00	.....	.....	.....
Commercial deposits subject to check	44,835 73	55,564 62	34,541 46	44,615 91
Demand commercial certificates of deposit	98,885 28	106,183 43	103,147 83	108,816 85
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	11,125 05	12,248 11	11,262 57	10,746 96
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$250,315 53	$271,569 28	$244,705 73	$264,049 66

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

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$242,462 16	$228,794 56	$235,693 19	$209,572 14
Stocks, bonds and mortgages	103,452 75	118,432 75	115,132 75	120,782 75
Overdrafts	6,359 29	6,273 20	6,344 27	8,992 47
Banking house	.....	.....	.....	.....
Furniture and fixtures	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate	.....	7,600 00	7,600 00	7,600 00
Due from banks in reserve cities	27,663 68	38,546 58	27,916 62	51,066 93
Due from other banks and bankers	6,613 87	7,674 89	7,483 24	3,723 83
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	3,978 77	3,130 55	933 52	2,044 20
Nickels and cents	57 23	52 09	40 90	65 35
Gold coin	12,235 00	13,230 00	14,355 00	12,020 00
Silver coin	728 10	542 40	2,153 40	212 30
U. S. and National bank notes	9,278 00	9,318 00	13,653 00	9,176 00
Totals	$414,828 85	$435,595 02	$433,305 89	$427,255 97
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	9,202 05	11,400 00	13,270 76	14,695 01
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	47,518 98	41,100 42	27,648 62	26,874 84
Demand commercial certificates of deposit	.....	.....	.....	.....
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	85,836 92	92,662 84	100,940 56	106,915 39
Savings certificates of deposit	192,270 90	210,431 76	211,445 95	198,770 73
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$414,828 85	$435,595 02	$433,305 89	$427,255 97

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, G. W. Mokma, G. J. Diekema, I. Marsilje Henry Kremers, Jan W. Bosman, J. W. Gavelink.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$234,891 48	$223,092 60	$274,473 20	$268,067 20
Stocks, bonds and mortgages	73,297 58	125,222 61	121,930 25	141,298 65
Overdrafts	1,568 65	450 22	1,013 46	975 09
Banking house	9,845 86	9,845 86	9,865 86	9,865 86
Furniture and fixtures	1,965 79	2,003 37	2,190 27	2,190 27
Other real estate	2,285 00	2,285 00	2,285 00	2,285 00
Due from banks in reserve cities	90,723 00	80,164 08	90,818 55	71,474 63
Due from other banks and bankers	11,717 14	7,427 09	9,438 17	6,928 48
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	1,538 45	3,219 76	1,106 05	1,854 82
Nickels and cents	425 46	98 48	72 05	298 25
Gold coin	7,282 50	9,555 00	9,355 00	11,360 00
Silver coin	2,385 00	1,676 65	3,745 25	3,276 50
U. S. and National bank notes	7,558 00	8,476 00	7,696 00	10,847 00
Totals	$445,483 91	$473,516 72	$533,989 11	$530,721 75
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	7,000 00	7,500 00	7,500 00	7,500 00
Undivided profits, less current expenses, interest and taxes paid	6,903 80	6,099 35	6,343 27	10,222 17
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	73,857 71	76,233 32	109,732 16	89,180 14
Demand commercial certificates of deposit	109,318 50	120,290 46	128,283 89	133,106 90
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	198,403 90	213,393 59	232,129 79	240,712 54
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$445,483 91	$473,516 72	$533,989 11	$530,721 75

No. 91.

HOLLAND CITY STATE BANK, HOLLAND.

Organized January 30, 1890.

D. B. K. VAN RAALTE, *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 Raalte, R. Veneklasen, Cornelius Nyland.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$194,708 45	$213,174 78	$205,989 32	$216,703 45
Stocks, bonds and mortgages	37,175 00	39,675 00	39,288 00	43,608 00
Overdrafts	847 41	2,311 99	1,011 42	1,611 97
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	.....	.....	.....	.....
Due from banks in reserve cities	19,087 55	16,112 52	44,131 05	21,607 25
Due from other banks and bankers	487 36	224 60	1,252 87	2,088 86
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	1,899 25	555 20	474 74	762 34
Nickels and cents	267 93	206 41	179 02	46 58
Gold coin	6,820 60	9,100 00	10,015 00	8,622 50
Silver coin	1,535 15	784 95	1,258 25	611 15
U. S. and National bank notes	7,315 00	8,056 00	11,951 00	6,159 00
Totals	$297,255 09	$317,312 84	$342,662 06	$328,932 49
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	9,500 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid	1,679 94	1,318 43	2,758 08	5,155 16
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	59,148 48	77,332 74	69,124 66	57,102 03
Demand commercial certificates of deposit	100,627 18	97,060 74	113,677 66	106,685 61
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	76,299 49	81,600 93	97,045 49	99,942 47
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	56 17	47 22
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$297,255 09	$317,312 84	$342,662 06	$328,932 49

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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$58,257 63	$56,836 48	$70,342 43	$73,420 97
Stocks, bonds and mortgages	116,095 39	115,856 44	118,159 14	118,819 14
Overdrafts	307 17	388 61	572 38	1,497 70
Banking house	3,000 00	3,000 00	3,000 00	3,000 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	47,942 55	67,619 85	54,498 75	52,105 25
Due from other banks and bankers	750 00	1,524 91	1,524 91	.....
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	267 34	297 60	340 07	277 31
Nickels and cents	22 61	17 45	40 65	3 65
Gold coin	2,554 00	2,624 00	285 00	785 00
Silver coin	824 90	492 50	825 70	189 70
U. S. and National bank notes	10,671 00	8,015 00	9,685 00	7,884 00
Totals	$241,692 59	$257,672 84	$260,274 03	$258,982 72
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	1,134 68	2,118 35	3,638 14	4,475 96
Dividends unpaid	256 00	1,324 00	160 00	148 00
Commercial deposits subject to check	27,553 37	33,413 64	33,207 47	34,993 55
Demand commercial certificates of deposit	12,063 09	12,653 16	15,634 09	20,527 25
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	160,685 45	168,163 69	167,634 33	158,771 97
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	65 99
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$241,692 59	$257,672 84	$260,274 03	$258,982 72

No. 109.

FIRST STATE AND SAVINGS BANK, HOWELL.

Organized January 12, 1891.

CHARLES FISHBECK, *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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$56,165 71	$57,954 28	$57,315 30	$33,143 83
Stocks, bonds and mortgages	68,237 25	67,177 66	63,827 66	62,339 01
Overdrafts	411 44	247 81	1,522 95	2,431 19
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	4,865 54	4,865 54	4,865 54	4,865 54
Due from banks in reserve cities	17,831 03	10,597 37	9,620 45	20,398 73
Due from other banks and bankers	2,515 28	3,572 24	2,834 09	9,022 23
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	3 25	33 17	822 34	2,191 60
Nickels and cents	51 83	28 56	11 51	42 34
Gold coin	5,095 00	5,247 50	4,500 00	4,035 00
Silver coin	1,892 60	1,594 75	1,240 80	1,740 60
U. S. and National bank notes	10,434 00	12,285 00	3,584 00	4,641 00
Totals	$173,497 66	$169,628 61	$156,169 37	$150,875 80
Liabilities.				
Capital stock paid in	$40,400 00	$40,400 00	$40,400 00	$40,400 00
Surplus fund	.....	.....	.....	.....
Undivided profits, less current expenses, interest and taxes paid	4,810 19	6,002 14	7,222 87	8,198 10
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	25,369 27	18,949 01	12,944 18	16,226 68
Demand commercial certificates of deposit	.....	.....	.....	.....
Time commercial certificates of deposit	379 74	379 74	379 74	379 74
Savings deposits	11,653 55	10,293 93	9,149 75	7,696 39
Savings certificates of deposit	90,884 91	93,603 79	86,072 83	77,974 89
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$173,497 66	$169,628 61	$156,169 37	$150,875 80

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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$83,565 90	$105,280 38	$75,637 23	$97,899 77
Stocks, bonds and mortgages	130,739 28	138,683 32	149,946 15	151,765 40
Overdrafts	349 45	274 10	452 63	865 35
Banking house	5,237 00	5,237 00	5,237 00	5,237 00
Furniture and fixtures	1,812 66	1,946 79	1,812 66	1,812 66
Other real estate	393 82	1,200 00	1,200 00	1,200 00
Premiums paid	.....	1,475 00	1,475 00	1,475 00
Due from banks in reserve cities	68,306 03	42,605 03	53,549 18	51,681 81
Due from other banks and bankers	.....	.....	.....	100 00
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	49 95	347 96	384 75	222 96
Nickels and cents	31 88	35 28	56 09	57 54
Gold coin	5,102 50	6,370 00	4,585 00	5,170 00
Silver coin	530 99	471 70	450 75	1,441 95
U. S. and National bank notes	8,474 00	10,228 00	9,066 00	5,045 00
Totals	$304,593 46	$314,154 56	$303,852 44	$323,974 44
Liabilities.				
Capital stock paid in	$75,000 00	$75,000 00	$75,000 00	$75,000 00
Surplus fund	6,500 00	6,500 00	6,500 00	6,500 00
Undivided profits, less current expenses, interest and taxes paid	2,579 98	5,317 68	6,607 30	8,131 01
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	42,277 10	36,495 32	28,136 50	33,360 65
Demand commercial certificates of deposit	15,679 41	2,889 21	2,945 25	8,714 74
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	162,556 97	187,952 35	184,663 39	192,268 04
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$304,593 46	$314,154 56	$303,852 44	$323,974 44

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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$185,681 23	$201,146 56	$183,872 17	$188,253 30
Stocks, bonds and mortgages	298,360 89	305,758 01	320,512 47	323,972 27
Overdrafts	1,585 45	1,240 92	1,731 35	4,891 78
Banking house	7,500 00	7,500 00	7,500 00	7,500 00
Furniture and fixtures	5,800 00	5,800 00	5,750 00	5,750 00
Other real estate	2,400 00	2,400 00	2,400 00	2,100 00
Due from banks in reserve cities	88,162 11	81,527 99	96,612 86	89,214 08
Due from other banks and bankers	4,682 36	1,746 56	6 14	.....
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	657 08	358 10	504 58	463 61
Nickels and cents	151 41	77 85	142 09	49 23
Gold coin	7,090 00	7,435 00	7,075 00	7,455 00
Silver coin	2,117 20	1,355 85	1,396 30	1,627 75
U. S. and National bank notes	12,623 00	19,112 00	13,222 00	22,873 00
Totals	$616,750 73	$635,458 84	$640,724 96	$654,150 02
Liabilities.				
Capital stock paid in	$100,000 00	$100,000 00	$100,000 00	$100,000 00
Surplus fund	6,800 00	6,800 00	7,300 00	7,300 00
Undivided profits, less current expenses, interest and taxes paid	9,530 81	12,326 65	11,069 66	12,409 73
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	52,414 56	54,341 05	56,729 49	48,811 97
Demand commercial certificates of deposit	.....	3,889 59	5,626 36	5,914 78
Time commercial certificates of deposit	24,296 27	.....	.....	.....
Savings deposits	423,709 09	458,101 55	459,999 45	479,393 28
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	320 26
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$616,750 73	$635,458 84	$640,724 96	$654,150 02

No. 24.

LAPEER COUNTY BANK, IMLAY CITY.

Organized January 23, 1886.

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

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

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$77,899 60	$78,446 70	$83,222 01	$84,406 56
Stocks, bonds and mortgages	77,199 54	101,868 24	115,056 21	111,404 34
Overdrafts	163 18	599 18	385 52	646 41
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	73 57	83 19	84 14	84 14
Due from banks in reserve cities	47,035 85	64,594 76	40,848 66	35,995 42
Due from other banks and bankers	14,823 56	104 71	24 62	.....
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	884 83	851 90	1,057 75	1,893 60
Nickels and cents	61 06	64 34	68 00	73 79
Gold coin	70 00	560 00	472 50	605 00
Silver coin	1,511 00	910 00	750 00	749 00
U. S. and National bank notes	7,218 00	8,181 00	4,653 00	7,256 00
Totals	$233,754 67	$263,078 50	$253,436 89	$249,928 74
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	4,531 91	820 26	1,218 79	3,725 86
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	23,144 53	31,537 46	19,441 72	18,411 32
Demand commercial certificates of deposit	3,690 00	4,162 50	2,785 50	3,023 59
Time commercial certificates of deposit	5,922 17	5,922 17	5,900 00	5,897 00
Savings deposits	103,286 91	118,396 84	134,180 01	135,390 69
Savings certificates of deposit	33,179 15	42,239 27	29,910 87	23,480 28
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$233,754 67	$263,078 50	$253,436 89	$249,928 74

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. Olmstead, Franklin H. Doland, John Greenop, Ella V. Just, S. W. Webber, William Toan.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$180,795 12	$187,159 81	$212,246 54	$211,915 81
Stocks, bonds and mortgages	130,448 44	130,504 03	147,839 13	151,715 00
Overdrafts	1,218 71	2,145 84	1,435 55	2,393 89
Banking house	.....	.....	.....	.....
Furniture and fixtures	8,200 02	8,200 02	8,200 02	8,200 02
Other real estate	10,759 62	16,086 58	16,116 58	16,119 58
Current expenses and interest paid	2,240 98	.....	.....	.....
Due from banks in reserve cities	112,548 89	113,517 39	94,797 31	41,099 39
Due from other banks and bankers	3,765 64	4,617 35	3,775 93	3,058 50
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	1,907 94	520 54	871 82	790 59
Nickels and cents	3 30	300 02	13 59	22 84
Gold coin	12,757 50	14,782 50	6,365 00	12,780 00
Silver coin	2,003 20	501 15	2,322 65	337 00
U. S. and National bank notes	17,058 00	10,457 00	372 00	17,671 00
Totals	$483,707 36	$488,792 23	$494,356 12	$466,103 62
Liabilities.				
Capital stock paid in	$80,200 00	$80,200 00	$80,200 00	$80,200 00
Surplus fund	1,900 33	1,900 33	1,900 33	1,900 33
Undivided profits, less current expenses, interest and taxes paid	*2,073 90	137 57	2,290 81	2,549 49
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	57,907 50	30,399 77	48,169 86	38,040 58
Demand commercial certificates of deposit	.....	.....	.....	.....
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	75,015 40	69,799 46	70,993 82	72,314 77
Savings certificates of deposit	263,122 03	298,531 91	285,331 58	268,890 71
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	3,488 20	7,823 19	5,469 72	2,207 74
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$483,707 36	$488,792 23	$494,356 12	$466,103 62

* Gross undivided profits.

No. 191.

STATE SAVINGS BANK OF IONIA, IONIA.

Organized December 8, 1896.

OSMOND S. TOWER, *President;* OSCAR R. LONG, *Vice President;* W. B. HEATH, *Cashier.*

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

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$157,400 52	$178,584 58	$194,979 23	$226,732 72
Stocks, bonds and mortgages	43,267 24	48,984 98	53,008 65	43,700 65
Overdrafts	2,420 50	4,417 91	3,011 05	5,093 51
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	18,155 82	14,139 14	14,393 69	10,700 87
Due from banks in reserve cities	49,120 86	83,918 83	55,111 92	11,952 45
Due from other banks and bankers	780 00	11,063 76	16,982 89	5,138 04
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	321 33	179 92	232 89	4,641 04
Nickels and cents	189 59	302 64	253 20	133 68
Gold coin	5,570 00	6,122 50	8,522 50	7,725 00
Silver coin	3,876 25	2,992 45	3,969 00	3,274 40
U. S. and National bank notes	8,023 00	8,118 00	5,631 00	5,432 00
Totals	$297,725 11	$367,424 71	$364,696 02	$333,124 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	506 93	887 84	2,648 04	3,848 89
Dividends unpaid	37 00	597 65	10 15	9 49
Commercial deposits subject to check	37,564 96	68,798 35	70,755 08	50,688 87
Demand commercial certificates of deposit	.....	.....	.....	.....
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	17,210 83	20,714 20	22,555 93	22,284 99
Savings certificates of deposit	180,060 16	216,219 27	208,510 34	196,292 12
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	2,345 23	207 40	216 48	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$297,725 11	$367,424 71	$364,696 02	$333,124 36

No. 135.

COMMERCIAL BANK OF IRON MOUNTAIN, IRON MOUNTAIN.

Organized March 7, 1892.

JAMES MACNAUGHTON, *President;* JOHN F. HANCOCK, *Vice President;* OLIVER EVANS, *Cashier;* W. W. THOMPSON, *Assistant Cashier.*

DIRECTORS.—Jesse Spalding, Herbert M. Pelham, M. Levy, A. F. Wright, J. F. Hancock, Francis A. Brown, M. Corry, James MacNaughton, O. C. Davidson.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$184,811 15	$212,907 45	$220,248 47	$222,783 00
Stocks, bonds and mortgages	8,670 00	10,670 00	10,170 00	10,170 00
Overdrafts	85 50	1,183 15	604 58	128 09
Banking house	.....	.....	.....	.....
Furniture and fixtures	1,850 00	1,850 00	1,850 00	1,850 00
Other real estate	9,471 72	10,121 91	10,153 01	10,151 01
Due from banks in reserve cities	17,612 26	11,427 62	28,657 03	26,103 17
Due from other banks and bankers	3,540 94	1,726 81	2,557 05	1,174 72
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	386 53	620 41	869 66	515 40
Nickels and cents	52 93	48 30	73 18	59 87
Gold coin	1,000 00	1,000 00	2,000 00	3,000 00
Silver coin	1,280 40	1,855 00	1,125 00	2,091 50
U. S. and National bank notes	8,850 00	13,750 00	16,550 00	10,213 00
Totals	$237,611 43	$267,160 65	$294,857 98	$288,239 76
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	4,126 45	3,991 17	4,951 44	7,534 28
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	96,184 00	114,598 23	124,232 25	113,084 85
Demand commercial certificates of deposit	19,337 98	17,427 47	28,111 93	30,342 86
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	64,579 55	79,082 50	87,039 42	85,810 10
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	3,383 45	2,061 28	522,94	1,467 67
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$237,611 43	$267,160 65	$294,857 98	$288,239 76

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, Timothy Hughes, Joseph Mitchell, H. H. Mildon.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$112,074 12	$136,227 15	$155,101 55	$162,528 04
Stocks, bonds and mortgages	27,655 94	26,398 52	26,295 37	26,595 37
Overdrafts	1,477 36	1,948 72	1,827 38	2,188 51
Banking house	15,950 00	15,500 00	15,500 00	15,500 00
Furniture and fixtures	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate	8,067 41	8,600 50	8,600 50	1,055 36
Premium account	360 00	445 00	445 00	445 00
Due from banks in reserve cities	10,211 73	24,317 38	26,718 08	16,196 90
Due from other banks and bankers	8,808 63	19,218 64	8,202 82	8,647 47
Exchanges for clearing house	.....	.....	323 25	.....
Checks and cash items	2,897 68	2,214 96	1,666 95	9,435 74
Nickels and cents	131 53	203 73	178 61	202 64
Gold coin	13,355 00	20,230 00	16,570 00	17,635 00
Silver coin	3,668 00	1,653 00	2,692 00	2,791 00
U. S. and National bank notes	12,723 00	20,784 00	12,051 00	25,232 00
Totals	$218,380 40	$278,741 60	$277,172 51	$289,453 03
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	228 28	761 68	2,521 79	2,445 42
Dividends unpaid	.....	354 00	30 00	.....
Commercial deposits subject to check	66,010 15	123,503 27	111,891 83	120,607 70
Demand commercial certificates of deposit	10,333 17	7,141 46	5,466 04	5,426 84
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	81,808 80	86,981 19	96,781 58	100,819 62
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	481 27	153 45
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$218,380 40	$278,741 60	$277,172 51	$289,453 03

No. 150.

ITHACA SAVINGS BANK, ITHACA.

Organized January 16, 1893.

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

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

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$48,897 70	$62,232 81	$62,878 49	$67,890 63
Stocks, bonds and mortgages	67,637 50	80,598 50	81,628 50	82,400 00
Overdrafts	355 09	246 54	984 42	699 19
Banking House	.....	.....	.....	.....
Furniture and fixtures	983 50	983 50	983 50	983 50
Other real estate	1,000 00	1,000 00	750 00	750 00
Due from banks in reserve cities	37,577 67	13,557 73	4,822 74	11,461 10
Due from other banks and bankers	626 95	1,295 83	2,159 86	284 36
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	144 03	247 20	276 29	283 26
Nickels and cents	53 76	99 67	111 32	34 16
Gold coin	4,970 00	3,712 50	4,295 00	4,840 00
Silver coin	1,127 75	1,570 00	1,374 00	1,561 00
U. S. and National bank notes	4,814 00	2,977 00	2,455 00	2,443 00
Totals	$168,187 95	$168,521 28	$162,719 12	$173,630 20
Liabilities.				
Capital stock paid in	$35,000 00	$35,000 00	$35,000 00	$35,000 00
Surplus fund	3,750 00	3,750 00	4,500 00	4,500 00
Undivided profits, less current expenses, interest and taxes paid	710 71	3,465 80	616 56	2,457 78
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	52,081 60	48,920 94	38,998 34	44,869 00
Demand commercial certificates of deposit	2,058 81	1,926 73	10,359 77	12,703 99
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	24,334 59	23,544 76	21,475 10	24,281 35
Savings certificates of deposit	49,859 22	51,913 05	51,769 35	49,818 08
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	393 02	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$168,187 95	$168,521 28	$162,719 12	$173,630 20

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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$471,229 03	$539,847 95	$492,931 51	$572,543 21
Stocks, bonds and mortgages	194,867 09	221,552 09	238,247 93	283,339 12
Overdrafts	4,997 40	16,553 59	17,048 64	14,111 28
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	185,505 84	116,404 21	215,736 51	100,075 50
Due from other banks and bankers	.....	.....	.....	.....
Exchanges for clearing house	11,642 75	17,657 79	10,118 56	14,818 88
Checks and cash items	257 58	944 66	522 21	858 52
Nickels and cents	1,394 46	555 00	574 62	538 73
Gold coin	42,145 00	35,960 00	31,990 00	30,755 00
Silver coin	1,067 50	4,603 00	8,516 65	1,710 30
U. S. and National bank notes	39,563 00	31,660 00	29,104 00	44,412 00
Totals	$1,000,669 65	$1,033,738 29	$1,092,790 63	$1,111,162 54
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	16,567 54	16,531 13	18,207 42	23,131 89
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	267,806 62	307,794 72	342,023 01	312,357 86
Demand commercial certificates of deposit	217,461 50	213,061 53	214,091 72	244,847 71
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	273,833 99	271,350 91	293,468 48	305,825 08
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$1,000,669 65	$1,033,738 29	$1,092,790 63	$1,111,162 54

No. 186.

JACKSON STATE SAVINGS BANK, JACKSON.

Organized April 1, 1896.

BENJAMIN NEWKIRK, *President;* C. C. POND, *Vice President;* CHAS. E. TOWNSEND, *2d 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, Henry J. Davis, Nathan H. Williams, Edwy Knight.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$167,930 42	$158,786 27	$148,815 56	$161,588 40
Stocks, bonds and mortgages	106,814 34	109,777 68	123,041 62	126,104 13
Overdrafts	1,245 01	1,471 79	759 61	1,102 45
Banking house	.....	.....	.....	.....
Furniture and fixtures	215 83	215 83	215 83	215 83
Other real estate	.....	.....	.....	.....
Due from banks in reserve cities	16,627 32	62,636 71	59,106 62	44,532 82
Due from other banks and bankers	.....	4,270 35	1,089 49	810 57
Exchanges for clearing house	2,911 06	1,819 34	756 40	1,736 72
Checks and cash items	632 20	377 36	728 45	483 00
Nickels and cents	217 29	295 27	194 28	275 76
Gold coin	487 25	526 70	7,670 00	9,054 70
Silver coin	2,014 85	1,254 50	4,255 25	4,046 35
U. S. and National bank notes	7,500 00	16,916 00	12,209 00	13,529 00
Totals	$306,595 57	$358,347 80	$358,842 11	$363,479 73
Liabilities.				
Capital stock paid in	$100,000 00	$100,000 00	$100,000 00	$100,000 00
Surplus fund	.....	.....	1,602 33	1,602 33
Undivided profits, less current expenses, interest and taxes paid	10,653 88	16,023 38	13,522 90	15,463 18
Dividends unpaid	.....	.....	20 00	.....
Commercial deposits subject to check	51,894 18	93,438 58	93,720 40	76,924 05
Demand commercial certificates of deposit	19,897 73	20,623 54	8,711 93	11,683 57
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	58,731 71	68,298 25	78,464 49	98,581 60
Savings certificates of deposit	64,526 89	57,553 26	59,899 29	57,180 95
Certified checks	.....	537 50	25 00	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	891 18	1,873 29	2,875 77	2,044 05
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$306,595 57	$358,347 80	$358,842 11	$363,479 73

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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$372,513 74	$410,563 34	$418,069 30	$471,914 32
Stocks, bonds and mortgages	197,796 54	230,957 59	220,908 92	219,720 01
Overdrafts	22,369 78	1,666 09	4,871 85	13,600 81
Banking house	28,000 00	28,000 00	28,000 00	28,000 00
Furniture and fixtures	6,498 68	6,517 38	6,517 38	6,517 38
Other real estate	50,446 44	46,270 98	45,910 13	47,757 13
Due from banks in reserve cities	203,580 60	153,853 24	168,691 43	71,199 05
Due from other banks and bankers	.....	.....	.....	.....
Exchanges for clearing house	3,819 38	5,675 36	3,818 80	3,911 51
Checks and cash items	2,544 21	29 23	223 23	84 09
Nickels and cents	187 56	160 74	373 01	231 19
Gold coin	26,247 50	42,785 00	31,552 50	37,642 50
Silver coin	1,590 55	6,014 05	5,136 35	3,118 25
U. S. and National bank notes	8,162 00	20,517 00	15,047 00	9,130 00
Totals	$923,756 98	$953,010 00	$949,119 90	$912,826 24
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	19,434 34	22,075 24	25,931 40	26 542 33
Dividends unpaid	60 00	2,748 00	.....	.....
Commercial deposits subject to check	137,883 15	151,309 55	140,618 57	101,419 06
Demand commercial certificates of deposit	14,257 35	25,202 24	15,646 20	18,963 21
Time commercial certificates of deposit	118,357 05	91,387 00	87,504 29	94,540 28
Savings deposits	440,853 76	479,069 36	483,082 97	469,861 69
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	400 00	.....	.....	1,475 10
Cashier's checks outstanding	14 07	783 18	.....	.....
Due to banks and bankers	42,497 26	30,435 43	46,336 47	50,024 57
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$923,756 98	$953,010 00	$949,119 90	$912,826 24

No. 115.

THE GROSVENOR SAVINGS BANK, JONESVILLE.

Organized March 28, 1891.

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

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

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$127,815 34	$105,565 94	$99,520 15	$100,309 17
Stocks, bonds and mortgages	45,924 00	48,925 00	54,975 00	60,489 75
Overdrafts	5,041 22	2,727 78	2,996 06	3,109 17
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	9,602 76	9,791 05
Premiums	181 25	241 25	241 25	241 25
Due from banks in reserve cities	23,018 43	40,283 72	37,300 76	5,817 39
Due from other banks and bankers	.....	5,492 75	.....	1,949 03
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	1,591 94	1,174 63	544 42	309 67
Nickels and cents	60 44	78 06	134 85	44 37
Gold coin	5,615 00	6,530 00	6,220 00	6,945 00
Silver coin	665 65	1,126 60	1,378 30	924 05
U. S. and National bank notes	5,408 00	6,958 00	5,445 00	5,474 00
Totals	$225,519 27	$229,301 73	$219,888 55	$196,933 90
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	1,621 38	3,740 97	776 26	2,325 93
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	25,310 16	47,493 76	43,652 48	31,163 97
Demand commercial certificates of deposit	137,681 00	118,067 00	114,375 00	103,444 00
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	.....	.....	.....	.....
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	906 73	.....	1,084 81	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$225,519 27	$229,301 73	$219,888 55	$196,933 90

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, H. B. Colman, A. M. Todd.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$196,004 02	$237,323 66	$237,892 56	$220,731 42
Stocks, bonds and mortgages	17,684 50	24,349 55	24,966 05	29,010 87
Overdrafts	404 65	1,343 08	1,507 68	902 89
Banking house	.....	.....	.....	.....
Furniture and fixtures	7,100 00	7,100 00	7,100 00	7,100 00
Other real estate	1,749 71	978 26	1,054 97	1,054 97
Due from banks in reserve cities	46,951 56	38,201 16	13,701 16	15,260 59
Due from other banks and bankers	.....	.....	.....	212 96
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	3,458 72	20,129 07	2,034 53	4,479 93
Nickels and cents	64 07	58 97	161 82	79 69
Gold coin	9,170 00	12,650 00	8,505 00	8,265 00
Silver coin	307 35	1,482 40	465 40	537 85
U. S. and National bank notes	8,578 00	9,947 00	9,261 00	9,086 00
Totals	$291,472 58	$353,563 15	$306,650 17	$296,722 17
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	21,500 00	21,500 00	25,000 00	25,000 00
Undivided profits, less current expenses, interest and taxes paid	841 31	3,710 77	1,022 09	2,306 24
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	37,325 05	67,949 44	54,184 47	52,331 54
Demand commercial certificates of deposit	80,683 73	86,095 59	82,564 85	78,732 85
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	53,940 50	64,437 91	72,250 24	68,005 36
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	47,181 99	59,869 44	21,628 52	20,346 18
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$291,472 58	$353,563 15	$306,650 17	$296,722 17

No. 1.

KALAMAZOO SAVINGS BANK, KALAMAZOO.

Organized January 12, 1889.

CHARLES J. MONROE, *President;* WM. G. KIRBY, *Vice Presidents;* 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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$173,259 33	$232,096 19	$227,684 42	$271,076 09
Stocks, bonds and mortgages	251,361 68	236,569 48	236,979 48	228,802 58
Overdrafts	130 58	18 76	13 25	1,040 50
Banking house	11,000 00	11,000 00	11,000 00	11,000 00
Furniture and fixtures	.....	.....	.....	.....
Other real estate	.....	10,000 00	10,000 00	10,000 00
Due from banks in reserve cities	278,744 58	278,058 42	276,070 66	253,026 78
Due from other banks and bankers	181 35	681 91	.....	.....
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	5,281 52	710 81	1,592 32	3,071 66
Nickels and cents	224 30	223 31	142 90	178 78
Gold coin	17,570 00	17,867 50	23,025 00	18,275 00
Silver coin	3,905 00	4,215 00	3,380 00	5,459 50
U. S. and National bank notes	28,796 00	19,364 00	16,100 00	21,317 00
Totals	$770,454 34	$810,805 38	$805,988 03	$823,247 89
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	5,775 28	3,912 90	7,358 76	6,226 78
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	40,756 00	40,949 52	40,891 86	36,021 63
Demand commercial certificates of deposit	101,760 80	110,640 52	109,484 05	109,221 58
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	473,429 98	512,586 19	516,995 81	535,208 77
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	48,732 28	42,716 25	31,257 55	36,569 13
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$770,454 34	$810,805 38	$805,988 03	$823,247 89

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, O. E. Wagar, E. E. Wagar, N. W. Page.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$48,367 61	$47,816 04	$39,690 04	$37,509 73
Stocks, bonds and mortgages	31,004 41	33,490 84	39,301 44	39,320 84
Overdrafts	19 09	1,749 91	3,605 07	1,060 34
Banking house	.....	.....	3,000 00	3,000 00
Furniture and fixtures	1,882 50	1,882 50	1,882 50	1,882 50
Other real estate	7,052 00	6,602 00	2,177 00	2,027 00
Due from banks in reserve cities	14,172 36	17,592 54	7,506 28	22,926 72
Due from other banks and bankers	.....	.....	.....	.....
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	206 68	619 79	843 24	919 87
Nickels and cents	135 39	100 60	138 60	100 60
Gold coin	2,730 00	2,555 00	2,585 00	2,320 00
Silver coin	2,646 60	1,349 20	2,095 60	1,537 50
U. S. and National bank notes	2,427 00	3,751 00	2,884 00	3,180 00
Totals	$110,643 64	$117,509 42	$105,708 77	$115,785 10
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund	7,300 00	8,300 00	5,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid	1,399 96	1,381 29	78 59	1,149 40
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	25,293 65	15,392 19	13,143 87	14,907 61
Demand commercial certificates of deposit	51,650 03	67,435 94	62,486 31	69,728 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	$110,643 64	$117,509 42	$105,708 77	$115,785 10

No. 133.

LANSING STATE SAVINGS BANK, LANSING.

Organized February 25, 1892.

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

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

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$238,245 47	$278,011 67	$296,586 73	$294,425 81
Stocks, bonds and mortgages	119,138 42	147,548 20	148,768 20	147,143 48
Overdrafts	917 61	1,184 34	935 69	911 88
Banking house	44,200 00	44,200 00	44,900 00	44,900 00
Furniture and fixtures	3,845 13	3,845 13	3,859 13	4,355 35
Other real estate	12,711 17	.....	.....	.....
Due from banks in reserve cities	45,465 61	66,075 96	52,760 86	64,914 55
Due from other banks and bankers	.....	.....	.....	.....
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	5,252 38	3,244 81	1,747 09	5,950 40
Nickels and cents	517 99	535 48	652 19	910 06
Gold coin	6,723 50	8,295 00	9,395 00	10,416 00
Silver coin	4,359 50	4,166 65	7,218 95	3,693 35
U. S. and National bank notes	19,130 00	25,572 00	17,575 00	17,055 00
Totals	$500,506 78	$582,679 24	$584,398 84	$594,675 88
Liabilities.				
Capital stock paid in	$150,750 00	$150,000 00	$150,000 00	$150,000 00
Surplus fund	4,000 00	4,750 00	4,325 00	4,325 00
Undivided profits, less current expenses, interest and taxes paid	2,309 35	2,606 35	3,268 47	5,026 81
Dividends unpaid	459 21	4,635 00	335 33	165 00
Commercial deposits subject to check	174,519 79	213,164 46	215,940 24	233,282 09
Demand commercial certificates of deposit	110,833 80	109,342 13	101,155 46	103,856 83
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	57,634 63	98,181 30	109,374 34	96,438 88
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	1,581 27
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$500,506 78	$582,679 24	$584,398 84	$594,675 88

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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$50,162 48	$54,735 22	$56,388 03	$51,436 67
Stocks, bonds and mortgages	71,657 75	108,535 06	115,634 06	119,280 09
Overdrafts	10	.....	.....	.....
Banking house	.....	.....	.....	.....
Furniture and fixtures	.....	.....	.....	.....
Other real estate	.....	.....	.....	.....
Due from banks in reserve cities	17,323 69	21,364 81	10,000 00	15,000 00
Due from other banks and bankers	.....	.....	9,063 00	18,064 59
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	.....	.....	.....	.....
Nickels and cents	.....	.....	4 20	4 20
Gold coin	.....	.....	5,000 00	5,000 00
Silver coin	4 20	4 20	.....	.....
U. S. and National bank notes	1,080 00	1,080 00	1,080 00	1,080 00
Totals	$140,228 22	$185,719 29	$197,169 29	$209,865 55
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	13,470 08	13,763 59	14,751 30	16,539 58
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	.....	.....	.....	.....
Demand commercial certificates of deposit	.....	.....	.....	.....
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	72,758 14	117,955 70	128,417 99	139,325 97
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's check outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$140,228 22	$185,719 29	$197,169 29	$209,865 55

No. 201.

STATE SAVINGS BANK OF LAURIUM, LAURIUM.

Organized November 6, 1897.

C. A. WRIGHT, *President;* JACOB BAER, *Vice President;* JAMES T. FISHER, *Cashier.*

DIRECTORS.—C. A. Wright, Jacob Baer, Johnson Vivian, Edward L. Wright, Wm. E. Parnall, Jr., Ernest Bollmann, J. Vivian, Jr.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$97,551 91	$117,026 51	$143,266 25	$141,370 38
Stocks, bonds and mortgages	18,061 00	24,816 00	40,546 00	46,511 00
Overdrafts	173 21	61 39	114 45	.....
Banking house	3,708 46	3,708 46	3,708 46	3,708 46
Furniture and fixtures	1,247 88	2,481 38	2,481 38	2,481 38
Other real estate	.....	.....	.....	.....
Due from banks in reserve cities	14,949 53	15,594 45	27,042 86	12,183 54
Due from other banks and bankers	26,154 01	2,967 40	3,825 12	36,355 64
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	13,888 48	2,636 63	480 86	2,724 21
Nickels and cents	191 61	184 92	164 59	158 97
Gold coin	1,700 00	3,775 00	1,245 00	1,535 00
Silver coin	2,024 45	2,437 95	1,821 32	2,616 50
U. S. and National bank notes	22,771 00	37,651 00	31,261 00	31,395 00
Totals	$202,421 54	$213,341 09	$255,957 29	$281,040 08
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	4,272 00	6,795 56	7,225 15	8,473 92
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	71,838 21	70,271 51	90,268 08	119,089 66
Demand commercial certificates of deposit	.....	.....	.....	.....
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	73,321 71	83,403 74	102,667 34	100,670 15
Savings certificates of deposit	1,440 85	2,130 00	23,300 00	2,590 00
Certified checks	.....	.....	1,000 00	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	1,548 77	740 28	2,466 72	216 35
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$202,421 54	$213,341 09	$255,957 29	$281,040 08

No. 8.

PEOPLE'S BANK, LESLIE.

Organized December 24, 1886.

ARTHUR J. TUTTLE, *President;* L. M. RUSSELL, *Vice President;* RAY A. LUDWICK, *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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$74,794 83	$80,041 65	$84,150 15	$92,952 47
Stocks, bonds and mortgages	13,136 29	13,036 29	13,240 29	17,640 29
Overdrafts	1,267 56	2,740 92	1,702 31	3,647 72
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	4,363 25	3,784 50	3,725 00	3,520 00
Expense account	47 58	.....	.....	.....
Due from banks in reserve cities	35,804 18	20,893 73	25,657 32	7,583 83
Due from other banks and bankers	150 00	36 00	.....	.....
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	780 00	175 00	228 50	5,532 50
Nickels and cents	15 90	6 63	25 71	29 25
Gold coin	1,530 00	1,190 00	2,120 00	2,235 00
Silver coin	1,151 00	410 00	320 00	965 00
U. S. and National bank notes	4,628 00	4,864 00	2,308 00	5,014 00
Totals	$142,668 59	$132,178 72	$138,477 28	$144,120 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	.....	325 45	493 29	1,356 09
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	48,697 99	37,428 42	37,617 53	49,239 97
Demand commercial certificates of deposit	33,970 60	34,424 85	40,366 46	33,524 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	$142,668 59	$132,178 72	$138,477 28	$144,120 06

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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$29,384 31	$42,054 95	$49,450 17	$44,472 17
Stocks, bonds and mortgages	3,070 00	2,875 00	5,560 00	5,330 00
Overdrafts	220 62	557 44	.....	190 90
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	2,808 19	3,087 49	3,112 79	3,158 29
Due from banks in reserve cities	25,685 54	15,486 34	7,935 16	10,716 95
Due from other banks and bankers	1,591 55	1,290 33	792 35	792 35
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	60 45	67 00	375 01	409 00
Nickels and cents	12 28	22 00	8 40	30 55
Gold coin	1,125 00	1,040 00	750 00	1,250 00
Silver coin	325 45	225 00	315 40	200 00
U. S. and National bank notes	1,996 00	3,168 00	1,750 00	2,764 00
Totals	$70,779 39	$74,373 55	$74,549 28	$73,814 21
Liabilities.				
Capital stock paid in	$20,000 00	$20,000 00	$20,000 00	$20,000 00
Surplus fund	700 00	700 00	850 00	850 00
Undivided profits, less current expenses, interest and taxes paid	466 75	1,556 05	775 14	991 43
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	11,070 99	11,880 05	12,189 73	11,850 57
Demand commercial certificates of deposit	38,541 65	40,237 45	40,061 74	39,617 86
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	.....	.....	.....	.....
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	672 67	504 35
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$70,779 39	$74,373 55	$74,549 28	$73,814 21

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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$18,159 11	$15,967 62	$16,977 59	$21,729 51
Stocks, bonds and mortgages	85,322 54	108,564 60	107,979 67	102,708 45
Overdrafts	.....	.....	.....	.....
Banking house	.....	.....	.....	.....
Furniture and fixtures	6,500 00	6,500 00	6,500 00	6,500 00
Other real estate	.....	.....	.....	.....
Due from banks in reserve cities	41,170 23	32,553 88	24,897 22	15,020 17
Due from other banks and bankers	.....	.....	.....	.....
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	1,163 01	972 60	713 20	1,256 38
Nickels and cents	80 75	51 59	93 29	69 83
Gold coin	15,887 50	18,035 00	18,105 00	17,505 00
Silver coin	1,156 25	818 40	555 50	2,271 40
U. S. and National bank notes	17,568 00	12,386 00	16,270 00	8,468 00
Totals	$187,007 39	$195,849 69	$192,091 47	$175,528 74
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund	1,800 00	1,900 00	2,000 00	2,000 00
Undivided profits, less current expenses, interest and taxes paid	1,755 33	1,805 41	1,822 46	2,504 30
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	33,622 38	30,135 32	22,956 87	23,493 70
Demand commercial certificates of deposit	.....	.....	.....	.....
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	91,962 14	127,699 27	135,714 21	117,220 13
Savings certificates of deposit	32,867 54	9,309 69	4,597 93	5,310 61
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$187,007 39	$195,849 69	$192,091 47	$175,528 74

No. 130.

ANTRIM COUNTY STATE SAVINGS BANK, MANCELONA.

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, Geo. Crout.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$35,042 28	$38,943 48	$36,030 37	$45,777 23
Stocks, bonds and mortgages	19,909 30	16,880 85	8,902 85	11,102 85
Overdrafts	1,329 08	309 78	240 62	733 78
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	2,996 43	1,907 00	5,033 10	5,033 10
Premiums	735 00	945 00	.....	.....
Due from banks in reserve cities	24,669 32	20,869 73	40,056 58	22,133 33
Due from other banks and bankers	.....	.....	.....	.....
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	689 43	174 29	487 10	926 35
Nickels and cents	8 80	57 80	140 33	36 55
Gold coin	1,210 00	1,215 00	1,230 00	575 00
Silver coin	1,432 35	853 70	1,600 50	587 50
U. S. and National bank notes	2,074 00	4,346 00	3,930 00	2,292 00
Totals	$95,279 39	$91,686 03	$102,834 85	$94,381 09
Liabilities.				
Capital stock paid in	$20,000 00	$20,000 00	$20,000 00	$20,000 00
Surplus fund	1,658 10	120 00	120 00	120 00
Undivided profits, less current expenses, interest and taxes paid	.....	600 45	947 52	816 10
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	43,302 03	38,524 25	43,185 92	37,418 91
Demand commercial certificates of deposit	23,034 75	25,367 24	30,337 76	25,713 05
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	7,164 31	7,074 09	8,243 65	10,313 03
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	120 20	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$95,279 39	$91,686 03	$102,834 85	$94,381 09

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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$95,735 08	$99,336 30	$95,011 85	$29,605 53
Stocks, bonds and mortgages	20,023 10	29,905 53	29,905 53	107,694 12
Overdrafts	2,218 78	2,858 06	2,167 61	3,356 55
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	32,500 00	32,500 00	32,500 00	12,000 00
Due from banks in reserve cities	44,895 82	25,366 94	26,667 37	22,834 77
Due from other banks and bankers	3,284 87	151 28	131 28	2,557 94
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	787 42	591 69	466 35	308 27
Nickels and cents	26 07	30 95	16 87	20 79
Gold coin	2,427 50	2,345 00	2,240 00	2,287 50
Silver coin	1,260 00	870 25	1,110 00	1,059 25
U. S. and National bank notes	1,711 00	3,186 00	4,080 00	5,016 00
Totals	$212,476 77	$204,749 13	$201,903 99	$194,347 85
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	6,000 00	3,500 00	3,500 00	1,000 00
Undivided profits, less current expenses, interest and taxes paid	622 10	2,907 90	2,785 24	4,332 00
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	36,365 25	27,398 90	29,061 04	31,249 96
Demand commercial certificates of deposit	119,489 42	119,653 93	116,557 71	107,622 99
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	.....	.....	.....	.....
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	1,288 40	.....	142 90
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$212,476 77	$204,749 13	$201,903 99	$194,347 85

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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$58,497 19	$63,209 48	$66,447 25	$68,497 19
Stocks, bonds and mortgages	52,051 11	50,286 11	57,163 31	64,005 31
Overdrafts	11 44	15 05	.....	3 84
Banking house	11,200 00	11,200 00	11,200 00	11,200 00
Furniture and fixtures	1,778 30	1,778 00	1,775 00	1,775 00
Other real estate	.....	.....	.....	.....
Due from banks in reserve cities	38,531 72	52,441 84	41,887 00	31,757 86
Due from other banks and bankers	.....	25 00	843 02	495 60
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	804 46	771 59	744 16	60 61
Nickels and cents	24 04	21 79	27 16	32 03
Gold coin	1,985 00	1,756 00	1,375 00	1,950 00
Silver coin	531 75	554 85	391 00	416 05
U. S. and National bank notes	3,217 00	4,222 00	3,259 00	4,971 00
Totals	$168,632 01	$186,281 71	$185,111 90	$185,164 49
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund	1,500 00	1,500 00	1,500 00	1,500 00
Undivided profits, less current expenses, interest and taxes paid	1,484 39	2,266 82	2,420 00	2,716 43
Dividends unpaid	14 00	.....	.....	.....
Commercial deposits subject to check	14,307 26	12,549 32	9,725 28	10,338 07
Demand commercial certificates of deposit	1,577 03	1,498 70	1,790 70	1,283 31
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	66,630 97	82,676 39	88,741 37	91,779 18
Savings certificates of deposit	58,118 36	60,790 48	55,934 55	52,547 50
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$168,632 01	$186,281 71	$185,111 90	$185,164 49

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.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$68,023 33	$79,309 10	$84,191 20	$103,598 73
Stocks, bonds and mortgages	141,343 14	150,440 50	146,443 18	173,919 41
Overdrafts	855 81	390 71	720 46	31 88
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	88,810 49	66,694 85	100,115 83	58,419 10
Due from other banks and bankers	.....	.....	.....	.....
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	2,215 44	767 95	417 72	2,960 15
Nickels and cents	254 08	201 62	156 31	202 61
Gold coin	7,552 50	5,335 00	5,300 00	5,640 00
Silver coin	1,396 10	814 35	1,913 90	2,747 60
U. S. and National bank notes	744 00	18,630 00	5,759 00	12,166 00
Totals	$312,394 89	$323,784 08	$346,217 60	$360,885 48
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	7,000 00	7,000 00
Undivided profits, less current expenses, interest and taxes paid	870 15	2,420 20	3,663 81	7,382 90
Dividends unpaid	125 29	125 29	125 29	125 29
Commercial deposits subject to check	34,223 01	37,868 12	42,765 78	44,719 80
Demand commercial certificates of deposit	57,492 69	57,631 85	63,228 81	62,371 02
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	162,358 18	167,885 35	179,277 73	189,286 47
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	325 57	853 27	156 18	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$312,394 89	$323,784 08	$346,217 60	$360,885 48

No. 21.

MANISTIQUE BANK, MANISTIQUE.

Organized May 16, 1889.

GEORGE H. ORR, *President;* JOHN PATTERSON, *Vice President;* C. B. MERSEREAU, *Cashier;* H. W. CLARKE, *Assistant Cashier.*

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

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$85,531 79	$120,325 20	$131,299 49	$144,474 08
Stocks, bonds and mortgages	19,239 30	5,812 20	26,110 96	29,187 73
Overdrafts	14 52	314 62	221 39	.....
Banking house	.....	.....	.....	.....
Furniture and fixtures	3,643 62	3,625 12	3,000 00	1,405 74
Other real estate	47,606 00	43,825 52	39,831 36	39,890 09
Due from banks in reserve cities	99,019 65	66,471 96	59,763 09	59,812 52
Due from other banks and bankers	1,209 74	3,045 66	659 02	940 13
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	1,272 34	587 39	1,055 30	2,152 00
Nickels and cents	17	98 73	51 02	57 70
Gold coin	1,580 00	140 00	350 00	5,880 00
Silver coin	1,093 95	1,363 45	1,461 30	622 15
U. S. and National bank notes	3,426 00	6,892 00	7,158 00	3,435 00
Totals	$263,637 08	$252,501 85	$270,960 93	$287,857 14
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	815 78	6,128 57	1,728 56	3,670 77
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	133,303 11	118,398 81	128,722 20	136,339 40
Demand commercial certificates of deposit	57,518 19	55,974 47	68,510 17	75,711 16
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	.....	.....	.....	.....
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	135 81
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$263,637 08	$252,501 85	$270,960 93	$287,857 14

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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$134,501 46	$120,793 58	$149,537 95	$225,160 24
Stocks, bonds and mortgages	100,326 38	112,030 06	112,837 27	132,266 47
Overdrafts	364 49	537 14	390 32	870 15
Banking house	6,000 00	6,000 00	6,000 00	6,000 00
Furniture and fixtures	1,930 42	1,930 42	1,900 00	1,900 00
Other real estate	3,424 45	.....	.....	.....
Due from banks in reserve cities	55,283 99	62,784 13	73,504 72	115,164 10
Due from other banks and bankers	344 79	674 09	247 14	538 39
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	380 56	372 45	140 87	192 69
Nickels and cents	88 75	47 15	413 35	255 22
Gold coin	3,990 44	5,012 50	5,692 50	5,207 50
Silver coin	3,034 35	1,217 50	1,514 40	1,699 35
U. S. and National bank notes	1,356 00	14,118 00	5,130 00	3,346 00
Totals	$311,026 08	$325,517 02	$357,308 52	$492,600 11
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	2,230 34	6,235 33	3,019 57	4,813 49
Dividends unpaid	100 00	80 00	.....	.....
Commercial deposits subject to check	44,317 24	52,972 42	62,529 97	94,365 12
Demand commercial certificates of deposit	4,950 84	6,129 04	1,888 84	6,377 01
Time commercial certificates of deposit	.....	.....	200 00	.....
Savings deposits	190,716 30	199,900 23	229,670 14	327,044 49
Savings certificates of deposit	8,711 36	200 00	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$311,026 08	$325,517 02	$357,308 52	$492,600 11

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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$202,366 24	$221,810 97	$225,123 13	$263,910 78
Stocks, bonds and mortgages	85,188 84	87,122 15	81,430 81	59,218 66
Overdrafts	724 69	2,195 36	6,611 26	4,612 27
Banking house	55,000 00	55,000 00	55,000 00	55,000 00
Furniture and fixtures	7,517 60	7,517 60	7,517 60	7,692 60
Other real estate	.....	.....	.....	20,740 00
Due from banks in reserve cities	33,658 12	31,847 22	49,253 33	96,696 04
Due from other banks and bankers	901 35	2,104 99	2,119 87	1,570 61
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	4,614 15	7,097 36	15,751 87	3,160 19
Nickels and cents	160 55	174 01	413 01	634 04
Gold coin	19,925 00	18,500 00	18,930 00	16,995 00
Silver coin	3,404 50	2,094 50	3,269 35	6,623 90
U. S. and National bank notes	18,149 00	18,495 00	7,014 00	7,460 00
Totals	$431,610 04	$453,959 16	$472,434 23	$544,314 09
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	1,376 67	2,434 99	1,489 65	1,213 15
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	148,614 92	183,795 99	189,966 77	233,107 86
Demand commercial certificates of deposit	463 18	3,215 18	3,285 77	2,108 79
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	148,699 14	137,052 24	147,654 73	181,132 49
Savings certificates of deposit	14,644 55	12,357 07	12,809 06	11,888 69
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	7,811 58	5,103 69	7,228 25	4,863 11
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$431,610 04	$453,959 16	$472,434 23	$544,314 09

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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$81,411 54	$79,852 42	$84,756 90	$74,728 66
Stocks, bonds and mortgages	266,324 24	270,324 87	299,944 87	308,083 87
Overdrafts	715 17	2,310 53	498 25	672 39
Banking house	.....	.....	.....	.....
Furniture and fixtures	500 00	500 00	587 50	617 25
Other real estate	.....	.....	.....	.....
Premiums	3,163 64	1,000 00	1,960 00	1,840 00
Due from banks in reserve cities	142,524 24	162,186 14	131,340 62	116,980 40
Due from other banks and bankers	400 00	664 45	200 00	198 75
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	3,625 80	1,061 81	2,414 38	2,768 41
Nickels and cents	156 22	360 36	222 17	381 64
Gold coin	12,022 50	11,265 00	12,217 50	15,515 00
Silver coin	2,542 50	2,225 60	2,356 30	3,055 70
U. S. and National bank notes	14,547 00	5,930 00	8,284 00	15,827 00
Totals	$527,932 85	$537,681 18	$544,782 49	$540 669 07
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	9,244 91	8,033 32	10,304 74	10,809 89
Dividends unpaid	60 00	2,000 00	.....	.....
Commercial deposits subject to check	90,585 90	79,527 49	94,709 52	89,626 81
Demand commercial certificates of deposit	26,300 13	29,387 35	22,624 15	30,098 22
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	341,741 91	358,733 02	357,144 08	350,134 15
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$527,932 85	$537,681 18	$544,782 49	$540,669 07

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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$70,657 46	$72,010 94	$73,406 66	$66,694 16
Stocks, bonds and mortgages	38,813 64	38,293 87	38,975 87	51,847 37
Overdrafts	29 62	346 47	1,639 19	657 04
Banking house	4,500 00	4,500 00	4,500 00	4,500 00
Furniture and fixtures	1,000 00	.....	.....	.....
Other real estate	.....	.....	.....	.....
Due from banks in reserve cities	9,302 30	13,569 60	9,981 79	17,710 59
Due from other banks and bankers	82 93	67 23	390 00	465 69
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	.....	.....	.....	.....
Nickels and cents	14 25	22 39	18 53	18 14
Gold coin	3,650 00	2,955 00	4,045 00	4,050 00
Silver coin	763 30	863 50	867 85	979 35
U. S. and National bank notes	7,079 00	4,745 00	3,480 00	5,946 00
Totals	$135,892 50	$137,374 00	$137,304 89	$152,868 34
Liabilities.				
Capital stock paid in	$40,000 00	$40,000 00	$40,000 00	$40,000 00
Surplus fund	500 00	800 00	800 00	800 00
Undivided profits, less current expenses, interest and taxes paid	1,316 32	84 85	449 06	2,159 00
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	32,852 26	30,502 36	27,435 18	29,999 15
Demand commercial certificates of deposit	37,550 62	42,722 26	44,558 12	57,450 61
Time commercial certificates of deposit	23,673 30	23,264 53	24,062 53	22,459 58
Savings deposits	.....	.....	.....	.....
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$135,892 50	$137,374 00	$137,304 89	$152,868 34

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, E. A. Barnes, A. J. Hall, R. C. Dart, Geo. M. Hoyt.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$68,079 01	$80,909 81	$83,857 73	$83,990 35
Stocks, bonds and mortgages	43,539 94	41,549 06	41,234 39	37,008 58
Overdrafts	131 55	262 53	87 43	1,174 93
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	8,137 00	8,592 64	8,592 64	8,592 64
Due from banks in reserve cities	48,175 86	6,993 95	11,909 44	11,942 65
Due from other banks and bankers	.....	.....	.....	.....
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	115 19	795 42	40 00	728 45
Nickels and cents	48 01	35 74	8 52	32 48
Gold coin	2,400 00	2,200 00	180 00	2,000 00
Silver coin	620 40	1,540 00	429 50	1,545 30
U. S. and National bank notes	1,044 00	3,410 00	925 00	5,500 00
Totals	$178,240 96	$152,239 15	$153,214 65	$158,465 38
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	6,000 00	6,500 00	6,500 00	6,500 00
Undivided profits, less current expenses, interest and taxes paid	2,490 43	2,645 22	3,104 53	5,759 69
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	73,062 91	48,049 72	45,303 52	51,240 47
Demand commercial certificates of deposit	46,687 62	45,044 21	48,306 60	44,965 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	$178,240 96	$152,239 15	$153,214 65	$158,465 38

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, D. P. Whitmore.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$67,922 23	$53,971 22	$48,506 60	$34,214 95
Stocks, bonds and mortgages	23,905 00	21,735 68	25,093 69	36,459 03
Overdrafts	73 33	401 49	17 90	19 64
Banking house	.....	.....	.....	.....
Furniture and fixtures	1,400 00	1,400 00	1,400 00	1,400 00
Other real estate	.....	.....	.....	.....
Due from banks in reserve cities	3,612 03	13,936 56	20 348 46	43,978 36
Due from other banks and bankers	713 27	1,222 83	145 28	361 76
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	13 03	115 95	112 14	118 99
Nickels and cents	65 95	84 61	50 02	59 83
Gold coin	5,470 00	6,155 00	6,580 00	6,875 00
Silver coin	557 85	596 50	2,318 30	963 20
U. S. and National bank notes	2,283 00	3,089 00	3,229 00	1,281 00
Totals	$106,015 69	$102,708 84	$107,801 39	$125,731 76
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25 000 60
Surplus fund	6,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid	2,211 15	2,024 24	2,249 15	3,037 18
Dividends unpaid	.....	1,000 00	72 00	52 00
Commercial deposits subject to check	32,051 62	31,872 39	35,739 17	44,399 15
Demand commercial certificates of deposit	40,752 92	37,812 21	39,741 07	48,243 43
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	$106,015 69	$102,708 84	$107,801 39	$125,731 76

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, Wm. Beard, Frank Wolf, W. L. Thoms, Josiah Wolf.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$51,725 15	$43,853 93	$46,309 76	$52,858 42
Stocks, bonds and mortgages	23,900 00	30,560 00	30,375 00	31,975 00
Overdrafts	.....	.....	1 16	47 57
Banking house	.....	.....	.....	.....
Furniture and fixtures	.....	.....	.....	.....
Other real estate	.....	.....	.....	.....
Due from banks in reserve cities	14,298 15	14,635 60	9,182 24	8,559 67
Due from other banks and bankers	.....	.....	.....	.....
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	.....	324 62	288 62	309 00
Nickels and cents	187 88	218 37	236 03	264 43
Gold coin	4,765 00	5,257 50	4,032 50	5,327 50
Silver coin	1,195 75	1,279 50	1,239 25	854 25
U. S. and National bank notes	3,672 00	3,066 00	2,940 00	2,587 00
Totals	$99,743 93	$99,195 52	$94,604 56	$102,782 84
Liabilities.				
Capital stock paid in	$15,000 00	$15,000 00	$15,000 00	$15,000 00
Surplus fund	6,000 00	6,000 00	6,000 00	6,000 00
Undivided profits, less current expenses, interest and taxes paid	31 18	1,249 46	1,781 24	3,123 12
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	15,369 87	14,965 69	13,048 04	16,490 08
Demand commercial certificates of deposit	11,165 38	8,594 69	7,844 11	11,855 45
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	2,165 62	2,253 13	2,810 64	3,550 11
Savings certificates of deposit	50,011 88	51,132 55	48,120 53	46,764 08
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$99,743 93	$99,195 52	$94,604 56	$102,782 84

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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$43,422 57	$47,505 34	$54,859 92	$54,553 69
Stocks, bonds and mortgages	33,233 18	31,322 58	24,846 58	25,371 18
Overdrafts	.....	46 26	.....	63 28
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	34,031 92	21,845 96	25,874 46	19,750 08
Due from other banks and bankers	.....	.....	.....	.....
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	1,201 05	2,019 83	1,724 32	709 93
Nickels and cents	47 65	30 29	68 84	93 44
Gold coin	150 00	935 00	1,055 00	1,120 00
Silver coin	630 75	1,362 35	1,165 35	937 30
U. S. and National bank notes	3,725 00	2,766 00	5,200 00	6,588 00
Totals	$121,442 12	$112,833 61	$119,794 47	$114,186 90
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund	2,325 00	2,525 00	2,525 00	2,525 00
Undivided profits, less current expenses, interest and taxes paid	672 39	215 34	347 92	1,052 93
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	20,627 40	17,729 87	20,529 07	17,827 51
Demand commercial certificates of deposit	72,817 33	67,363 40	71,392 48	67,781 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	$121,442 12	$112,833 61	$119,794 47	$114,186 90

No. 97.

MIDLAND COUNTY SAVINGS BANK, MIDLAND.

Organized September 10, 1886.

STEWART B. GORDON, *President;* WM. PATRICK, *Vice President;* D. W. CHASE, *Cashier.*

DIRECTORS.—William Patrick, Geo. Rockwell, Charles Brown, Stewart B. Gordon, George Peck.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$62,260 80	$69,957 17	$69,842 42	$62,822 92
Stocks, bonds and mortgages	22,193 22	25,608 42	27,177 90	28,466 94
Overdrafts	896 50	288 93	477 91	227 66
Banking House	.....	.....	.....	.....
Furniture and fixtures	882 00	882 00	882 00	882 00
Other real estate	1,193 00	1,193 00	1,193 00	713 00
Due from banks in reserve cities	23,245 37	25,226 76	14,904 75	12,263 54
Due from other banks and bankers	.....	1,500 00	2,230 05	.....
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	637 27	780 86	1,550 88	417 15
Nickels and cents	69 76	25 82	116 08	63 24
Gold coin	2,670 00	3,630 00	4,005 00	5,185 00
Silver coin	477 95	234 00	363 60	839 85
U. S. and National bank notes	684 00	2,681 00	1,791 00	2,462 00
Totals	$115,209 87	$132,007 96	$124,534 59	$114,343 30
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund	2,250 00	2,250 00	2,250 00	2,250 00
Undivided profits, less current expenses, interest and taxes paid	72 45	1,710 93	1,543 58	1,703 35
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	31,907 56	50,438 94	43,023 87	33,392 83
Demand commercial certificates of deposit	.....	.....	.....	.....
Time commercial certificates of deposit	5,807 40	4,350 00	4,350 00	4,250 00
Savings deposits	18,216 59	20,233 58	21,375 17	27,303 92
Savings certificates of deposit	31,955 87	28,024 51	26,991 97	20,404 01
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	39 19
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$115,209 87	$132,007 96	$124,534 59	$114,343 30

No. 77.

FARMERS AND MERCHANTS' BANK OF MILAN, MILAN.

Organized December 31, 1889.

W. H. 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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$62,599 78	$69,942 91	$71,313 00	$52,832 08
Stocks, bonds and mortgages	26,840 70	28,762 30	29,645 37	30,679 70
Overdrafts	4,268 20	678 92	1,685 52	766 51
Banking house	.....	.....	.....	2,482 67
Furniture and fixtures	2,100 00	2,100 00	2,100 00	2,100 00
Other real estate	6,695 28	6,642 40	6,607 72	6,515 60
Due from banks in reserve cities	16,249 96	12,142 22	5,265 06	28,347 07
Due from other banks and bankers	4,100 66	7,374 05	3,541 50	4,431 72
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	1,135 60	222 15	42 44	1,495 56
Nickels and cents	34 62	45 00	37 03	30 92
Gold coin	2,597 50	1,095 00	1,065 00	2,240 00
Silver coin	1,169 50	188 95	416 00	167 80
U. S. and National bank notes	1,957 00	4,177 00	3,061 00	5,282 00
Totals	$129,748 80	$133,370 90	$124,779 64	$137,371 63
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	1,126 30	3,074 74	2,241 09	2,760 41
Dividends unpaid	15 00	15 00	.....	.....
Commercial deposits subject to check	23,435 52	19,015 65	15,501 95	23,216 76
Demand commercial certificates of deposit	70,270 41	76,261 09	71,887 18	76,158 30
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	4,901 57	4,999 42	5,149 42	5,036 16
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	.....	5 00	.....	200 00
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$129,748 80	$133,370 90	$124,779 64	$137,371 63

No. 202.

WAKEFIELD STATE BANK, MORENCI.

Organized January 10, 1898.

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

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

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$144,510 10	$190,848 74	$208,955 76	$234,825 48
Stocks, bonds and mortgages	63,829 50	60,429 50	62,904 50	68,849 50
Overdrafts	98 28	.....	53 91	488 35
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	37,373 66	42,966 13	33,095 10	16,464 67
Due from other banks and bankers	.....	.....	.....	.....
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	1,756 00	277 39	1,581 40	409 46
Nickels and cents	68 39	69 45	101 64	65 92
Gold coin	3,427 50	3,130 00	3,337 50	4,417 50
Silver coin	836 75	986 10	1,562 25	798 20
U. S. and National bank notes	4,989 00	7,969 00	11,496 00	6,065 00
Totals	$263,889 18	$313,676 31	$330,088 06	$339,384 08
Liabilities.				
Capital stock paid in	$30,000 00	$30,000 00	$30,000 00	$30,000 00
Surplus fund	11,000 00	11,000 00	11,500 00	11,500 00
Undivided profits, less current expenses, interest and taxes paid	1,587 13	5,680 66	6,283 29	6,567 38
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	33,182 33	53,162 64	36,197 90	44,858 00
Demand commercial certificates of deposit	50,162 37	32,705 59	43,731 76	43,195 90
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	137,957 35	181,127 42	202,375 11	203,262 80
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$263,889 18	$313,676 31	$330,088 06	$339,384 08

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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$377,047 69	$370,195 53	$334,124 92	$374,032 34
Stocks, bonds and mortgages	335,427 20	347,247 55	356,302 55	355 540 05
Overdrafts	1,318 96	1,729 16	1,734 60	787 70
Banking house	21,000 00	21,000 00	21,000 00	21,000 00
Furniture and fixtures	3,400 00	3,400 00	3,400 00	3,400 00
Other real estate	.....	.....	.....	.....
Due from banks in reserve cities	152,321 91	107,058 49	190,768 58	115,024 32
Due from other banks and bankers	.....	969 48	104 88	.....
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	313 23	492 29	1,730 91	1,537 54
Nickels and cents	430 47	31 37	123 63	115 49
Gold coin	17,922 50	18,757 50	23,030 00	24,815 00
Silver coin	7,982 95	3,116 58	3,210 40	3,376 85
U. S. and National bank notes	6,451 00	16,146 00	14,291 00	15,841 00
Totals	$923,615 91	$890,143 95	$949,821 47	$915,470 29
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	73,363 63	86,860 97	77,968 85	84,257 48
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	108,541 96	128,877 73	171,397 02	157,956 82
Demand commercial certificates of deposit	3,906 99	3,856 99	2,408 32	2,308 32
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	459,520 30	434,127 16	453,192 27	440,172 64
Savings certificates of deposit	217,518 03	176,421 10	183,583 14	170,775 03
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	765 00	.....	1,271 87	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$923,615 91	$890,143 95	$949,821 47	$915,470 29

No. 158.

ULLRICH SAVINGS BANK, MOUNT CLEMENS.

Organized May 12, 1893.

ERNST J. OLDE, *President;* WM. D. WILSON, *Vice President;* R. C. ULLRICH, *2d Vice President;* PAUL J. ULLRICH, *Cashier.*

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

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$261,304 57	$284,121 63	$295,451 99	$294,068 45
Stocks, bonds and mortgages	138,045 04	173,678 67	175,427 35	183,114 85
Overdrafts	454 28	2,132 77	1,151 14	1,022 17
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	61,248 02	34,965 30	56,763 83	92,253 52
Due from other banks and bankers	7,571 32	9,347 00	.....	.....
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	51 64	1,421 69	1,896 82	937 04
Nickels and cents	102 85	72 05	297 72	268 68
Gold coin	18,575 00	22,870 00	25,170 00	25,080 00
Silver coin	740 70	1,701 35	3,211 75	1,563 30
U. S. and National bank notes	3,398 00	7,775 00	7,428 00	6,132 00
Totals	$501,491 42	$548,085 46	$576,798 60	$614,440 01
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	7,627 12	9,676 34	13,177 93	17,272 86
Dividends unpaid	40 00	4,040 00	.....	.....
Commercial deposits subject to check	69,689 83	62,817 40	80,719 21	78,178 12
Demand commercial certificates of deposit	4,269 07	29,847 73	13,970 06	10,772 27
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	164,442 42	221,564 50	244,062 03	267,525 62
Savings certificates of deposit	135,422 98	100,139 49	104,869 37	120,691 14
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$501,491 42	$548,085 46	$576,798 60	$614,440 01

No. 170.

EXCHANGE SAVINGS BANK, MOUNT PLEASANT.

Organized May 1, 1894.

JOHN KINNEY, *President;* L. N. SMITH, *Vice Presidents;* 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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$85,906 16	$89,620 87	$92,809 90	$95,233 66
Stocks, bonds and mortgages	11,011 57	11,232 13	11,761 39	15,190 51
Overdrafts	457 76	77 11	.....	3 64
Banking house	6,503 85	6,503 85	6,503 85	6,503 85
Furniture and fixtures	1,815 84	1,817 59	1 817 59	1,817 59
Other real estate	.....	3,880 76	3,880 76	3,880 76
Due from banks in reserve cities	32,769 34	25,154 87	28,009 74	28,896 10
Due from other banks and bankers	12 67	402 37	200 41	200 41
Exchanges for clearing house	243 84	468 38	411 82	743 06
Checks and cash items	1,486 31	906 89	346 67	263 30
Nickels and cents	184 49	93 58	73 25	9 81
Gold coin	2,040 00	2,000 00	2,070 00	2,320 00
Silver coin	1,240 00	590 00	355 00	995 00
U. S. and National bank notes	14,541 00	6,993 00	6,778 00	11,985 00
Totals	$158,212 83	$149,741 40	$155,018 38	$168,042 69
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	6,002 35	6,206 92	6,206 92	6,206 92
Undivided profits, less current expenses, interest and taxes paid	261 44	91 14	654 00	2,333 31
Dividends unpaid	.....	1,750 00	.....	.....
Commercial deposits subject to check	61,675 67	50,762 98	56,563 49	69,889 27
Demand commercial certificates of deposit	20,850 55	21,787 35	23,263 55	19,390 36
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	5,945 07	8,360 54	7,706 37	8,758 56
Savings certificates of deposit	13,477 75	10,782 47	10,624 05	11,464 27
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$158,212 83	$149,741 40	$155,018 38	$168,042 69

No. 189.

MUNISING STATE BANK, MUNISING.

Organized July 8, 1896.

R. E. MORRISON, *President;* GEO. L. BURTIS, *Vice President;* CLAUDE W. CASE, *Cashier.*

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

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$47,705 46	$46,305 19	$42,932 50	$49,997 89
Stocks, bonds and mortgages	5,812 58	11,594 83	15,864 33	15,605 83
Overdrafts	573 81	508 98	683 43	2,312 10
Banking house	200 00	200 00	.....	.....
Furniture and fixtures	210 80	369 17	1,851 99	1,878 19
Other real estate	.....	.....	200 00	200 00
Due from banks in reserve cities	21,461 40	13,303 40	17,256 71	17,308 27
Due from other banks and bankers	3,144 78	4,000 00	8,541 47	7,238 96
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	101 16	164 72	2,368 44	221 39
Nickels and cents	47 22	74 20	56 74	73 51
Gold coin	920 00	670 00	855 00	927 50
Silver coin	1,017 70	627 65	1,470 45	1,401 50
U. S. and National bank notes	2,135 00	3,904 00	3,733 00	2,737 00
Totals	$83,329 91	$81,722 14	$95,814 06	$99,902 14
Liabilities.				
Capital stock paid in	$28,000 00	$29,000 00	$29,000 00	$29,000 00
Surplus fund	1,000 00	1,000 00	1,250 00	1,250 00
Undivided profits, less current expenses, interest and taxes paid	940 39	2,697 52	2,431 91	3,290 95
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	42,700 88	36,610 75	46,623 76	44,873 07
Demand commercial certificates of deposit	795 00	1,192 09	1,385 00	3,433 03
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	5,956 72	6,905 39	7,441 29	8,633 17
Savings certificates of deposit	3,936 92	4,316 39	5,357 39	9,421 92
Certified checks	.....	.....	250 00	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	2,074 71	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$83,329 91	$81,722 14	$95,814 06	$99,902 14

No. 60.

MUSKEGON SAVINGS BANK, MUSKEGON.

Organized December 1, 1887.

H. N. HOVEY, *President;* J. F. DENSLOW, *Vice President;* C. C. BILLINGHURST, *2d Vice President;* F. E. HAMMOND, *Cashier.*

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

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$178,471 21	$169,457 49	$166,786 22	$185,639 37
Stocks, bonds and mortgages	62,991 51	81,056 77	82,164 55	85,360 55
Overdrafts	163 74	.....	1,146 70	576 14
Banking house	.....	.....	.....	.....
Furniture and fixtures	3,300 00	3,300 00	3,300 00	3,300 00
Other real estate	18,496 44	23,466 39	23,355 69	23,218 42
Premium	.....	1,000 00	1,000 00	1,000 00
Due from banks in reserve cities	21,465 98	10,385 16	39,148 74	26,957 39
Due from other banks and bankers	29,600 17	26,023 48	328 50	10 00
Exchanges for clearing house	1,171 39	864 38	6,562 09	6,600 26
Checks and cash items	512 02	1,563 74	536 12	424 41
Nickels and cents	336 33	152 33	142 34	136 62
Gold coin	3,672 50	3,355 00	4,120 00	4,310 00
Silver coin	1,544 80	3,322 60	2,274 65	1,695 35
U. S. and National bank notes	11,977 00	7,967 00	13,506 00	13,189 00
Totals	$333,703 09	$331,914 34	$344,371 60	$352,417 51
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	5,400 00	5,700 00	5,700 00	5,700 00
Undivided profits, less current expenses, interest and taxes paid	499 49	383 76	1,222 72	3,279 56
Dividends unpaid	100 00	1,250 00	.....	.....
Commercial deposits subject to check	52,806 04	44,216 83	43,002 54	26,075 67
Demand commercial certificates of deposit	24,872 35	33,628 94	28,740 82	30,496 47
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	191,924 03	196,734 81	215,693 78	236,865 81
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	8,101 18	.....	11 74	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$333,703 09	$331,914 34	$344,371 60	$352,417 51

No. 19.

FARMERS AND MERCHANT'S 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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$75,214 12	$89,466 53	$86,336 55	$88,182 19
Stocks, bonds and mortgages	17,574 44	12,623 46	16,966 97	17,221 91
Overdrafts	98 88	440 91	504 01	477 33
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	.....	.....	.....	.....
Due from banks in reserve cities	16,092 58	5,849 48	8,314 80	5,936 36
Due from other banks and bankers	15,088 34	13,215 00	9,302 73	8,280 00
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	547 79	440 18	439 26	612 73
Nickels and cents	32 25	13 62	22 20	5 97
Gold coin	2,720 00	2,405 00	2,185 00	2,640 00
Silver coin	1,040 00	680 00	550 00	180 00
U. S. and National bank notes	2,280 00	4,337 00	2,928 00	3,542 00
Totals	$134,306 63	$133,089 41	$131,167 75	$130,696 72
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	528 16	500 00	1,104 93	1,777 71
Dividends unpaid	8 00	1,008 00	.....	.....
Commercial deposits subject to check	19,147 36	16,294 49	14,651 65	17,394 08
Demand commercial certificates of deposit	84,623 11	85,286 92	85,411 17	79,474 93
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	.....	.....	.....	.....
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	2,050 00
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$134,306 63	$133,089 41	$131,167 75	$130,696 72

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, J. H. Vandecar.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$69,943 93	$87,480 97	$92,890 74	$95,273 38
Stocks, bonds and mortgages	51,263 12	45,532 88	43,754 58	49,839 87
Overdrafts	155 78	81 70	627 46	878 94
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	.....	.....	1,340 51	.....
Due from banks in reserve cities	12,006 97	4,160 54	9,419 46	11,127 80
Due from other banks and bankers	1,923 15	645 09	494 30	2,327 41
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	540 76	805 06	737 90	638 94
Nickels and cents	32 22	61 07	121 36	37 03
Gold coin	2,200 00	1,540 00	1,980 00	1,125 00
Silver coin	547 80	523 80	495 70	420 35
U. S. and National bank notes	2,614 00	1,462 00	2,809 00	4,040 00
Totals	$144,727 73	$145,793 11	$158,171 01	$169,208 72
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	4,400 00	4,600 00	4,600 00	4,600 00
Undivided profits, less current expenses, interest and taxes paid	204 67	18 21	*732 77	2,422 02
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	24,675 20	16,484 76	15,260 57	21,617 05
Demand commercial certificates of deposit	1,609 80	1,359 80	1,359 80	1,159 80
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	37,046 59	43,100 34	43,152 85	48,909 97
Savings certificates of deposit	26,764 05	25,156 05	29,503 63	26,139 52
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	5,000 00	13,000 00	14,000 00
Bills payable	27 42	73 95	561 39	360 36
Totals	$144,727 73	$145,793 11	$158,171 01	$169,208 72

* Gross undivided profits.

No. 145.

NORTHVILLE STATE SAVINGS BANK, NORTHVILLE.

Organized December 10, 1892.

L. W. SIMMONS, *President;* E. A. CHAPMAN, *First Vice President;* FRANK A. MILLER, *Second 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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$100,418 75	$105,579 08	$117,092 06	$101,627 93
Stocks, bonds and mortgages	19,700 00	20,350 00	20,325 00	25,565 00
Overdrafts	3,623 53	11 83	35 08	24 64
Banking house	3,300 00	3,300 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	.....	.....	.....	.....
Due from banks in reserve cities	32,569 30	29,741 70	18,439 68	37,829 21
Due from other banks and bankers	.....	.....	.....	.....
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	109 45	739 01	101 00	79 60
Nickels and cents	75 55	61 22	122 91	70 24
Gold coin	2,000 00	2,500 00	2,500 00	2,500 00
Silver coin	170 00	105 00	585 00	455 00
U. S. and National bank notes	3,990 00	4,145 00	3,537 00	4,576 00
Totals	$167,206 58	$167,782 84	$167,287 73	$177,277 62
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund	2,250 00	2,250 00	2,250 00	2,250 00
Undivided profits, less current expenses, interest and taxes paid	616 75	2,090 43	2,572 72	3,203 62
Dividends unpaid	21 00	.....	.....	.....
Commercial deposits subject to check	27,816 98	22,478 84	17,471 54	35,142 24
Demand commercial certificates of deposit	.....	.....	.....	.....
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	48,500 92	64,872 02	73,342 73	65,797 17
Savings certificates of deposit	63,000 93	51,091 55	46,650 74	45,884 59
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$167,206 58	$167,782 84	$167,287 73	$177,277 62

No. 214.

THE STATE BANK OF ONTONAGON, ONTONAGON.

Organized May 1, 1899.

JAMES MERCER, *President;* S. LORANGER, *Vice President;* C. MEILLEUR, *Cashier.*

DIRECTORS.—James Mercer, C. Meilleur, S. Loranger, A. Halter, L. J. Longpre.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	.....	$44,751 28	$44,001 54	$2,450 00
Stocks, bonds and mortgages	.....	3,202 10	.....	42,911 77
Overdrafts	.....	174 93	12 54	63 24
Banking house	.....	500 00	500 00	500 00
Furniture and fixtures	.....	1,165 68	1,176 15	1,220 18
Other real estate	.....	.....	.....	.....
Expense	.....	.....	1 40	.....
Due from banks in reserve cities	.....	9,741 38	9,653 98	11,652 32
Due from other banks and bankers	.....	599 29	4,038 15	1,170 31
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	.....	.....	.....	178 58
Nickels and cents	.....	34 08	87 69	50 46
Gold coin	.....	2,000 00	1,000 00	1,425 00
Silver coin	.....	385 00	400 00	609 00
U. S. and National bank notes	.....	1,005 00	2,000 00	6,475 00
Totals	.....	$63,558 74	$62,871 45	$68,705 86
Liabilities.				
Capital stock paid in	.....	$15,000 00	$15,000 00	$15,000 00
Surplus fund	.....	.....	.....	.....
Undivided profits, less current expenses, interest and taxes paid	.....	.....	*161 65	573 96
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	.....	45,353 35	39,674 59	34 729 91
Commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	.....	2,721 50	7,510 36	17,986 69
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	483 89	157 55	273 80
Due to banks and bankers	.....	.....	367 30	141 50
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	.....	$63,558 74	$62,871 45	$68,705 86

* Gross undivided profits.

No. 190.

ORION STATE BANK, ORION.

Organized July 28, 1896.

IRA CARPENTER, *President;* A. G. HADDRILL, *Vice President;* CRAMER SMITH, *Cashier.*

DIRECTORS.—Ira Carpenter, A. G. Haddrill, Samuel A. Flumerfelt, Cramer Smith, Geo. Swayze, Powell Carpenter, A. S. Laird.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$21,858 23	$29,485 53	$28,524 38	$35,207 65
Stocks, bonds and mortgages	23,646 88	30,029 82	34,229 82	34,952 00
Overdrafts	209 40	35 50	66 34	226 23
Banking house	.....	.....	.....	.....
Furniture and fixtures	1,216 42	1,216 42	1,216 42	1,239 92
Other real estate	.....	.....	.....	.....
Due from banks in reserve cities	6,850 17	2,965 10	2,716 54	3,539 56
Due from other banks and bankers	15,750 74	6,044 16	5,005 18	2,517 24
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	216 90	193 47	178 26	137 11
Nickels and cents	173 75	30 03	50 58	70 99
Gold coin	805 00	705 00	700 00	900 00
Silver coin	434 42	617 50	629 30	251 10
U. S. and National bank notes	3,084 00	3,463 00	3,416 00	1,409 00
Totals	$74,245 91	$74,785 53	$76,732 82	$80,450 80
Liabilities.				
Capital stock paid in	$15,000 00	$15,000 00	$15,000 00	$15,000 00
Surplus fund	450 00	450 00	450 00	450 00
Undivided profits, less current expenses, interest and taxes paid	2 04	668 38	892 27	1,106 12
Dividends unpaid	60 00	.....	.....	.....
Commercial deposits subject to check	15,776 01	11,916 55	11,861 83	9,940 80
Demand commercial certificates of deposit	.....	.....	.....	.....
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	.....	.....	.....	.....
Savings certificates of deposit	42,957 86	46,750 60	48,528 72	53,953 88
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$74,245 91	$74,785 53	$76,732 82	$80,450 80

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, O. B. Campbell, J. E. Gerow, W. R. Shaw, Absalom Woodworth, N. J. Clark, John H. Robson, M. L. Taft, Herbert F. Harris.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$41,117,41	$60,224 01	$64,376 42	$62,555 09
Stocks, bonds and mortgages	12,730 00	22,730 00	22,830 00	22,000 00
Overdrafts	357 50	803 24	903 11	2,101 46
Banking house	3,600 00	3,600 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	.....	.....	.....	.....
Expense	572 24	.....	792 94	1,719 04
Due from banks in reserve cities	44,381 05	10,746 73	3,690 26	6,335 86
Due from other banks and bankers	105 62	943 01	3,714 79	297 28
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	.....	122 44	120 89	58 13
Nickels and cents	160 63	90 99	45 03	70 76
Gold coin	1,030 00	1,500 00	1,000 00	1,505 00
Silver coin	737 25	1,328 45	503 70	974 35
U. S. and National bank notes	7,185 00	7,132 00	5,436 00	7,168 00
Totals	$112,976 70	$110,220 87	$108,013 14	$109,384 97
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund	300 00	300 00	400 00	400 00
Undivided profits, less current expenses, interest and taxes paid	*470 07	886 20	*379 37	*1,224 58
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	32,020 14	29,947 37	28,141 75	27,855 62
Demand commercial certificates of deposit	55,186 49	54,087 30	54,092 02	54,691 36
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	.....	.....	.....	.....
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	213 41
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$112,976 70	$110,220 87	$108,013 14	$109,384 97

* Gross undivided profits.

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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$71,314 61	$78,617 05	$74,626 67	$67,777 79
Stocks, bonds and mortgages	57,186 55	77,873 50	78,623 68	81,405 38
Overdrafts	1,138 93	1,578 97	919 85	3,518 03
Banking house	15,479 68	15,502 53	15,734 71	15,734 71
Furniture and fixtures	2,500 00	2,500 00	2,500 00	2,500 00
Other real estate	.....	.....	.....	.....
Due from banks in reserve cities	45,412 03	38,735 81	23,098 94	17,501 06
Due from other banks and bankers	1,189 13	717 51	.....	1,675 47
Exchanges for clearing house	.....	.....	.....	66 71
Checks and cash items	508 41	4,713 63	284 81	2,358 96
Nickels and cents	165 27	118 81	68 52	431 04
Gold coin	2,175 00	1,847 50	85 00	1,070 00
Silver coin	1,990 00	1,178 70	2,115 20	1,252 50
U. S. and National bank notes	5,197 00	5,637 00	4,390 00	6,175 00
Totals	$204,256 61	$229,021 01	$202,447 38	$201,466 65
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	1,050 00	1,300 00	1,300 00	1,300 00
Undivided profits, less current expenses, interest and taxes paid	528 56	139 24	820 14	1,510 31
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	46,556 55	52,778 46	37,447 86	30,819 91
Demand commercial certificates of deposit	33,633 97	7,799 33	2,261 33	820 57
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	28,386 18	33,827 82	34,229 59	41,608 43
Savings certificates of deposit	44,101 35	83,176 16	76,388 46	75,407 43
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$204,256 61	$229,021 01	$202,447 38	$201,466 65

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;* F. W. LAWRENCE, *2d 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. 4	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$238,212 77	$255,742 64	$251,032 23	$225,639 22
Stocks, bonds and mortgages	62,534 15	60,120 88	65,479 02	76,124 32
Overdrafts	2,464 16	484 26	2,822 39	1,637 38
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	13,738 77	28,656 38	20,635 02	17,152 77
Due from banks in reserve cities	14,378 08	7,587 99	13,209 91	24,842 40
Due from other banks and bankers	1,159 76	574 89	570 22	2,194 19
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	1,049 90	3,693 12	2,514 38	267 89
Nickels and cents	359 17	181 04	247 24	271 87
Gold coin	13,205 00	12,655 00	4,855 00	8,020 00
Silver coin	2,111 95	1,884 65	2,712 95	3,689 00
U. S. and National bank notes	3,960 00	6,889 00	6,242 00	8,332 00
Totals	$368,673 71	$393,969 85	$385,820 36	$383,671 04
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	528 14	994 49	223 71	44 37
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	36,250 17	51,748 06	36,935 75	54,073 97
Demand commercial certificates of deposit	546 65	10,038 04	25,029 40	15,029 40
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	95,983 80	97,606 07	94,538 73	96,196 25
Savings certificates of deposit	115,364 95	111,899 35	109,013 18	97,585 42
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	1,683 84	79 59	741 63
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$368,673 71	$393,969 85	$385,820 36	$383,671 04

No. 34.

OXFORD SAVINGS BANK, OXFORD.

Organized June 12, 1884.

WILLIAM J. TUNSTEAD, *President;* C. L. RANDALL, *Vice President;* CLARENCE, E. STANTON, *Cashier.*

DIRECTORS.—Allen Hosmer, Charles F. Tunstead, N. H. Crawford, William J. Tunstead, C. L. Randall, Clarence E. Stanton.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$98,728 22	$118,285 71	$88,077 67	$121,299 65
Stocks, bonds and mortgages	17,320 85	26,612 91	31,638 67	39,743 97
Overdrafts	95 96	27 12	31 82	83 20
Banking house	3,200 00	3,200 00	3,200 00	3,200 00
Furniture and fixtures	1,300 00	1,200 00	1,200 00	1,200 00
Other real estate	.....	.....	.....	.....
Due from banks in reserve cities	27,397 11	21,215 63	21,106 31	12,545 26
Due from other banks and bankers	121 95	5,235 87	20,703 08	196 45
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	20,929 18	416 57	1,269 74	2,144 34
Nickels and cents	95 39	99 47	114 11	83 93
Gold coin	565 00	1,857 50	2,067 50	2,170 00
Silver coin	861 75	527 45	873 55	727 90
U. S. and National bank notes	3,211 00	2,762 00	2,971 00	5,120 00
Totals	$173,826 41	$181,440 23	$173,253 45	$188,514 70
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits, less current expenses, interest and taxes paid	5,480 77	5,821 18	6,630 89	9,264 22
Dividends unpaid	444 00	1,086 00	.....	.....
Commercial deposits subject to check	24,883 91	31,908 30	24,083 75	26,616 91
Demand commercial certificates of deposit	93,017 73	61,968 77	48,598 59	42,564 67
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	.....	.....	.....	.....
Savings certificates of deposit	.....	30,655 98	43,682 90	50,068 90
Certified checks	.....	.....	.....	.....
Cashier's check outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	257 32	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	10,000 00
Totals	$173,826 41	$181,440 23	$173,253 45	$188,514 70

No. 59.

PAW PAW SAVINGS BANK, PAW PAW.

Organized May 10, 1886.

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

DIRECTORS.—F. W. Sellick, William J. Sellick, W. R. Sellick, J. J. Woodman, C. E. Lyle, L. H. Titus, J. W. Free, D. Morrison.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$66,267 47	$67,519 08	$76,938 63	$84,726 26
Stocks, bonds and mortgages	22,331 59	28,912 49	29,748 77	29,640 77
Overdrafts	378 09	2,096 30	985 29	1,559 54
Banking house	.....	.....	.....	.....
Furniture and fixtures	3,005 37	3,005 37	3,005 37	3,005 37
Other real estate	5,065 66	3,165 66	3,165 66	3,154 80
Due from banks in reserve cities	44,251 29	22,781 70	10,099 91	11,923 40
Due from other banks and bankers	.....	.....	50 00	39 46
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	1,385 06	76 70	248 79	303 71
Nickels and cents	6 03	49 11	35 44	56 83
Gold coin	1,005 00	1,002 50	1,050 00	2,070 00
Silver coin	909 50	271 50	390 50	978 00
U. S. and National bank notes	1,413 00	1,626 00	3,155 00	5,347 00
Totals	$146,018 06	$130,506 41	$128,873 36	$142,805 14
Liabilities.				
Capital stock paid in	$40,000 00	$40,000 00	$40,000 00	$40,000 00
Surplus fund	.....	200 00	200 00	200 00
Undivided profits, less current expenses, interest and taxes paid	583 95	20 04	76 01	816 92
Dividends unpaid	.....	1,200 00	.....	.....
Commercial deposits subject to check	44,991 06	24,594 03	27,657 63	31,143 28
Demand commercial certificates of deposit	60,443 05	64,492 34	60,939 72	70,644 94
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	$146,018 06	$130,506 41	$128,873 36	$142,805 14

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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$31,594 65	$38,928 52	$41,859 68	$38,265 01
Stocks, bonds and mortgages	4,447 50	5,907 00	6,167 00	7,017 00
Overdrafts	.....	.....	337 27	.....
Banking house	2,200 00	2,200 00	2,200 00	2,200 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	34,837 29	14,906 03	10,049 28	18,798 52
Due from other banks and bankers	100 00	.....	.....	.....
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	84 25	85 00	105 00	111 00
Nickels and cents	2 05	13 15	33 80	3 01
Gold coin	5,442 50	5,600 00	4,820 00	4,825 00
Silver coin	37 35	277 85	70 75	38 00
U. S. and National bank notes	3,007 00	3,215 00	155 00	200 00
Totals	$83,052 59	$72,432 55	$67,097 78	$72,757 54
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	721 54	1,038 80	472 60	1,293 44
Dividends unpaid	28 00	.....	.....	.....
Commercial deposits subject to check	19,120 88	13,840 25	11,464 80	9,809 34
Demand commercial certificates of deposit	43,982 17	38,341 60	35,960 38	42,454 76
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	.....	.....	.....	.....
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	11 90	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$83,052 59	$72,432 55	$67,097 78	$72,757 54

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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$163,775 81	$133,681 81	$122,309 07	$119,042 48
Stocks, bonds and mortgages	20,453 94	17,552 99	18,748 59	22,283 21
Overdrafts	2,305 59	1,640 46	1,649 49	2,503 65
Banking house	.....	.....	.....	.....
Furniture and fixtures	2,985 30	2,985 30	2,985 30	2,985 30
Other real estate	1,250 00	.....	.....	.....
Due from banks in reserve cities	22,352 46	8,825 65	86,599 15	63,672 00
Due from other banks and bankers	550 71	220 00	538 00	208 33
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	660 26	809 41	2,730 37	686 94
Nickels and cents	311 04	374 85	762 77	1,028 70
Gold coin	1,602 50	1,300 00	2,950 00	1,545 00
Silver coin	873 50	2,251 22	570 85	1,255 25
U. S. and National bank notes	6,177 00	6,300 00	3,856 00	10,736 00
Totals	$163,298 11	$175,941 69	$243,699 59	$225,946 86
Liabilities.				
Capital stock paid in	$40,000 00	$40,000 00	$40,000 00	$40,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid	329 13	3,703 66	2,522 70	4,945 83
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	69,055 21	67,168 11	131,281 73	96,045 28
Demand commercial certificates of deposit	43,913 77	40,129 37	57,294 41	74,578 85
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	.....	.....	.....	.....
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	376 90
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	14,940 55	2,600 75	.....
Bills payable	.....	.....	.....	.....
Totals	$163,298 11	$175,941 69	$243,699 59	$225,946 86

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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$120,585 06	$139,536 77	$137,816 41	$156,368 00
Stocks, bonds and mortgages	45,857 29	56,601 71	53,616 71	52,570 19
Overdrafts	506 95	123 14	905 43	738 75
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	7,550 00	3,150 00	5,150 00	5,150 00
Due from banks in reserve cities	67,613 99	44,251 90	44,999 98	47,772 91
Due from other banks and bankers	.....	.....	.....	.....
Exchanges for clearing house	.....	.....	936 66	.....
Checks and cash items	2,828 15	690 39	1,918 70	1,218 61
Nickels and cents	71 23	17 58	32 26	38 93
Gold coin	4,584 10	4,940 00	5,130 00	5,535 00
Silver coin	1,789 95	1,723 30	2,333 30	2,064 95
U. S. and National bank notes	4,404 00	5,999 00	3,517 00	4,962 00
Totals	$263,313 70	$264,556 77	$263,879 43	$283,942 32
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	3,510 67	3,278 62	3,790 94	6,008 00
Dividends unpaid	570 00	90 00	90 00	50 00
Commercial deposits subject to check	52,700 53	44,715 02	41,878 69	53,488 58
Demand commercial certificates of deposit	39,258 53	35,604 56	36,667 43	41,387 47
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	107,273 97	120,868 57	121,452 37	123,008 27
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$263,313 70	$264,556 77	$263,879 43	$283,942 32

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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$527,513 91	$551,444 62	$486,697 88	$544,951 81
Stocks, bonds and mortgages	119,343 57	118,161 65	149,149 02	113,226 86
Overdrafts	15,449 04	6,639 64	6,207 16	10,053 11
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	6,747 50	5,942 50	5,942 50	5,942 50
Due from banks in reserve cities	127,249 97	76,006 44	126,167 88	33,000 94
Due from other banks and bankers	199 11	654 75	25 00	220 02
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	8,193 60	7,056 76	3,700 56	5,362 25
Nickels and cents	500 36	500 24	650 52	600 71
Gold coin	10,110 00	10,382 50	10,372 50	10,265 00
Silver coin	1,275 00	2,245 00	2,048 00	1,468 00
U. S. and National bank notes	9,074 00	13,194 00	15,631 00	12,850 00
Totals	$835,431 06	$802,003 10	$816,367 02	$747,716 20
Liabilities.				
Capital stock paid in	$100,000 00	$100,000 00	$100,000 00	$100,000 00
Surplus fund	8,500 00	9,150 00	9,150 00	9,150 00
Undivided profits, less current expenses, interest and taxes paid	11,309 05	10,190 49	12,872 23	17,404 17
Dividends unpaid	284 00	4,000 00	8 00	8 00
Commercial deposits subject to check	207,474 37	158,996 71	158,130 19	111,653 43
Demand commercial certificates of deposit	367 959 79	367,709 11	376,685 64	359,069 10
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	139,903 85	151,956 79	159,520 96	150,431 50
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$835,431 06	$802,003 10	$816,367 02	$747,716 20

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, H. F. Messinger, Frank L. Perry, Hartwell Green, P. B. Phelps, Chauncy Brace, J. A. Graley.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$128,322 79	$150,331 21	$143,938 34	$152,809 61
Stocks, bonds and mortgages	177,178 33	193,198 53	211,005 43	209,035 56
Overdrafts	551 21	472 75	1,089 80	2,114 16
Banking house	.....	.....	.....	.....
Furniture and fixtures	3,247 75	3,247 75	3,247 75	3,247 75
Other real estate	1,971 29	1,971 29	1,971 29	1,971 29
Due from banks in reserve cities	81,462 83	72,616 08	37,770 13	14,953 32
Due from other banks and bankers	65 83	.....	630 00	45 00
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	946 46	706 50	350 06	1,246 69
Nickels and cents	96 00	202 61	63 38	62 80
Gold coin	9,400 00	8,200 00	7,455 00	6,362 50
Silver coin	1,835 00	668 00	948 00	1,072 00
U. S. and National bank notes	11,837 00	6,536 00	5,811 00	8,540 00
Totals	$416,914 49	$438,150 72	$414,280 18	$401,460 68
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	2,750 00	3,000 00	3,000 00	3,000 00
Undivided profits, less current expenses, interest and taxes paid	4,782 00	4,070 82	5,009 42	6,469 77
Dividends unpaid	8 00	2,000 00	.....	.....
Commercial deposits subject to check	51,246 97	88,910 34	64,785 84	40,596 59
Demand commercial certificates of deposit	.....	.....	.....	.....
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	167,786 09	167,257 39	167,192 91	164,052 77
Savings certificates of deposit	140,341 43	122,912 17	124,292 01	137,341 55
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$416,914 49	$438,150 72	$414,280 18	$401,460 68

No. 211.

PONTIAC SAVINGS BANK, PONTIAC.

Organized November 1, 1898.

JAMES A. JACOKES, *President;* HARRY COLEMAN, *Vice President;* D. H. POWER, *Cashier.*

DIRECTORS.—James A. Jacokes, Frank H. Carroll, Elmer R. Webster, Salmon S. Matthews, Harry Coleman, S. J. Tomlinson, D. H. Power.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$155,646 65	$201,138 63	$237,412 83	$249,097 18
Stocks, bonds and mortgages	48,327 69	103,963 14	124,079 79	166 106 14
Overdrafts	3,611 98	822 09	1,014 34	7,896 74
Banking house	7,000 00	7,000 00	7,000 00	8,000 00
Furniture and fixtures	1,000 00	1,000 00	2,500 00	1,500 00
Other real estate	.....	.....	.....	.....
Expense, interest and taxes paid	3,561 10	.....	.....	.....
Due from banks in reserve cities	63,012 85	87,026 58	79,046 85	46,368 25
Due from other banks and bankers	1,000 00	26,544 09	3,264 77	5,001 49
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	815 30	1,614 77	3,266 09	5,386 97
Nickels and cents	86 66	115 42	155 03	45 55
Gold coin	5,449 61	5,880 00	7,885 00	5,970 00
Silver coin	747 00	1,066 00	1,522 00	889 00
U. S. and National bank notes	6,351 00	4,235 00	7,500 00	4,161 00
Totals	$296,609 84	$440,405 72	$474,646 70	$500,422 32
Liabilities.				
Capital stock paid in	$40,900 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	.....	.....	.....	.....
Undivided profits, less current expenses, interest and taxes paid	*1,302 69	2,429 62	3,039 46	4,191 30
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	104,509 65	85,987 78	87,319 96	66,891 78
Demand commercial certificates of deposit	580 00	13,695 32	18,839 71	31,798 01
Time commercial certificates of deposit	.....	10,213 01	7,289 55	.....
Savings deposits	38,859 56	100,482 78	117,611 63	145,665 59
Savings certificates of deposit	110,457 94	177,597 21	190,546 39	201,875 64
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$296,609 84	$440,405 72	$474,646 70	$500,422 32

*Gross undivided profits.

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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$498,921 63	$521,807 61	$452,733 70	$530,378 10
Stocks, bonds and mortgages	280,643 92	287,160 59	347,990 60	357,641 44
Overdrafts	5 68	464 39	264 91	1,288 65
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	.....
Due from banks in reserve cities	158,227 57	62,932 78	201,181 79	94,600 23
Due from other banks and bankers	14,946 32	28,202 51	23,809 63	10,192 59
Exchanges for clearing house	2,029 55	8,387 26	10,150 66	7,710 62
Checks and cash items	2,508 54	6,078 60	1,349 46	8,420 60
Nickels and cents	114 15	218 87	218 67	196 88
Gold coin	12,402 50	7,602 50	10,645 00	4,400 00
Silver coin	4,147 00	1,482 50	2,784 00	1,609 75
U. S. and National bank notes	18,774 00	54,070 00	30,298 00	23,507 00
Totals	$1,023,920 86	$1,009,607 61	$1,112,626 42	$1,070,745 86
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	29,149 61	37,264 93	32,121 39	35,552 79
Dividends unpaid	100 00	.....	.....	.....
Commercial deposits subject to check	363,050 48	296,042 17	421,253 45	347,816 18
Demand commercial certificates of deposit	100,397 33	132,945 96	84,830 12	103,736 51
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	405,923 44	417,354 55	423,656 45	440,651 86
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	300 00	1,000 00	.....	91 52
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	25,765 01	17,897 00
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$1,023,920 86	$1,009,607 61	$1,112,626 42	$1,070,745 86

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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$319,550 04	$292,003 96	$267,743 24	$334,788 53
Stocks, bonds and mortgages	164,111 46	161,201 41	156,459 85	155,895 94
Overdrafts	6,118 75	7,394 96	7,076 57	3,522 67
Banking house	.....	.....	.....	.....
Furniture and fixtures	2,350 00	2,350 00	2,350 00	2,350 00
Other real estate	1,036 15	1,672 75	1,672 75	419 90
Due from banks in reserve cities	24,407 17	69,070 43	172,900 32	71,689 88
Due from other banks and bankers	.....	.....	.....	.....
Exchanges for clearing house	7,795 89	3,803 13	2,867 32	4,711 02
Checks and cash items	.....	.....	116 62	.....
Nickels and cents	130 20	127 13	588 00	655 12
Gold coin	70 00	185 00	1,065 00	62 50
Silver coin	1,452 25	315 00	1,201 00	295 00
U. S. and National bank notes	24,726 00	29,932 00	15,350 00	23,452 00
Totals	$551,747 91	$568,055 77	$629,390 67	$597,842 56
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	33,007 85	33,204 97	35,615 61	35,871 90
Dividends unpaid	64 00	4,000 00	40 00	.....
Commercial deposits subject to check	61,405 90	53,392 74	137,741 28	129,831 55
Demand commercial certificates of deposit	24,770 05	22,365 55	14,944 21	16,343 28
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	296,498 59	304,089 55	290,928 51	282,571 01
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	2 00	102 00	2 00	124 82
Cashier's checks outstanding	119 06	229 06	119 06	600 00
Due to banks and bankers	15,880 46	30,671 90	30,000 00	12,500 00
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$551,747 91	$568,055 77	$629,390 67	$597,842 56

No. 98.

ST. CLAIR COUNTY SAVINGS BANK, PORT HURON.

Organized May 26, 1890.

CHAS. WELLMAN, *President;* E. G. SPALDING, *Vice President;* GEO 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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$344,569 49	$392,860 49	$370,095 33	$387,763 58
Stocks, bonds and mortgages	108,895 89	118,132 30	121,055 88	127,595 98
Overdrafts	4,159 26	2,108 52	4,441 93	5,136 98
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	.....	.....	.....	1,152 91
Due from banks in reserve cities	79,948 81	90,575 93	72,013 56	107,575 46
Due from other banks and bankers	10,070 06	11,851 99	4,024 65	8,349 42
Exchanges for clearing house	980 75	.....	.....	.....
Checks and cash items	.....	2,833 77	4,679 24	5,472 00
Nickels and cents	88 14	46 99	114 04	36 50
Gold coin	946 50	915 00	9,242 50	8,352 50
Silver coin	954 45	1,121 90	4,302 50	1,528 25
U. S. and National bank notes	7,995 00	11,821 00	25,976 00	7,785 00
Totals	$571,108 35	$644,767 89	$628,445 63	$673,248 58
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	40,000 00	40,000 00	40,000 00	40,000 00
Undivided profits, less current expenses, interest and taxes paid	627 92	4,729 17	7,071 00	10,491 20
Dividends unpaid	.....	216 00	.....	.....
Commercial deposits subject to check	150,645 63	207,896 89	174,909 99	208,805 60
Demand commercial certificates of deposit	43,988 97	43,550 70	44,391 81	47,614 60
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	284,913 58	298,220 13	306,923 54	315,337 18
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	932 25	.....	.....	.....
Cashier's checks outstanding	.....	155 00	55 00	1,000 00
Due to banks and bankers	.....	.....	5,094 29	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$571,108 35	$644,767 89	$628,445 63	$673,248 58

No. 217.

QUINCY STATE BANK, QUINCY.

Organized August 1, 1899.

F. A. ROETHLISBERGER, *President;* H. W. WHITMORE, *Vice President;* M. S. SEGUR, *Cashier;* CHAS. L. HARPHAM, *Assistant Cashier.*

DIRECTORS.—F. A. Roethlisberger, H. W. Whitmore, M. S. Segur, S. M. Golden, H. Chase.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	.....	.....	$10,688 50	$30,814 98
Stocks, bonds and mortgages	.....	.....	6,602 58	6,863 18
Overdrafts	.....	.....	87 89	90 86
Banking house	.....	.....	.....	.....
Furniture and fixtures	.....	.....	1,226 78	1,261 72
Other real estate	.....	.....	.....	.....
Expense and revenue	.....	.....	486 86	.....
Due from banks in reserve cities	.....	.....	18,454 70	14,028 18
Due from other banks and bankers	.....	.....	.....	134 97
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	.....	.....	546 96	88 00
Nickels and cents	.....	.....	28 72	18 96
Gold coin	.....	.....	2,347 50	2,342 50
Silver coin	.....	.....	370 20	336 00
U. S. and National bank notes	.....	.....	2,654 00	4,326 00
Totals	.....	.....	$43,007 83	$60,305 35
Liabilities.				
Capital stock paid in	.....	.....	$20,000 00	$20,000 00
Surplus fund	.....	.....	.....	.....
Undivided profits, less current expenses, interest and taxes paid	.....	.....	*274 09	623,71
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	.....	.....	10,800 14	17,479 90
Commercial certificates of deposit	.....	.....	11,933 60	22,201 74
Savings deposits	.....	.....	.....	.....
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	.....	.....	$43,007 83	$60,305 35

*Gross undivided profits.

No. 69.

THE STATE BANK OF READING, READING.

Organized December 27, 1889.

HENRY F. DOTY, *President;* GEORGE G. CLARK, *Vice President;* WILLIAM B. NORTHROP, *Cashier.*

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

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$109,837 78	$98,314 12	$95,560 52	$118,349 70
Stocks, bonds and mortgages	17,310 00	13,810 00	17,310 00	17,235 00
Overdrafts	1,481 65	2,615 83	2,373 69	2,322 33
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	55,227 10	28,825 32	36,864 31	21,484 07
Due from other banks and bankers	892 49	1,739 56	620 38	3,291 20
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	790 69	1,221 47	1,520 69	4,113 72
Nickels and cents	43 00	25 00	45 00	37 65
Gold coin	7,000 00	8,000 00	6,000 00	10,000 00
Silver coin	900 00	516 00	602 00	800 00
U. S. and National bank notes	4,300 00	6,830 00	6,000 00	2,416 00
Totals	$198,807 71	$162,922 30	$167,921 59	$181,074 67
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	1,441 26	1,342 36	1,181 70	1,975 20
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	56,422 88	9,782 87	14,909 83	17,964 63
Demand commercial certificates of deposit	109,943 57	120,797 07	120,830 06	130,134 84
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	$198,807 71	$162,922 30	$167,921 59	$181,074 67

No. 206.

MACOMB COUNTY SAVINGS BANK, RICHMOND, [LENOX P. O.].

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 L. Lungerhausen.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$34,796 78	$44,784 81	$49,795 45	$54,942 81
Stocks, bonds and mortgages	8,518 00	17,853 34	18,853 34	23,578 34
Overdrafts	453 66	531 02	992 81	1,324 72
Banking House	.....	.....	.....	.....
Furniture and fixtures	1,307 52	1,307 52	1,343 52	1,593 02
Other real estate	.....	.....	.....	.....
Due from banks in reserve cities	7,920 48	3,969 03	7,649 09	12,700 79
Due from other banks and bankers	995 34	2,205 10	.....	908 04
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	74 30	173 21	922 25	990 33
Nickels and cents	2 48	9 38	29 24	30 14
Gold coin	1,275 00	2,710 00	3,220 00	3,002 50
Silver coin	572 70	267 80	1,318 70	752 25
U. S. and National bank notes	3,812 00	5,643 00	4,521 00	1,934 00
Totals	$59,728 26	$79,454 21	$88,645 40	$101,756 94
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	431 48	553 75	716 70	1,004 14
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	4,671 85	2,176 16	3,094 21	8,690 43
Demand commercial certificates of deposit	.....	.....	.....	.....
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	18,696 94	37,875 32	41,532 28	45,233 05
Savings certificates of deposit	10,927 99	13,848 98	18,282 28	21,829 32
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	19 93	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$59,728 26	$79,454 21	$88,645 40	$101,756 94

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, Edward C. Newbury, Henry S. Evans, L. E. Bedell, Dwight N. Lowell, M. A. Giddings.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$150,605 43	$176,693 78	$164,294 89	$173,768 23
Stocks, bonds and mortgages	110,579 00	125,562 14	129,867 72	130,617 72
Overdrafts	470 68	539 75	332 82	774 88
Banking house	5,000 00	5,000 00	5,000 00	5,000 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	49,008 09	42,616 80	40,420 55	20,243 43
Due from other banks and bankers	305 00	.....	262 80	9,054 41
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	832 82	2,602 35	2,499 53	61 90
Nickels and cents	305 37	256 81	112 86	149 32
Gold coin	5,300 00	5,512 50	5,842 50	5,330 00
Silver coin	2,688 75	2,261 55	994 15	2,679 45
U. S. and National bank notes	6,689 00	8,040 00	7,019 00	6,015 00
Totals	$332,784 14	$370,085 68	$357,646 82	$354,694 34
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	2,215 79	5,137 96	3,014 25	1,511 73
Dividends unpaid	208 00	.....	116 00	.....
Commercial deposits subject to check	30,401 26	56,296 16	37,541 12	32,665 24
Demand commercial certificates of deposit	3,874 48	2,278 51	3,369 52	2,232 56
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	185,048 05	208,255 25	210,945 41	219,881 06
Savings certificates of deposit	51,036 56	38,117 80	42,660 52	38,403 75
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$332,784 14	$370,085 68	$357,646 82	$354,694 34

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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$311,668 10			
Stocks, bonds and mortgages	14,500 00			
Overdrafts	2 33			
Banking house	13,900 24			
Furniture and fixtures	1,929 13			
Other real estate				
Premiums	41 40			
Due from banks in reserve cities	104,527 30			
Due from other banks and bankers				
Exchanges for clearing house	1,222 77			
Checks and cash items	83 13			
Nickels and cents	105 01			
Gold coin	6,126 20			
Silver coin	2,168 45			
U. S. and National bank notes	19,391 00			
Totals	$475,665 06			
Liabilities.				
Capital stock paid in	$100,000 00			
Surplus fund	30,000 00			
Undivided profits, less current expenses, interest and taxes paid	7,364 87			
Dividends unpaid	230 00			
Commercial deposits subject to check	109,151 13			
Demand commercial certificates of deposit	100,191 50			
Time commercial certificates of deposit	5,000 00			
Savings deposits	123,727 56			
Savings certificates of deposit				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals	$475,665 06			

* Voluntary liquidation March 7, 1899.

No. 25.

BANK OF SAGINAW, SAGINAW.

Organized April 18, 1888.

A. W. WRIGHT, *President;* BENTON HANCHETT, *Vice President;* D. W. BRIGGS, *Second Vice President and Manager;* A. W. FIELD, *Cashier;* T. W. STALKER, *Assistant Cashier*, West Side; H. G. WESENER, *Assistant Cashier*, East Side.

DIRECTORS.—Benton Hanchett, D. W. Briggs, Gilbert M. Stark, Arthur Hill, A. W. Wright, A. P. Bliss, A. P. Brewer, Wm. Schuette, Ralph Loveland, F. G. Palmerton, Thos. Jackson.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$1,205,981 20	$1,125,128 99	$1,478,274 86	$1,765,949 61
Stocks, bonds and mortgages	222,535 20	647,204 35	338,133 19	338,044 25
Overdrafts	718 09	1,537 06	5,507 68	1,172 81
Banking houses	5,700 00	25,700 00	25,700 00	25,700 00
Furniture and fixtures	6,300 00	8,300 00	8,300 00	9,539 21
Other real estate	9,000 00	9,450 00	9,450 00	9,450 00
Due from banks in reserve cities	681,590 27	308,720 99	703,459 85	367,758 71
Due from other banks and bankers	1,379 70	5,351 91	12,147 34	3,659 55
Exchanges for clearing house	7,174 13	3,363 47	3,098 01	7,732 59
Checks and cash items	787 70	1,090 09	1,100 34	1,393 17
Nickels and cents	230 56	312 59	567 95	411 28
Gold coin	60,224 00	57,110 00	56,548 25	59,013 50
Silver coin	1,661 60	4,313 40	5,144 60	5,744 45
U. S. and National bank notes	37,664 00	56,188 00	64,581 00	96,722 00
Totals	$2,240,946 45	$2,253,770 85	$2,712,013 07	$2,692,291 13
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	29,530 66	26,873 91	28,403 34	43,074 08
Dividends unpaid	80 00	10,000 00	.....	.....
Commercial deposits subject to check	1,000,232 63	972,155 24	1,410,000 38	1,242,608 04
Demand commercial certificates of deposit	419,039 28	841,129 64	870,006 09	976,076 68
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	.....	.....	.....	.....
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	9,700 00	403 03	644 18	1,065 00
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	502,363 88	123,209 03	122,959 08	149,467 33
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$2,240,946 45	$2,253,770 85	$2,712,013 07	$2,692,291 13

No. 38.

*PEOPLE'S SAVINGS BANK OF 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, F. P. Brewer.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$281,684 99	$311,925 73	$298,043 78	$373,180 04
Stocks, bonds and mortgages	107,819 40	100,393 65	106,368 65	105,009 06
Overdrafts	1,007 62	898 85	1,048 27	856 03
Banking house	.....	.....	.....	.....
Furniture and fixtures	4,789 68	4,789 68	4,789 68	4,789 68
Other real estate	14,058 77	13,954 90	13,954 90	13,954 90
Premiums	400 00	400 00	400 00	200 00
Due from banks in reserve cities	83,768 54	103,227 23	174,521 90	122,069 49
Due from other banks and bankers	58 61	238 08	275 30	3,040 00
Exchanges for clearing house	681 32	962 88	856 10	448 04
Checks and cash items	205 93	285 66	447 87	532 01
Nickels and cents	59 78	103 13	252 40	124 64
Gold coin	10,545 50	10,603 00	10,538 00	12,320 50
Silver coin	2,514 80	1,400 55	1,183 65	800 70
U. S. and National bank notes	8,556 00	13,546 00	10,102 00	21,324 00
Totals	$516,150 94	$562,729 34	$622,782 50	$658,649 09
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 current expenses, interest and taxes paid	3,246 95	1,250 20	2,654 51	8,447 36
Dividends unpaid	.....	1,500 00	63 00	3 00
Commercial deposits subject to check	85,852 46	112,573 31	184,076 33	197,583 51
Demand commercial certificates of deposit	64,529 92	70,707 66	60,694 80	64,904 74
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	284,898 50	299,198 17	296,757 92	308,619 42
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	123 11	.....	1,035 94	1,591 06
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$516,150 94	$562,729 34	$622,782 50	$658,649 09

* Formerly "People's Savings Bank of East Saginaw." Title changed January 9, 1900.

No. 84.

SAGINAW COUNTY SAVINGS BANK, SAGINAW.

Organized December 1, 1886.

A. P. BLISS, *President;* LORENZO T. DURAND, *Vice President;* RICHARD KHUEN, *Secretary and Treasurer*; C. A. KHUEN, *Assistant Secretary and 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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$119,054 56	$101,273 94	$134,046 07	$167,906 47
Stocks, bonds and mortgages	225,430 91	295,691 23	295,365 90	267,875 84
Overdrafts	.....	.....	.....	.....
Banking house	.....	.....	.....	.....
Furniture and fixtures	1,812 94	1,808 94	1,808 94	1,808 94
Other real estate	13,904 22	12,313 54	11,850 31	10,731 09
Due from banks in reserve cities	113,422 31	106,445 74	72,170 26	99,518 39
Due from other banks and bankers	.....	.....	.....	.....
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	5,228 80	266 31	9 69	4,749 67
Nickels and cents	56 21	24 60	88 47	12 42
Gold coin	3,070 00	3,830 00	4,490 00	4,575 00
Silver coin	868 50	729 80	910 05	877 15
U. S. and National bank notes	4,540 00	10,117 00	5,094 00	7,525 00
Totals	$487,388 45	$532,501 10	$525,833 69	$565,579 97
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	11,986 60	2,355 42	1,655 90	9,287 13
Dividends unpaid	60 00	30 00	30 00	.....
Commercial deposits subject to check	.....	.....	.....	.....
Demand commercial certificates of deposit	.....	.....	.....	.....
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	352,951 86	408,179 69	401,785 92	433,243 44
Savings certificates of deposit	22,389 99	20,935 99	22,361 87	23,049 40
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	1,000 00	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$487,388 45	$532,501 10	$525,833 69	$565,579 97

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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$288, 425 32	$353, 897 48	$301, 655 34	$224, 391 97
Stocks, bonds and mortgages	1, 083, 363 33	1, 199, 096 26	1, 267, 675 86	1, 434, 376 31
Overdrafts	310 30	562 51	1, 143 58	2, 747 61
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	34, 702 41	31, 445 64	31, 793 84	31, 698 16
Premiums	34, 914 70	60, 667 85	71, 823 09	114, 148 09
Due from banks in reserve cities	288, 349 58	209, 160 59	270, 257 59	179, 098 40
Due from other banks and bankers	34, 213 53	35, 917 76	39, 655 09	48, 423 14
Exchanges for clearing house	1, 026 28	1, 011 61	1, 866 23	756 32
Checks and cash items	3, 309 59	3, 546 70	4, 801 50	2, 826 53
Nickels and cents	44 50	45 32	180 94	103 39
Gold coin	60, 825 00	60, 283 75	60, 460 00	71, 580 00
Silver coin	1, 422 90	1, 672 03	4, 002 40	4, 071 00
U. S. and National bank notes	36, 512 00	40, 092 00	39, 445 00	46, 674 00
Totals	$1, 936, 686 52	$2, 066, 666 58	$2, 164, 027 54	$2, 230, 162 00
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	18, 146 83	20, 676 16	27, 524 08	30, 068 99
Dividends unpaid	124 00	4, 000 00	.....	.....
Commercial deposits subject to check	85, 173 46	93, 486 83	158, 216 41	125, 322 00
Demand commercial certificates of deposit	83, 057 08	85, 176 20	106, 267 09	110, 371 24
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	1, 599, 578 15	1, 709, 130 40	1, 720, 892 42	1, 811, 983 52
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	607 00	.....	250 00	200 00
Cashier's checks outstanding	.....	.....	.....	2, 000 00
Due to banks and bankers	.....	4, 196 99	877 54	216 25
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$1, 936, 686 52	$2, 066, 666 58	$2, 164, 027 54	2, 230, 162 00

No. 29.

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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$156,026 67	$139,873 90	$152,020 84	$173,674 82
Stocks, bonds and mortgages	34,222 41	36,303 18	45,813 18	50,470 18
Overdrafts	41 75	.....	123 58	474 91
Banking house	.....	3,000 00	3,000 00	3,000 00
Furniture and fixtures	750 00	750 00	750 00	2,507 00
Other real estate	5,737 20	750 00	750 00	750 00
Due from banks in reserve cities	12,763 18	31,654 17	32,169 44	26,246 41
Due from other banks and bankers	.....	.....	.....	.....
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	265 95	722 97	559 61	327 53
Nickels and cents	76 49	25 14	47 01	124 10
Gold coin	2,910 00	3,755 00	4,620 00	4,465 00
Silver coin	424 70	402 70	272 35	738 50
U. S. and National bank notes	6,929 00	5,881 00	1,536 00	3,997 00
Totals	$220,147 35	$223,118 06	$241,662 01	$266,775 45
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	7,817 45	10,009 84	5,683 00	6,380 85
Dividends unpaid	.....	.....	84 00	.....
Commercial deposits subject to check	31,720 52	34,588 75	39,218 09	48,314 07
Demand commercial certificates of deposit	1,466 56	1,716 36	3,559 05	3,905 93
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	87,238 34	89,886 34	100,378 11	118,305 18
Savings certificates of deposit	31,904 48	25,916 77	31,739 76	28,869 42
Certified checks	.....	1,000 00	1,000 00	1,000 00
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$220,147 35	$223,118 06	$241,662 01	$266,775 45

No. 39.

CLINTON COUNTY SAVINGS BANK, SAINT JOHNS.

Organized November 27, 1889.

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

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$38,666 40	$44,728 88	$34,403 38	$37,205 78
Stocks, bonds and mortgages	111,580 10	162,064 48	201,169 86	207,709 91
Overdrafts	.....	.....	.....	.....
Banking house	.....	.....	.....	.....
Furniture and fixtures	.....	.....	.....	.....
Other real estate	.....	.....	.....	.....
Premiums	1,087 50	.....	.....	.....
Expenses	.....	.....	.....	110 91
Due from banks in reserve cities	88,399 67	89,034 12	47,758 39	47,549 67
Due from other banks and bankers	.....	.....	14,892 07	7,000 00
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	.....	.....	.....	52 00
Nickels and cents	58 18	66 15	3 30	2 94
Gold coin	4,750 00	5,385 00	5,550 00	6,060 00
Silver coin	1,190 00	1,215 00	405 92	434 05
U. S. and National bank notes	6,806 00	3,538 00	4,017 00	10,439 00
Totals	$252,537 85	$306,031 63	$308,199 92	$316,564 26
Liabilities.				
Capital stock paid in	$28,000 00	$28,000 00	$28,000 00	$28,000 00
Surplus fund	7,000 00	7,000 00	5,600 00	5,600 00
Undivided profits, less current expenses, interest and taxes paid	1,409 20	1,589 30	591 18	.....
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	.....	.....	.....	.....
Demand commercial certificates of deposit	.....	.....	.....	.....
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	202,200 69	244,246 50	247,711 62	256,431 19
Savings certificates of deposit	13,927 96	25,195 83	25,997 12	26,533 07
Certified checks	.....	.....	300 00	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$252,537 85	$306,031 63	$308,199 92	$316,564 26

No. 45.

STATE BANK OF SAINT JOHNS, SAINT JOHNS.

Organized August 19, 1885.

PORTER K. PERRIN, *President;* J. H. CORBIT, *Vice President;* JOHN W. FITZGERALD, *Cashier.*

DIRECTORS.—Geo. F. Marvin, John H. Corbit, J. H. Fedewa, O. W. Munger, Jesse Sullivan, Porter K. Perrin, J. W. Fitzgerald, G. E. Corbin, John J. Keiser, W. M. Leland, F. A. Travis.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$96,250 09	$112,615 64	$119,454 49	$111,793 62
Stocks, bonds and mortgages	54,498 39	56,480 79	50,690 79	47,627 87
Overdrafts	376 92	1,118 37	1,297 49	1,495 17
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	6,501 27	6,501 27	6,323 82	6,423 82
Due from banks in reserve cities	101,199 03	61,595 98	57,988 81	52,704 00
Due from other banks and bankers	33 38	.....	26 50	.....
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	245 26	126 34	13 54	115 00
Nickels and cents	139 26	97 55	174 99	188 25
Gold coin	7,260 00	5,740 00	5,665 00	6,310 00
Silver coin	2,848 50	3,287 25	2,441 00	4,084 00
U. S. and National bank notes	14,567 00	12,682 00	7,869 00	8,358 00
Totals	$294,919 10	$271,245 19	$262,945 43	$250,099 73
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	5,705 43	5,705 43	6,000 00	6,000 00
Undivided profits, less current expenses, interest and taxes paid	1,771 75	4,759 32	2,246 02	4,519 18
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	105,694 10	77,535 60	72,691 51	59,704 10
Demand commercial certificates of deposit	83,856 38	83,876 54	81,285 50	79,650 23
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	47,891 44	49,368 30	50,722 40	50,216 22
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	10 00
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$294,919 10	$271,245 19	$262,945 43	$250,099 73

No. 164.

COMMERCIAL STATE BANK, SAINT JOSEPH.

Organized June 13, 1893.

J. M. BALL, *President;* MAX W. STOCK, *Vice President;* A. L. HEARTT, *Cashier.*

DIRECTORS.—James M. Ball, M. Shepard, M. M. Marble, Max W. Stock, Jane E. VanDerveer, E. F. Platt, A. L. Heartt.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$39,054 72	$63,568 66	$57,381 11	$72,338 64
Stocks, bonds and mortgages	20,935 41	17,876 10	18,651 10	40,131 00
Overdrafts	76 69	127 12	1,769 81	101 62
Banking house	.....	.....	.....	.....
Furniture and fixtures	1,783 33	1,783 33	1,783 33	1,783 33
Other real estate	.....	250 00	.....	.....
Premiums	.....	.....	.....	1,470 00
Due from banks in reserve cities	22,269 93	21,414 49	68,956 74	21,534 45
Due from other banks and bankers	.....	615 25	4,425 56	1,771 73
Exchanges for clearing house	570 35	1,597 37	1,431 78	2,091 21
Checks and cash items	130 79	333 74	572 36	688 41
Nickels and cents	84 86	265 80	376 28	202 07
Gold coin	2,499 50	2,375 00	6,125 00	5,122 50
Silver coin	1,551 60	2,088 05	1,316 55	1,164 60
U. S. and National bank notes	6,635 00	11,226 00	11,419 00	7,181 00
Totals	$95,592 18	$123,520 91	$174,208 62	$155,580 56
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	780 62	481 60	904 18	1,719 44
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	57,480 44	83,507 75	120,868 82	107,479 47
Demand commercial certificates of deposit	9,131 12	11,331 56	24,235,62	18,181 65
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	$95,592 18	$123,520 91	$174,208 62	$155,580 56

No. 31.

THE UNION BANKING COMPANY, SAINT JOSEPH.

Organized August 24, 1882.

A. W. WELLS, *President;* JOHN WALLACE, *Vice President;* ORVILLE O. JORDON, *Cashier.*
C. B. WINSLOW, *Assistant Cashier.*

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

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$116,848 24	$151,774 61	$115,535 38	$143,826 22
Stocks, bonds and mortgages	33,795 00	34,715 00	59,590 00	60,225 00
Overdrafts	743 37	783,62	1,886 05	648 52
Banking house	4,450 00	4,450 00	4,450 00	4,450 00
Furniture and fixtures	2,596 62	2,596 62	2,596 62	2,596 62
Other real estate	.....	.....	.....	.....
Premium account	1,250 00	1,250 00	3,421 00	3,420 00
Due from banks in reserve cities	127,122 52	65,510 64	155,939 05	119,667 84
Due from other banks and bankers	2,414 77	8,252 15	2,633 71	3,404 10
Exchanges for clearing house	308 29	374 35	1,553 24	1,802 27
Checks and cash items	457 48	410 96	472 60	385 74
Nickels and cents	1,004 10	271 59	579 60	552 68
Gold coin	2,500 00	2,500 00	2,500 00	7,000 00
Silver coin	2,053 65	4,867 45	5,049 60	2,818 45
U. S. and National bank notes	18,693 00	29,137 00	26,554 00	20,853 00
Totals	$314,237 04	$306,893 99	$382,760 85	$371,650 44
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	1,377 10	4,837 49	6,005 74	9,514 13
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	223,341 31	216,733 89	274,399 20	261,954 67
Demand commercial certificates of deposit	29,518 63	25,322 61	37,355 91	40,181 64
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	.....	.....	.....	.....
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	5,000 00	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$314,237 04	$306,893 99	$382,760 85	$371,650 44

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, C. C. Barton.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$59,508 59	$69,055 47	$68,630 91	$74,285 07
Stocks, bonds and mortgages	5,216 23	5,666 23	5,366 23	5,516 23
Overdrafts	414 67	361 24	537 13	542 07
Banking house	.....	.....	.....	.....
Furniture and fixtures	1,877 12	1,877 12	1,877 12	1,877 12
Other real estate	881 44	.....	.....	.....
Current expenses, interest and taxes paid	1,271 97	.....	.....	.....
Due from banks in reserve cities	12,672 88	15,800 18	16,188 19	20,398 57
Due from other banks and bankers	48 73	3 30	793 23	57 69
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	11 51	13 03	272 99	382 22
Nickels and cents	103 77	70 68	123 84	147 77
Gold coin	1,690 00	1,750 00	2,202 50	2,370 00
Silver coin	1,312 90	1,706 50	1,516 60	1,446 25
U. S. and National bank notes	8,064 00	9,104 00	5,521 00	4,793 00
Totals	$93,073 81	$105,407 75	$103,029 74	$111,815 99
Liabilities				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund	2,225 00	2,225 00	2,225 00	2,500 00
Undivided profits, less current expenses, interest and taxes paid	*785 39	841 48	1,387 72	77 58
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	16,924 31	17,828 24	13,698 23	24,301 65
Demand commercial certificates of deposit	11,654 99	4,131 73	2,258 50	1,313 29
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	11,802 20	12,264 84	12,407 58	13,052 55
Savings certificates of deposit	24,681 92	43,116 46	46,052 71	45,570 92
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$93,073 81	$105,407 75	$103,029 74	$111,815 99

* 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, John Frazer, H. J. Tuger, B. A. Church.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$59,793 58	$67,608 40	$58,015 97	$69,717 99
Stocks, bonds and mortgages	15,968 34	4,223 34	4,294 94	11,122 94
Overdrafts	940 79	69 63	37 98	6 68
Banking house	.....	.....	.....	.....
Furniture and fixtures	1,700 00	1,700 00	1,700 00	1,700 00
Other real estate	1,224 34	1,138 84	1,138 84	936 04
Due from banks in reserve cities	12,479 94	11,937 35	27,396 79	39,142 03
Due from other banks and bankers	28 25	2,653 68	3,155 20	239 40
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	135 00	237 79	110 00	115 00
Nickels and cents	112 28	156 54	175 77	194 18
Gold coin	1,532 50	1,927 50	3,155 00	3,742 50
Silver coin	1,852 00	1,985 00	2,737 00	2,346 00
U. S. and National bank notes	8,191 00	6,190 00	6,384 00	6,575 00
Totals	$103,958 02	$99,828 07	$108,301 49	$135,837 76
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	1,726 79	3,490 14	3,807 21	4,120 27
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	40,214 52	32,714 21	37,057,21	60,415 87
Demand commercial certificates of deposit	.....	.....	.....	.....
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	.....	.....	.....	.....
Savings certificates of deposit	37,016 71	38,623 72	42,437 07	46,301 62
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$103,958 02	$99,828 07	$108,301 49	$135,837 76

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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$12,357 07	$20,058 29	$21,540 61	$25,837 53
Stocks, bonds and mortgages	5,749 20	3,564 04	3,564 04	3,900 00
Overdrafts	1 80	243 46	636 17	568 50
Banking house	1,535 90	1,535 90	1,535 90	1,535 90
Furniture and fixtures	340 90	536 90	551 90	551 90
Other real estate	1,918 05	2,044 55	2,049 89	2,049 89
Due from banks in reserve cities	3,903 29	8,873 95	3,665 76	6,805 46
Due from other banks and bankers	60 05	.....	.....	188 84
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	252 55	665 01	913 58	1,977 70
Nickels and cents	12 67	24 81	9 34	17 79
Gold coin	110 00	35 00	55 00	620 00
Silver coin	11 20	283 25	500 10	118 85
U. S. and National bank notes	869 00	1,454 00	804 00	255 00
Totals	$27,121 68	$39,319 16	$35,826 29	$44,427 36
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	1,228 54	2,278 62	2,473 62	3,435 36
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	4,382 53	13,567 07	9,986 06	16,875 30
Demand commercial certificates of deposit	1,510 61	3,168 88	3,212 88	4,116 70
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	.....	.....	.....	.....
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	304 59	153 73	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$27,121 68	$39,319 16	$35,826 29	$44,427 36

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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$192,814 11	$212,672 40	$228,090 98	$255,472 61
Stocks, bonds and mortgages	65,184 62	86,365 81	88,304 89	103,376 24
Overdrafts	414 73	658 72	100 39	172 15
Banking house	35,000 00	35,000 00	35,000 00	30,000 00
Furniture and fixtures	2,950 00	3,047 50	3,047 50	3,000 00
Other real estate	10,375 64	10,271 75	10,383 97	10,168 66
Due from banks in reserve cities	90,206 49	147,758 80	156,053 60	51,768 20
Due from other banks and bankers	9,447 56	1,331 69	1,573 43	1,376 21
Exchanges for clearing house	543 61	3,023 33	3,578 82	2,553 27
Checks and cash items	259 52	534 17	539 27	607 29
Nickels and cents	325 47	267 77	521 63	317 03
Gold coin	9,835 00	10,230 00	9,800 00	8,585 00
Silver coin	2,332 40	1,467 30	3,300 00	2,114 45
U. S. and National bank notes	21,583 00	14,022 00	20,381 00	30,460 50
Totals	$441,272 15	$526,651 24	$560,675 48	$499,971 61
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	7,311 32	6,517 32	9,731 89	537 16
Dividends unpaid	.....	.....	.....	2,544 00
Commercial deposits subject to check	156,872 36	223,702 07	217,611 38	157,139 43
Certificates of deposit	27,684 90	28,956 07	40,050 08	43,705 46
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	188,287 98	205,137 68	233,121 49	235,442 92
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	1,115 59	2,338 10	160 64	602 64
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$441,272 15	$526,651 24	$560,675 48	$499,971 61

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;* E. S. Fairbanks, *Assistant Cashier.*

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

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$13,596 23	$21,137 06	$23,367 89	$21,400 04
Stocks, bonds and mortgages	7,584 68	5,551 24	5,184 64	5,894 29
Overdrafts	.....	10 35	18 99	2 00
Banking house, rent	214 00	186 00	165 00	151 00
Furniture and fixtures	1,171 02	1,184 61	1,184 61	1,184 61
Other real estate	.....	.....	.....	.....
Due from banks in reserve cities	7,041 48	3,463 26	3,784 13	3,137 77
Due from other banks and bankers	988 41	.....	.....	812 05
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	35 76	244 55	53 35	151 10
Nickels and cents	20 55	13 33	10 00	12 00
Gold coin	20 00	35 00	310 00	745 00
Silver coin	373 00	777 60	770 35	748 35
U. S. and National bank notes	1,911 00	2,477 00	2,522 00	2,193 00
Totals	$32,956 13	$35,080 00	$37,370 96	$36,431 21
Liabilities.				
Capital stock paid in	$15,500 00	$15,500 00	$15,500 00	$15,500 00
Surplus fund	687 52	687 52	687 52	687 52
Undivided profits, less current expenses, interest and taxes paid	215 24	1,277 10	1,508 65	2,110 07
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	10,619 58	10,435 49	11,495 36	8,982 79
Demand commercial certificates of deposit	.....	.....	.....	.....
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	5,105 02	6,394 89	7,594 73	8,623 28
Savings certificates of deposit	828 77	785 00	584 70	527 55
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$32,956 13	$35,080 00	$37,370 96	$36,431 21

No. 175.

COMMERCIAL STATE BANK, OF SHEPHERD, SHEPHERD.

Organized December 27, 1894.

H. D. BENT, *President;* N. W. STRUBLE, *Vice President;* L. D. ESTEE, *2d Vice President;* W. E. ADAMS, *Cashier;* W. I. N. SHEPHERD, *Assistant Cashier.*

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

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$36,656 66	$27,736 81	$32,411 47	$38,656 27
Stocks, bonds and mortgages	9,366 72	11,832 00	12,332 00	11,515 00
Overdrafts	68 57	396 85	706 56	121 31
Banking house	.....	.....	.....	.....
Furniture and fixtures	1,550 00	1,550 00	1,450 00	1,450 00
Other real estate	700 00	700 00	700 00	700 00
Due from banks in reserve cities	32,478 10	33,907 15	23,388 47	20,852 44
Due from other banks and bankers	20,000 00	20,000 00	20,000 00	22,000 00
Exchanges for clearing house	.....	1,981 18	434 50	1 25
Checks and cash items	14 69	.....	.....	3 39
Nickels and cents	80 94	31 82	25 99	52 94
Gold coin	2,275 00	2,705 00	2,690 00	2,730 00
Silver coin	654 80	1,242 40	797 90	701 50
U. S. and National bank notes	2,675 00	4,128 00	3,072 00	3,515 00
Totals	$106,490 48	$106,211 21	$98,008 89	$102,299 10
Liabilities.				
Capital stock paid in	$17,000 00	$17,000 00	$17,000 00	$17,000 00
Surplus fund	1,100 00	1,100 00	1,200 00	1,200 00
Undivided profits, less current expenses, interest and taxes paid	268 05	886 00	414 35	1,948 10
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	27,361 14	24,810 96	19,457 35	18,539 92
Demand commercial certificates of deposit	60,761 29	62,414 25	59,937 19	63,611 08
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	$106,490 48	$106,211 21	$98,008 89	$102,299 10

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, C. W. Williams, L. A. Spencer, W. H. Hurlbert, T. A. Bixby.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$96,202 02	$121,970 27	$108,004 41	$109,758 14
Stocks, bonds and mortgages	48,386 61	49,385 26	50,518 26	60,226 29
Overdrafts	1,394 90	1,761 64	371 47	863 71
Banking house	.....	.....	.....	.....
Furniture and fixtures	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate	.....	.....	.....	.....
Premiums	130 50	130 50	130 50	130 50
Due from banks in reserve cities	42,685 24	9,153 04	76,959 19	43,669 03
Due from other banks and bankers	.....	.....	.....	.....
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	1,894 72	2,638 11	1,962 22	5,264 97
Nickels and cents	41 92	60 15	18 19	113 23
Gold coin	7,232 50	6,625 00	10,335 00	5,355 00
Silver coin	1,004 05	1,610 30	2,662 20	2,529 45
U. S. and National bank notes	5,218 00	9,528 00	7,543 00	6,161 00
Totals	$207,190 46	$205,862 27	$261,504 44	$237,071 32
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	6,000 00	6,500 00	6,500 00	6,500 00
Undivided profits, less current expenses, interest and taxes paid	549 37	561 64	937 95	3,804 13
Dividends unpaid	168 00	2,000 00	.....	.....
Commercial deposits subject to check	63,523 26	59,240 39	101,317 59	84,183 90
Demand commercial certificates of deposit	15,919 23	14,665 78	14,591 13	14,534 26
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	71,030 60	68,911 60	88,157 77	78,049 03
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	982 86	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	3,000 00	.....	.....
Totals	$207,190 46	$205,862 27	$261,504 44	$237,071 32

No. 71.

THE FIRST STATE BANK OF SOUTH HAVEN, SOUTH HAVEN.

Organized December 28, 1889.

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

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

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$104,519 55	$129,798 46	$124,571 79	$129,336 61
Stocks, bonds and mortgages	106,283 20	109,394 90	110,478 68	112,545 45
Overdrafts	77 62	28 22	278 18	12 95
Banking house	.....	.....	.....	.....
Furniture and fixtures	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate	10,266 42	9,181 42	9,181 42	9,181 42
Due from banks in reserve cities	51,928 37	24,047 98	65,818 39	72,791 69
Due from other banks and bankers	.....	.....	32 04	848 82
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	1,783 63	3,097 37	2,676 10	5,024 12
Nickels and cents	66 95	80 72	68 39	124 96
Gold coin	5,185 00	3,615 00	5,365 00	5,080 00
Silver coin	1,510 00	2,735 00	1,500 00	1,700 00
U. S. and National bank notes	7,528 00	6,567 00	10,617 00	8,165 00
Totals	$292,148 74	$291,546 07	$333,586 99	$347,811 02
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	4,355 35	3,342 89	3,807 52	6,734 18
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	67,792 94	69,288 45	103,270 36	103,870 30
Demand commercial certificates of deposit	7,488 67	7,162 87	9,405 33	8,481 46
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	120,956 78	119,053 58	124,648 78	137,975 08
Savings certificates of deposit	6,555 00	7,055 00	7,455 00	5,750 00
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	643 28	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$292,148 74	$291,546 07	$333,586 99	$347,811 02

No. 207.

SPARTA STATE BANK, SPARTA.

Organized September 6, 1898.

C. A. BLOOMER, *President;* J. S. BRADFORD, *Vice President;* JOHN MANCHESTER, *2d 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 Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$21,992 52	$29,464 94	$33,121 64	$31,653 88
Stocks, bonds and mortgages	4,708 00	24,533 25	26,760 75	30,830 95
Overdrafts	.....	.....	.....	.....
Banking house	.....	.....	.....	.....
Furniture and fixtures	.....	66 58	66 58	.....
Other real estate	.....	.....	.....	.....
Due from banks in reserve cities	34,580 18	17,681 66	11,302 49	12,985 05
Due from other banks and bankers	.....	.....	.....	.....
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	279 37	59 19	118 03	168 26
Nickels and cents	42 59	22 95	46 04	25 97
Gold coin	1,405 00	1,525 00	1,505 00	1,640 00
Silver coin	659 00	552 00	186 00	575 00
U. S. and National bank notes	2,651 00	3,644 00	2,427 00	3,688 00
Totals	$66,317 66	$77,549 57	$75,533 53	$81,567 11
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	651 29	2,104 39	2,632 52	3,541 74
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	24,300 32	21,846 82	22,662 81	22,460 03
Demand commercial certificates of deposit	.....	.....	.....	.....
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	2,703 80	3,687 74	3,951 42	6,410 39
Savings certificates of deposit	23,662 25	34,910 62	31,286 78	34,154 95
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$66,317 66	$77,549 57	$75,533 53	$81,567 11

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. KRAFT, *Assistant Cashier.*

DIRECTORS.—Martin E. Aulsbrook, Geo. B. Tompkins, Edmund S. Amidon, C. B. Buck, Frank Kenyon, T. J. Collins, Charles A. Sturges, E. C. Wright, H. C. Rehm.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$97,861 54	$91,213 13	$102,798 29	$111,124 88
Stocks, bonds and mortgages	53,269 96	65,589 57	63,634 35	68,467 47
Overdrafts	1,662 43	3,295 92	3,888 51	1,897 00
Banking house	.....	.....	.....	.....
Furniture and fixtures	2,051 60	1,901 60	1,901 60	2,006 60
Other real estate	.....	.....	.....	.....
Due from banks in reserve cities	26,412 62	34,690 42	20,216 75	14,011 39
Due from other banks and bankers	.....	.....	.....	.....
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	279 16	425 41	658 93	1,142 45
Nickels and cents	170 33	139 93	84 81	39 37
Gold coin	3,135 00	4,185 00	2,742 50	5,125 00
Silver coin	2,214 85	1,402 90	637 25	1,722 95
U. S. and National bank notes	3,619 00	4,219 00	2,412 00	7,076 00
Totals	$190,676 49	$207,062 88	$198,974 99	$212,613 11
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	5,450 00	5,450 00	5,475 00	5,475 00
Undivided profits, less current expenses, interest and taxes paid	486,68	2,778 65	1,141 37	2,046 65
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	43,031 96	44,403 84	34,016 23	38,130 00
Demand commercial certificates of deposit	2,447 39	1,933 51	1,921 75	1,805 43
Time commercial certificates of deposit	53,745 76	61,451 73	66,731 54	74,180 56
Savings deposits	35,514 70	41,045 15	39,689 10	40,975 47
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$190,676 49	$207,062 88	$198,974 99	$212,613 11

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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$71,400 15	$69,815 06	$72,344 26	$71,645 68
Stocks, bonds and mortgages	13,787 15	9,687 15	11,337 15	10,780 00
Overdrafts	166 45	416 49	86 93	.....
Banking house	.....	.....	.....	.....
Furniture and fixtures	1,650 00	1,650 00	1,650 00	1,650 00
Other real estate	.....	.....	.....	.....
Due from banks in reserve cities	91,446 06	87,175 86	76,294 31	99,839 02
Due from other banks and bankers	.....	.....	.....	.....
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	675 29	303 92	410 17	979 24
Nickels and cents	33 25	49 88	21 23	34 65
Gold coin	6,221 00	5,750 00	5,375 70	5,565 00
Silver coin	1,048 50	353 10	53 75	464 50
U. S. and National bank notes	6,233 00	7,419 00	6,841 00	5,415 00
Totals	$192,660 85	$182,620 46	$174,414 50	$196,373 09
Liabilities.				
Capital stock paid in	$40,000 00	$40,000 00	$40,000 00	$40,000 00
Surplus fund	7,000 00	8,000 00	8,000 00	8,000 00
Undivided profits, less current expenses, interest and taxes paid	3,478 43	1,091 21	1,236 01	1,638 44
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	108,621 42	83,185 06	77,135 82	94,580 89
Demand commercial certificates of deposit	33,561 00	50,344 19	48,042 67	52,153 76
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	$192,660 85	$182,620 46	$174,414 50	$196,373 09

No. 156.

TECUMSEH STATE SAVINGS BANK, TECUMSEH.

Organized April 21, 1893.

CHARLES R. MILLER, *President;* GEO. W. KNAPP, *Vice President;* J. H. SMITH, *Cashier;* GEO. W. KNAPP, *Assistant Cashier.*

DIRECTORS.—C. A. Slayton, C. R. Miller, Geo. W. Knapp, Joseph Russell, Arthur D. Gilmore, L. M. Kellogg, L. D. Dewey, A. D. Ellis, David Howell.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$57,675 28	$48,779 80	$49,837 27	$46,143 53
Stocks, bonds and mortgages	24,206 89	32,495 67	29,755 67	28,837 44
Overdrafts	964 30	97 56	152 54	40 64
Banking house	4,000 00	4,000 00	4,000 00	4,000 00
Furniture and fixtures	1,290 00	1,290 00	1,290 00	1,290 00
Other real estate	.....	.....	.....	.....
Due from banks in reserve cities	30,045 14	28,074 76	21,024 65	25,916 13
Due from other banks and bankers	934 25	.....	.....	.....
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	248 85	9 24	1,554 28	923 80
Nickels and cents	78 04	135 12	150 48	96 59
Gold coin	2,282 50	2,835 00	2,470 00	2,215 00
Silver coin	700 65	824 20	373 70	356 05
U. S. and National bank notes	5,291 00	8,171 00	3,791 00	9,700 00
Totals	$127,716 90	$126,712 35	$114,399 59	$119,519 18
Liabilities.				
Capital stock paid in	$26,000 00	$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	62 89	1,906 64	2,125 31	3,261 41
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	29,426 11	24,675 29	27,281 39	28,265 88
Demand commercial certificates of deposit	41,174 80	20,822 12	15,644 65	16,167 01
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	29,553 10	51,808 30	41,848 24	44,324 88
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$127,716 90	$126,712 35	$114,399 59	$119,519 18

No. 120.

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

Organized August 15, 1891.

AMOS C. WOLF, *President;* BISHOP P. ANDREWS, *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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$182,823 10	$213,227 95	$194,074 36	$192,022 15
Stocks, bonds and mortgages	42,634 45	47,350 54	44,015 54	46,446 79
Overdrafts	1,186 35	2,355 33	1,115 02	4,560 39
Banking house	15,000 00	15,000 00	15,000 00	15,000 00
Furniture and fixtures	.....	.....	.....	.....
Other real estate	.....	.....	.....	.....
Due from banks in reserve cities	35,375 88	22,685 48	16,210 62	11,585 72
Due from other banks and bankers	590 00	.....	.....	.....
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	158 02	83 34	380 27	356 82
Nickels and cents	167 17	113 24	90 50	194 36
Gold coin	12,200 00	10,542 50	10,595 00	10,460 00
Silver coin	1,651 40	993 70	791 90	1,381 90
U. S. and National bank notes	11,151 00	9,145 00	9,803 00	9,321 00
Totals	$302,937 37	$321,497 08	$292,076 21	$291,329 13
Liabilities.				
Capital stock paid in	$30,000 00	$30,000 00	$30,000 00	$30,000 00
Surplus fund	15,000 00	15,000 00	15,000 00	15,000 00
Undivided profits, less current expenses, interest and taxes paid	2,100 42	1,993 31	2,271 40	3,900 09
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	40,401 80	58,535 09	38,561 97	34,960 90
Demand commercial certificates of deposit	116,159 34	104,089 68	98,881 62	115,227 69
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	99,275 81	111,879 00	100,389 57	92,240 45
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	6,971 65	.....
Bills payable	.....	.....	.....	.....
Totals	$302,937 37	$321,497 08	$292,076 21	$291,329 13

No. 138.

TRAVERSE CITY STATE BANK, TRAVERSE CITY.

Organized June 16, 1892.

PERRY HANNAH, *President;* A. TRACY LAY, *Vice President;* J. T. HANNAH, *Cashier;* S. GARLAND, *Assistant Cashier;* HOWARD IRISH, *2d Assistant Cashier.*

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

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$128,803 05	$136,811 26	$145,077 37	$166,400 43
Stocks, bonds and mortgages	469 680 09	470,459 82	485,079 11	488,173 11
Overdrafts	4 12	180 56	95 11	25 30
Banking house	298 00	298 00	298 00	298 00
Furniture and fixtures	.....	.....	.....	.....
Other real estate	9,074 37	8,809 37	8,809 37	8,809 37
Due from banks in reserve cities	135,863 85	169,337 57	195,010 14	194,143 03
Due from other banks and bankers	.....	.....	.....	.....
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	10,086 30	9,207 20	4,623 04	17,349 26
Nickels and cents	50 42	101 60	47 26	105 65
Gold coin	11,659 50	7,509 50	8,827 00	9,000 00
Silver coin	2,375 20	4,000 00	3,975 20	4,800 00
U. S. and National bank notes	33,565 00	31,513 00	31,892 00	47,327 00
Totals	$801,459 90	$838,227 88	$883,733 60	$936,431 15
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	13,409 09	13,037 60	13,348 58	17,583 53
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	309,137 58	303,921 40	324,686 44	382,416 87
Demand commercial certificates of deposit	353,913 23	396,268 88	420,698 58	411,430 75
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	$801,459 90	$838,227 88	$883,733 60	$936,431 15

No. 192.

STATE SAVINGS BANK OF VASSAR, VASSAR.

Organized December 30, 1896.

ISAAC GIBBARD, *President;* H. E. HARRISON, *Vice President;* WM. DAVIES, *2d 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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$58,983 12	$66,283 15	$69,153 01	$77,599 95
Stocks, bonds and mortgages	20,974 00	26,754 42	26,754 42	26,605 65
Overdrafts	101 66	238 69	511 28	114 76
Banking house	2,100 00	3,485 66	3,450 00	3,450 00
Furniture and fixtures	1,500 00	1,693 45	1,650 00	1,650 00
Other real estate	.....	.....	.....	.....
Expenses, interest and taxes paid	784 64	.....	.....	.....
Due from banks in reserve cities	29,752 16	26,605 56	23,039 06	29,115 95
Due from other banks and bankers	.....	.....	.....	.....
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	156 88	308 60	429 77	177 62
Nickels and cents	18 90	16 95	29 90	20 19
Gold coin	2,005 00	2,015 00	2,000 00	2,125 00
Silver coin	458 80	941 20	701 15	1,178 70
U. S. and National bank notes	3,862 00	3,850 00	4,351 00	4,332 00
Totals	$120,697 16	$132,192 68	$132,069 59	$146,369 82
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund	750 00	750 00	1,000 00	1,000 00
Undivided profits, less current expenses, interest and taxes paid	*546 84	1,222 63	209 27	1,450 26
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	28,855 67	26,906 33	25,731 46	32,357 88
Demand commercial certificates of deposit	.....	.....	.....	.....
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	17,948 32	28,738 52	29,573 45	33,692 45
Savings certificates of deposit	47,596 33	49,575 20	50,555 41	52,378 55
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	490 68
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$120,697 16	$132,192 68	$132,069 59	$146,369 82

*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, Wm. Darmstaitter.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$95,710 86	$119,282 17	$117,168 05	$116,814 16
Stocks, bonds and mortgages	103,002 73	111,615 93	110,750 93	114,941 86
Overdrafts	4,142 98	2,319 33	2,340 59	2,747 92
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	53,058 43	51,771 20	49,935 02	50,308 46
Due from other banks and bankers	.....	.....	.....	.....
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	1,700 08	1,641 20	1,698 78	668 87
Nickels and cents	41 57	45 26	83 78	134 56
Gold coin	3,016 24	2,045 36	2,530 36	4,785 36
Silver coin	700 00	370 00	850 00	400 00
U. S. and National bank notes	1,172 00	5,055 00	1,009 00	1,440 00
Totals	$263,744 89	$295,345 45	$287,566 51	$293,441 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	3,449 56	4,856 55	3,821 10	5,593 87
Dividends unpaid	124 00	.....	60 00	20 00
Commercial deposits subject to check	28,452 58	37,343 54	29,565 25	27,449 39
Demand commercial certificates of deposit	.....	.....	.....	.....
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	155,873 79	185,155 10	188,405 57	195,481 82
Savings certificates of deposit	38,344 96	30,490 26	28,214 59	27,396 11
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$263,744 89	$295,345 45	$287,566 51	$293,441 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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$188,665 89	$159,028 75	$164,499 57	$193,703 54
Stocks, bonds and mortgages	20,895 08	24,887 79	23,180 91	21,730 91
Overdrafts	.....	548 20	365 47	174 30
Banking house	.....	.....	.....	.....
Furniture and fixtures	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate	4,500 00	4,500 00	4,500 00	4,500 00
Taxes and interest and expense account	.....	4,710 80	1,510 46	2,643 66
Due from banks in reserve cities	16,002 85	2,462 22	137,603 46	49,132 76
Due from other banks and bankers	.....	.....	.....	.....
Exchanges for clearing house	.....	.....	.....	1,746 23
Checks and cash items	706,35	488 10	256 65	541 22
Nickels and cents	159 67	32 65	200 34	117 87
Gold coin	4,000 00	1,465 00	5,120 00	4,700 00
Silver coin	2,356 50	1,275 56	4,454 70	2,387 75
U. S. and National bank notes	10,277 00	14,749 00	25,185 00	16,396 00
Totals	$250,563 34	$217,148 07	$369,876 56	$300,774 24
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	6,000 00	6,000 00
Undivided profits, less current expenses, interest and taxes paid	706 60	*2,915 22	.....	.....
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	88,125 74	56,932 61	225,551 16	153,769 30
Demand commercial certificates of deposit	58,103 00	42,418 00	.....	.....
Time commercial certificates of deposit	.....	.....	43,675 28	43,148 47
Savings deposits	42,628 00	47,005 53	44,650 12	47,856 47
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	1,426 23	.....	.....
Notes and bills rediscounted	5,000 00	10,450 68	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$250,563 34	$217,148 07	$369,876 56	$300,774 24

* Gross undivided profits.

No. 17.

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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$72,805 11	$91,291 08	$86,444 78	$112,821 55
Stocks, bonds and mortgages	22,020 94	27,640 08	26,256 18	28,479 43
Overdrafts	4,121 43	1,658 43	1,645 59	3,150 36
Banking house	25,000 00	25,000 00	25,000 00	25,000 00
Furniture and fixtures	2,430 00	2,430 00	2,430 00	2,430 00
Other real estate	22,187 27	22,195 16	24,420 81	24,628 73
Expenses and interest paid	903 22	.....	.....	.....
Due from banks in reserve cities	2,507 55	24,064 36	34,783 97	29,140 71
Due from other banks and bankers	7,109 33	4,656 99	8,035 59	8,905 22
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	1,526 98	1,147 58	801 26	1,273 21
Nickels and cents	163 61	51 93	57 79	193 03
Gold coin	2,307 50	3,990 00	3,680 00	3,205 00
Silver coin	1,009 15	411 20	823 85	576 75
U. S. and National bank notes	6,956 00	11,787 00	11,355 00	12,447 00
Totals	$171,048 09	$216,323 81	$225,734 82	$252,250 99
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	*902 64	2,472 10	513 03	2,665 88
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	26,407 80	35,428 42	42,377 09	44,399 17
Demand commercial certificates of deposit	.....	.....	.....	.....
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	77,601 21	88,500 01	89,402 81	107,569 74
Savings certificates of deposit	15,046 56	31,732 60	39,327 60	47,616 20
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	1,089 88	.....	.....	.....
Notes and bills rediscounted	.....	8,190 68	4,114 29	.....
Bills payable	.....	.....	.....	.....
Totals	$171,048 09	$216,323 81	$225,734 82	$252,250 99

*Gross undivided profits.

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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$168,849 42	$139,053 19	$175,199 20	$169,288 10
Stocks, bonds and mortgages	22,199 99	25,435 99	25,453 99	20,489 99
Overdrafts	6,510 24	3,705 36	967 95	4,293 02
Banking house	.....	.....	.....	.....
Furniture and fixtures	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate	2,350 00	2,264 00	2,064 00	2,064 00
Due from banks in reserve cities	10,817 39	38,672 20	11,143 17	10,658 29
Due from other banks and bankers	.....	.....	.....	.....
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	95 00	444 90	265 89	237 17
Nickels and cents	34 97	31 56	31 51	38 20
Gold coin	2,005 00	2,255 00	2,455 00	1,605 00
Silver coin	386 65	860 00	724 50	391 25
U. S. and National bank notes	1,631 00	5,098 00	2,244 00	10,747 00
Totals	$215,879 66	$218,820 20	$221,549 21	$220,812 02
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund	30,000 00	30,000 00	30,000 00	30,000 00
Undivided profits, less current expenses, interest and taxes paid	1,048 95	3,295 49	16 40	915 93
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	36,544 68	36,117 74	38,811 81	39,574 56
Demand commercial certificates of deposit	123,286 03	124,406 97	127,721 00	124,621 53
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	.....	.....	.....	.....
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	700 00
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$215,879 66	$218,820 20	$221,549 21	$220,812 02

No. 35.

WILLIAMSTON STATE BANK OF WILLIAMSTON.

Organized August 30, 1888.

W. E. DENNIS, *President;* B. A. LIVERANCE, *Vice President;* BION WIXSON, *Cashier;* F J. PIERCE, *Teller.*

DIRECTORS.—W. E. Dennis, Bion Wixson, Theodore Hoffman, B. A. Liverance, M. A. Dennis, Jacob Stoffer, Lysander Carpenter, J. N. Leasia, S. D. Dennis.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$86,604 59	$91,377 80	$96,218 41	$91,602 38
Stocks, bonds and mortgages	30,533 72	28,123 72	30,798 72	32,469 72
Overdrafts	2,777 95	722 83	1,721 27	2,218 67
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	35,738 61	40,138 43	28,574 67	32,611 23
Due from other banks and bankers	.....	.....	.....	.....
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	2,349 48	1,803 43	1,505 90	4,336 03
Nickels and cents	54 82	23 06	56 78	43 63
Gold coin	2,030 00	2,150 00	2,025 00	2,370 00
Silver coin	1,036 40	828 00	399 95	245 75
U. S. and National bank notes	7,601 00	8,348 00	5,143 00	6,607 00
Totals	$173,326 57	$178,115 27	$171,043 70	$177,104 41
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	1,000 00	.....	.....	.....
Undivided profits, less current expenses, interest and taxes paid	857 12	1,962 68	2,487 68	4,349 75
Dividends unpaid	240 00	90 00	60 00	60 00
Commercial deposits subject to check	32,702 05	35,815 89	26,093 94	25,517 32
Demand commercial certificates of deposit	88,527 40	90,246 70	92,366 13	97,177 34
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	.....	.....	.....	.....
Savings certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	35 95	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$173,326 57	$178,115 27	$171,043 70	$177,104 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. Eby, John Desmond, Wm. H. Lacey, J. D. Haven, S. T. Hendricks.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$96,014 01	$99,926 00	$117,895 92	$129,306 26
Stocks, bonds and mortgages	29,040 00	32,060 00	36,960 00	40,830 00
Overdrafts	285 14	43 78	45 58	120 02
Banking houses	.....	.....	.....	.....
Furniture and fixtures	2,850 00	2,850 00	2,850 00	2,850 00
Banking house and other real estate	23,821 06	23,821 06	23,821 06	23,821 06
Due from banks in reserve cities	38,803 95	36,438 19	26,124 00	7,631 03
Due from other banks and bankers	.....	.....	.....	.....
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	156 25	679 39	158 25	382 45
Nickels and cents	15 56	53 23	5 42	58 57
Gold coin	2,830 00	2,530 00	2,935 00	3,160 00
Silver coin	225 00	243 00	40 00	350 00
U. S. and National bank notes	5,806 00	3,581 00	4,886 00	7,003 00
Totals	$199,846 97	$202,225 65	$215,721 23	$215,512 39
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	5,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid	1,919 01	1,611 39	1,603 36	1,019 64
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	45,678 26	43,633 44	51,217 30	43,028 27
Demand commercial certificates of deposit	.....	940 00	3,123 00	1,795 00
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	97,199 70	101,090 82	104,527 57	114,469 48
Savings certificates of deposit	300 00	200 00	200 00	200 00
Certified checks	.....	.....	50 00	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$199,846 97	$202,225 65	$215,721 23	$215,512 39

No. 64.

WYANDOTTE SAVINGS BANK, WYANDOTTE.

Organized November 20, 1871.

J. S. 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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$116,592 49	$192,640 65	$216,349 87	$179,116 98
Stocks, bonds and mortgages	121,378 00	165,565 50	166,015 50	168,790 50
Overdrafts	441 35	960 14	470 00	187 62
Banking house	.....	.....	.....	.....
Furniture and fixtures	1,647 53	1,647 53	1,647 53	1,647 53
Other real estate	.....	.....	.....	.....
Profit and loss	.....	.....	6,797 88	6,528 37
Due from banks in reserve cities	180,117 62	65,719 66	16,479 48	70,256 35
Due from other banks and bankers	.....	.....	.....	.....
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	771 53	204 21	229 25	249 04
Nickels and cents	26 00	24 26	9 23	27 95
Gold coin	2,372 50	3,415 00	1,602 50	1,840 00
Silver coin	125 70	338 10	285 25	260 50
U. S. and National bank notes	2,139 00	5,879 00	4,087 00	4,519 00
Totals	$425,611 72	$436,394 05	$413,973 49	$433,423 84
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	10,000 00	2,704 93	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid	1,224 96	1,997 19	*1,824 61	*4,422 62
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	102,495 57	96,947 27	81,437 69	112,006 59
Demand commercial certificates of deposit	.....	.....	.....	.....
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	254,651 19	277,504 66	263,471 19	256,994 63
Savings certificates of deposit	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	$425,611 72	$436,394 05	$413,973 49	$433,423 84

* Gross undivided profits.

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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$338,656 98	$379,162 60	$392,876 19	$389,806 58
Stocks, bonds and mortgages	59,313 00	85,728 00	85,628 00	90,566 00
Overdrafts	1,985 03	3,523 81	2,107 27	2,479 20
Banking house	28,000 00	27,000 00	27,000 00	27,000 00
Furniture and fixtures	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate	12,300 00	12,300 00	12,300 00	12,300 00
Due from banks in reserve cities	132,421 73	72,843 72	61,320 24	78,351 11
Due from other banks and bankers	7,561 25	5,986 91	23,597 84	18,732 57
Exchanges for clearing house	2,330 32	.....	871 80	2,840 00
Checks and cash items	3,203 70	1,112 42	1,347 45	2,869 10
Nickels and cents	101 94	80 75	78 33	151 63
Gold coin	11,880 00	13,530 00	13,927 50	20,120 50
Silver coin	2,090 00	1,150 00	880 00	1,630 00
U. S. and National bank notes	15,700 00	18,264 00	10,500 00	10,085 00
Totals	$618,543 95	$623,682 21	$635,434 62	$659,931 69
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	4,199 81	2,676 14	5,275 77	5,150 92
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	118,999 90	113,264 90	108,284 00	115,473 43
Demand commercial certificates of deposit	.....	.....	.....	.....
Time commercial certificates of deposit	.....	.....	.....	.....
Savings deposits	76,602 96	81,249 98	78,740 86	85,870 08
Savings certificates of deposit	358,741 28	366,491 19	383,118 46	393,437 26
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	15 53	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$618,543 95	$623,682 21	$635,434 62	$659,931 69

REPORTS

OF THE

NATIONAL BANKS

OF MICHIGAN

AS FURNISHED THE COMMISSIONER OF THE STATE BANKING DEPARTMENT

FEBRUARY 4, JUNE 30, SEPTEMBER 7, AND DECEMBER 2,

1899

No. 3316.

FIRST NATIONAL BANK, ALBION.

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

DIRECTORS.—W. O. Donoughue, I. L. Sibley, M. D. Weeks, A. J. Howell, W. W. Austin, O. Harry Gale, J. C. Eslow.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$142,976 51	$127,162 82	$129,430 97	$130,472 63
Overdrafts, secured and unsecured	499 02	2,552 82	5,675 49	537 25
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	.....	.....	1,600 00	.....
Premiums on U. S. bonds	5,400 00	5,400 00	4,900 00	4,900 00
Stocks, securities, etc	23,997 78	15,911 74	16,757 14	16,757 14
Banking house, furniture and fixtures	8,000 00	8,000 00	8,000 00	8,000 00
Other real estate and mortgages owned	31,181 57	29,481 57	36,181 57	36,181 57
Due from National banks (not reserve agents)	2,888 74	.....	557 58	2,202 92
Due from State banks and bankers	386 25	.....	.....	782 14
Due from approved reserve agents	40,855 68	75,307 60	57,393 77	49,493 38
Checks and other cash items	1,589 65	1,876 70	1,971 67	1,471 07
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	3,966 00	1,660 00	2,813 00	5,111 00
Fractional paper currency, nickels and cents	123 28	123 87	127 63	99 95
Specie	16,493 00	17,194 45	13,574 25	13,688 35
Legal tender notes	3,000 00	2,000 00	1,000 00	4,000 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	$367,569 98	$372,884 07	$366,195 57	$359,909 90
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	3,512 52	7,494 11	5,142 40	6,384 99
National bank notes outstanding	73,400 00	72,850 00	74,250 00	74,250 00
Due to other National banks	.....	.....	.....	.....
Due to State banks and bankers	.....	.....	.....	.....
Dividends unpaid	.....	.....	.....	.....
Individual deposits subject to check	46,199 93	45,396 87	47,767 84	52,093 55
Demand certificates of deposit	119,457 53	122,143 09	114,035 33	102,181 36
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	$367,569 98	$372,884 07	$366,195 57	$359,909 90

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. Chihcester.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$96,260 10	$155,238 71	$134,003 71	$129,091 54
Overdrafts, secured and unsecured	6,037 50	3,553 77	6,042 54	5,206 39
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	.....	.....	.....	.....
Premiums on U. S. bonds	.....	.....	.....	.....
Stocks, securities, etc	8,501 83	8,201 83	7,201 83	10,413 53
Banking house, furniture and fixtures	6,709 00	6,709 00	6,709 00	6,709 00
Other real estate and mortgages owned	11,178 87	11,167 87	9,867 87	9,353 33
Due from National banks (not reserve agents)	60,148 98	12,910 42	32,041 09	19,914 61
Due from State banks and bankers	69 95	589 35	285 74	1,820 25
Due from approved reserve agents	40,496 86	24,887 25	20,440 25	25,487 34
Checks and other cash items	1,006 42	1,420 88	1,565 34	1,839 14
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	620 00	165 00	1,290 00	375 00
Fractional paper currency, nickels and cents	190 29	307 64	238,26	321 70
Specie	16,044 75	18,021 75	12,263 42	15,821 92
Legal tender notes	5,660 00	5,210 00	5,395 00	5,945 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	$265,987 05	$261,445 97	$250,406 55	$245,361 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 expenses and taxes paid	3,046 74	2,492 17	3,433 97	7,730 86
National bank notes outstanding	10,250 00	10,750 00	11,250 00	11,250 00
Due to other National banks	.....	.....	.....	.....
Due to State banks and bankers	.....	.....	.....	.....
Dividends unpaid	675 00	2,580 00	.....	.....
Individual deposits subject to check	125,849 37	116,206 36	105,577 04	92,387 59
Demand certificates of deposit	66,165 94	69,417 44	70,145 54	73,992 80
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	$265,987 05	$261,445 97	$250,406 55	$245,361 25

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, Henry Bolton, Donald McRae, John Sinclair, W. B. Taber, Wm. Krebs.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$314,437 46	$433,653 87	$405,896 85	$362,912 67
Overdrafts, secured and unsecured	4,478 05	6,058 44	2,298 83	2,555 89
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.	27,605 83	17,062 03	17,266 28	27,429 30
Banking house furniture and fixtures	3,700 00	3,700 00	3,000 00	3,000 00
Other real estate and mortgages owned	.....	.....	5,000 00	5,000 00
Due from National banks (not reserve agents)	32,063 73	43,419 67	52,230 28	51,463 12
Due from State banks and bankers	.....	.....	.....	.....
Due from approved reserve agents	158,406 86	140,533 41	116,292 75	116,966 16
Checks and other cash items	691 60	681 28	534 38	447 17
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	1,487 00	1,675 00	2,502 00	3,061 00
Fractional paper currency, nickels and cents	125 49	233 68	175 74	300 17
Specie	13,937 50	18,635 00	16,012 50	14,650 50
Legal tender notes	6,575 00	18,605 00	12,062 00	18,408 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	$615,758 52	$736,507 38	$685,521 61	$658,443 98
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	15,000 00
Undivided profits, less expenses and taxes paid	966 33	5,077 14	7,642 08	11,698 72
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	348,486 21	468,562 60	409,615 42	377,095 43
Demand certificates of deposit	155,805 98	152,367 64	157,764 11	159,149 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	$615,758 52	$736,507 38	$685,521 61	$658,443 98

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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$291,186 50	$293,310 15	$316,021 29	$330,718 93
Overdrafts, secured and unsecured	2,170 09	8,673 04	7,891 74	2,334 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	.....	.....	.....	.....
Premiums on U. S. bonds	.....	.....	.....	.....
Stocks, securities, etc.	32,000 00	29,500 00	29,500 00	29,500 00
Banking house, furniture and fixtures	17,500 00	17,500 00	17,500 00	17,500 00
Other real estate and mortgages owned	9,300 00	.....	.....	.....
Bills in transit	.....	.....	.....	550 00
Due from State banks and bankers	4,417 69	9,898 42	4,701 22	9,080 64
Due from approved reserve agents	57,044 03	43,830 42	39,602 49	34,047 21
Checks and other cash items	1,984 98	1,666 28	461 43	530 17
Exchanges for clearing house	.....	.....	1,022 32	1,057 70
Notes of other National banks	6,560 00	8,980 00	6,870 00	8,890 00
Fractional paper currency, nickels and cents	244 70	208 84	176 53	275 71
Specie	16,126 05	16,272 00	15,973 25	16,990 90
Legal tender notes	4,200 00	4,403 00	3,986 00	4,217 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	$468,859 04	$460,367 15	$469,831 27	$481,817 27
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	19,147 01	16,805 66	19,680 76	23,311 65
National bank notes outstanding	22,500 00	22,500 00	22,500 00	22,500 00
Due to other National banks	.....	673 48	1,107 70	2,757 89
Due to State banks and bankers	3,284 87	151 28	131 28	.....
Dividends unpaid	208 00	4,140 00	340 00	140 00
Individual deposits subject to check	166,237 91	148,092 64	170,070 17	172,991 11
Demand certificates of deposit	137,402 31	147,904 09	135,584 60	140,008 78
Time certificates of deposit	.....	.....	.....	.....
Certified checks	78 94	100 00	416 76	107 84
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	$468,859 04	$460,367 15	$469,831 27	$481,817 27

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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$583,887 72	$669,420 51	$758,292 93	$795,657 91
Overdrafts, secured and unsecured	21,382 02	24,564 46	36,272 85	24,613 13
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	.....	.....	.....	.....
Premiums on U. S. bonds	17,628 00	17,628 00	17,628 00	17,628 00
Stocks, securities, etc	69,380 44	86,647 69	82,850 30	83,715 54
Banking house, furniture and fixtures	12,000 00	12,120 00	10,000 00	10,087 75
Other real estate and mortgages owned	6,045 33	12,000 00	11,887 08	11,733 33
Due from National banks (not reserve agents)	.....	.....	.....	.....
Due from state banks and bankers	14,442 48	14,240 23	11,186 94	18,573 81
Due from approved reserve agents	118,937 43	123,833 52	99,445 04	136,637 16
Checks and other cash items	1,769 21	2,837 55	1,141 06	1,859 69
In transit for collection	11,388 21	25,272 38	23,407 82	21,983 57
Notes of other National banks	3,260 00	6,000 00	4,500 00	5,000 00
Fractional paper currency, nickels and cents	395 29	247 26	145 39	130 73
Specie	30,461 80	35,996 85	34,919 50	39,196 00
Legal tender notes	9,500 00	14,089 00	12,000 00	15,100 00
Redemption fund with U. S. treasurer (5 % of circulation)	6,750 00	6,750 00	6,750 00	6,750 00
Due from U. S. treasurer, other than 5 % redemption fund	.....	.....	.....	.....
Totals	$1,057,227 93	$1,201,647 45	$1,260,426 91	$1,338,666 62
Liabilities.				
Capital stock paid in	$150,000 00	$150,000 00	$150,000 00	$150,000 00
Surplus fund	20,000 00	20,000 00	21,000 00	21,000 00
Undivided profits less expenses and taxes paid	9,300 17	25,172 59	15,837 65	25,807 76
National bank notes outstanding	133,700 00	135,000 00	133,900 00	135,000 00
Due to other National banks	.....	.....	.....	.....
Due to State banks and bankers	6,675 03	9,441 91	8,306 60	3,962 65
Dividends unpaid	.....	.....	.....	.....
Individual deposits subject to check	716,153 05	810,774 48	874,564 20	941,086 73
Demand certificates of deposit	21,399 68	51,018 47	56,318 46	61,809 48
Time certificates of deposit	.....	.....	.....	.....
Certified checks	.....	240 00	500 00	.....
Cashier's checks outstanding	.....	.....	.....	.....
United States deposit	.....	.....	.....	.....
Deposits of U. S. disbursing officers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$1,057,227 93	$1,201,647 45	$1,260,426 91	$1,338,666 62

No. 2853.

FIRST NATIONAL BANK, BAY CITY.

CHARLES A. EDDY, *President;* THOS. CRANAGE, *Vice President;* FREDERICK P. BROWNE, *Cashier.*

DIRECTORS—T. Cranage, F. P. Browne, H. B. Smith, E. A. Cooley, Wm. H. McEwan, F. T. Norris, Chas. A. Eddy, Alfred E. Bonsfield, William L. Clements.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$571,526 82	$565,871 38	$499,439 50	$429,659 10
Overdrafts, secured and unsecured	4 58	630 41	289 99	132 57
U. S. Bonds to secure circulation	50,000 00	50,000 00	50,000 00	25,000 00
U. S. bonds to secure U. S. deposits	.....	.....	.....	.....
U. S. bonds on hand	9,000 00	10,000 00	10,000 00	35,000 00
Premiums on U. S. bonds	967 50	1,000 00	1,000 00	1,000 00
Stocks, securities, etc	7,212 50	47,600 00	45,400 00	66,314 25
Banking house, furniture and fixtures	20,000 00	20,000 00	20,000 00	20,000 00
Other real estate and mortgages owned	14,372 73	14,887 73	17,473 73	8,783 66
Due from National banks (not reserve agents)	331 05	2,192 63	5,075 76	4,009 59
Due from State banks and bankers	8,467 95	4,987 47	11,130 63	4,375 81
Due from approved reserve agents	69,222 64	53,246 33	197,144 81	56,659 25
Checks and other cash items	8,416 19	3,982 41	363 72	809 20
Exchanges for clearing house	2,277 90	2,124 77	1,957 45	5,136 04
Notes of other National banks	6,668 00	13,234 00	13,467 00	23,059 00
Fractional paper currency, nickels and cents	392 34	349 22	239 31	316 24
Specie	29,400 00	31,900 00	30,500 00	38,900 00
Legal tender notes	3,300 00	10,534 00	16,725 00	29,939 00
Redemption fund with U. S. treasurer (5 % of circulation)	2,250 00	2,250 00	2,250 00	1,125 00
Due from U. S. treasurer, other than 5 % redemption fund	.....	.....	.....	.....
Totals	$803,810 20	$834,790 35	$922,456 90	$750,218 71
Liabilities.				
Capital stock paid in	$200,000 00	$200,000 00	$200,000 00	$100,000 00
Surplus fund	.....	.....	.....	.....
Undivided profits less expenses and taxes paid	7,628 77	13,861 90	17,648 79	16,245 23
National bank notes outstanding	40,120 00	39,800 00	44,040 00	20,000 00
Due to other National banks	4,170 16	9,277 34	18,128 43	25,941 29
Due to State banks and bankers	41,811 12	59,769 92	82,817 53	47,873 71
Dividends unpaid	.....	.....	.....	.....
Individual deposits subject to check	241,342 38	228,093 86	255,898 04	244,882 16
Demand certificates of deposit	.....	.....	.....	.....
Time certificates of deposit	266,916 60	281,945 68	301,831 24	289,780 07
Certified checks	141 50	361 98	413 20	264 91
Cashier's checks outstanding	1,679 67	1,679 67	1,679 67	5,231 34
United States deposits	.....	.....	.....	.....
Deposits of U. S. disbursing officers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$803,810 20	$834,790 35	$922,456 90	$750,218 71

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, Jas. Davidson, J. W. McGraw, A. J. Cooke, Orrin Bump, Frank P. Chesbrough, E. B. Foss.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$749,564 22	$774,231 52	$753,816 00	$865,501 16
Overdrafts, secured and unsecured	23 45	36 17	214 05	158 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	4,000 00	4,000 00	4,000 00	4,000 00
Stocks, securities, etc	33,145 27	33,145 27	33,370 07	33,370 07
Banking house, furniture and fixtures	2,900 00	2,900 00	2,900 00	2,900 00
Other real estate and mortgages owned	2,270 49	4,091 37	4,164 60	2,136 85
Due from National banks (not reserve agents)	2,968 81	.....	.....	.....
Due from State banks and bankers	10,174 87	9,643 44	8,959 05	3,539 53
Due from approved reserve agents	324,017 12	312,352 74	379,020 81	315,091 35
Checks and other cash items	214 40	1,590 62	359 86	4,366 58
Exchanges for clearing house	4,117 82	3,322 49	1,569 45	3,882 93
Notes of other National banks	16,750 00	22,300 00	11,450 00	13,210 00
Fractional paper currency, nickels and cents	144 75	170 78	144 23	298 17
Specie	34,913 00	43,918 00	37,209 25	40,702 00
Legal tender notes	12,700 00	25,334 00	18,716 00	18,760 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	1,700 00	3,420 00	1,000 00	1,410 00
Totals	$1,251,854 20	$1,292,706 40	$1,309,143 37	$1,361,497 15

Liabilities.				
Capital stock paid in	$300,000 00	$300,000 00	$200,000 00	$200,000 00
Surplus fund	28,200 00	25,000 00	25,000 00	26,000 00
Undivided profits less expenses and taxes paid	7,103 60	6,101 00	10,786 57	7,624 34
National bank notes outstanding	45,000 00	45,000 00	45,000 00	45,000 00
Due to other National banks	1,427 64	5,532 02	309 41	12,162 44
Due to State banks and bankers	84,942 73	88,877 88	86,575 48	60,819 29
Dividends unpaid	.....	.....	17,175 00	6,250 00
Individual deposits subject to check	450,768 68	472,659 47	560,371 06	634,941 05
Demand certificates of deposit	334,411 55	349,536 03	363,925 85	368,700 03
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	$1,251,854 20	$1,292,706 40	$1,309,143 37	$1,361,497 15

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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$198,242 93	$225,398 94	$219,792 90	$234,291 92
Overdrafts, secured and unsecured	1,223 02	1,544 57	573 01	888 80
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	9,300 57	8,300 57	8,345 57	8,345 57
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)	611 28	403 53	161 93	2,351 66
Due from State banks and bankers	1,241 14	563 40	32 00	57 79
Due from approved reserve agents	35,927 01	23,971 91	24,354 65	13,248 11
Checks and other cash items	.....	252 19	520 40	554 50
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	2,500 00	2,000 00	3,000 00	2,500 00
Fractional paper currency, nickels and cents	436 51	253 62	374 08	48 45
Specie	8,580 60	4,681 00	11,108 55	11,569 90
Legal tender notes	3,000 00	8,000 00	4,000 00	5,000 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	$284,925 56	$299,232 23	$296,125 59	$302,719 20
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	7,200 00	7,200 00
Undivided profits less expenses and taxes paid	611 43	3,470 96	2,716 63	2,581 42
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	30 00	.....	60 00	.....
Individual deposits subject to check	168,154 53	180,695 95	181,827 21	187,473 56
Demand certificates of deposit	47,879 60	46,815 32	43,071 75	44,214 22
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	$284,925 56	$299,232 23	$296,125 59	$302,719 20

No. 3925.

FIRST NATIONAL BANK, BUCHANAN.

D. S. SCOFFERN, *President;* J. W. BEISTLE, *Vice President;* C. H. BAKER, *Cashier.*

DIRECTORS.—C. H. Baker, D. S. Scoffern, J. W. Beistle, C. F. Pears, Charles Bishop.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$125,530 31	$126,700 50	$140,242 87	$131,647 49
Overdrafts, secured and unsecured	360 62	242 64	307 08	247 72
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	.....	1,429 55	1,429 55	1,429 55
Furniture and fixtures	1,730 00	1,730 00	1,730 00	1,730 00
Other real estate and mortgages owned	3,289 54	4,289 54	5 322 79	9,385 79
Due from National banks (not reserve agents)	6,125 29	2,181 14	2,272 52	1,710 97
Due from State banks and bankers	.....	414 15	.....	.....
Due from approved reserve agents	54,607 08	41,586 24	18,728 77	13,127 53
Checks and other cash items	3,030 20	.....	65 00	274 32
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	1,500 00	1,870 00	1,500 00	1,500 00
Fractional paper currency, nickels and cents	73 51	55 57	59 48	80 96
Specie	4,038 45	4,927 55	4,039 80	3,650 40
Legal tender notes	4,644 00	2,540 00	3,140 00	2,150 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	$219,191 50	$202,229 38	$193,100 36	$181,197 23

Liabilities.				
Capital stack 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	9,706 40	4,457 94	4,537 66	1,213 27
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	31,540 30	17,935 88	16,391 71	17,065 85
Demand certificates of deposit	106,694 80	108,585 56	100,920 99	91,668 11
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	$219,191 50	$202,229 38	$193,100 36	$181,197 23

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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$722,406 70	$1,044,149 18	$1,028,450 58	$1,049,442 38
Overdrafts, secured and unsecured	370 41	191 07	603 40	937 07
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	287,286 62	229,223 31	221,973 31	154,973 31
Banking house furniture and fixtures	21,828 15	21,828 15	28,828 15	28,828 15
Other real estate and mortgages owned	.....	.....	.....	.....
Due from National banks (not reserve agents)	17,980 15	9,922 60	7,762 19	6,043 02
Due from State banks and bankers	132,031 27	61,460 46	53,815 52	37,103 36
Due from approved reserve agents	508,464 88	474,895 62	466,069 53	483,599 13
Checks and other cash items	65,372 47	9,448 24	5,092 96	10,169 85
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	22,230 00	15,070 00	17,725 00	17,240 00
Fractional paper currency, nickels and cents	364 20	272 33	582 50	364 44
Specie	78,848 05	77,581 45	138,573 20	153,974 60
Legal tender notes	89,545 00	79,500 00	82,250 00	90,250 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	.....	1,000 00	.....	.....
Totals	$1,974,852 90	$2,052,667 41	$2,079,851 34	$2,061,050 31
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	22,239 71	21,168 09	28,109 22	37,406 46
National bank notes outstanding	20,900 00	22,500 00	22,500 00	22,500 00
Due to other National banks	.....	.....	.....	.....
Due to State banks and bankers	9,056 18	1,980 13	.....	.....
Dividends unpaid	.....	5,000 00	.....	.....
Individual deposits subject to check	1,741,087 20	1,837,229 27	1,861,006 69	1,835,015 08
Demand certificates of deposit	31,526 81	14,247 42	17,942 43	15,736 14
Time certificates of deposit	.....	.....	.....	.....
Certified checks	43 00	542 50	293 00	392 63
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	$1,974,852 90	$2,052,667 41	$2,079,851 34	$2,061,050 31

No. 1812.

FIRST NATIONAL BANK, CASSOPOLIS.

M. L. HOWELL, *President;* A. M. KINGSBURY, *Vice President;* CHARLES 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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$151,510 43	$154,907 27	$156,576 82	$148,644 38
Overdrafts, secured and unsecured	296 11	1,530 47	1,561 23	409 87
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	.....	.....	.....
Premiums on U. S. bonds	.....	.....	.....	.....
Stocks, securities, etc.	27,737 50	40,000 00	40,000 00	40,000 00
Banking house, furniture and fixtures	.....	.....	.....	.....
Other real estate and mortgages owned	1,900 00	1,900 00	1,830 00	1,025 00
Due from National banks (not reserve agents)	414 00	5 10	1,700 99	217 59
Due from State banks and bankers	9 92	222 12	.....	26 00
Due from approved reserve agents	40,695 30	28,253 12	20,020 96	33,006 51
Checks and other cash items	159 09	382 50	245 75	283 42
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	1,235 00	2,295 00	2,340 00	1,240 00
Fractional paper currency, nickels and cents	171 46	165 12	157 76	98 66
Specie	11,260 00	13,200 00	13,650 00	13,340 00
Legal tender notes	500 00	1,000 00	1,000 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	$258,951 31	$256,923 20	$252,146 01	$251,353 93
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	7,239 63	9,601 62	10,729 82	13,656 97
National bank notes outstanding	10,750 00	11,250 00	11,250 00	11,250 00
Due to other National banks	146 59	.....	.....	188 59
Due to State banks and bankers	.....	.....	.....	.....
Dividends unpaid	.....	2,500 00	.....	.....
Individual deposits subject to check	87,018 77	84,015 54	73,594 63	64,453 18
Demand certificates of deposit	78,796 32	74,556 04	81,571 56	86,805 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	$258,951 31	$256,923 20	$252,146 01	$251,353 93

No. 1758.

FIRST NATIONAL BANK, CHARLOTTE.

J. M. C. SMITH, *President;* CHAS. BENNETT, *Vice President;* WM. P. LACEY, *Cashier;* FRED S. BELCHER, *Assistant Cashier;* FRED H. POLLARD, *2d Assistant Cashier.*

DIRECTORS—Wm. P. Lacey, Fred S. Belcher, Edward S. Lacey, Chas. Bennett, Fred. H. Pollard, D. L. Tremaine, J. M. C. Smith.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$226,839 41	$235,648 30	$247,392 36	$306,477 97
Overdrafts, secured and unsecured	714 65	222 22	351 47	756 96
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)	2,594 28	3,084 22	670 00	3,891 19
Due from State banks and bankers	.....	129 99	.....	.....
Due from approved reserve agents	20,715 08	14,346 25	42,064 41	13,117 32
Checks and other cash items	759 94	928 36	5,844 79	437 07
Notes of other National banks	668 00	439 00	458 00	1,520 00
Fractional paper currency, nickels and cents	190 77	125 71	166 41	116 16
Specie	10,344 50	9,408 50	7,712 00	12,152 00
Legal tender notes	1,874 00	9,932 00	8,411 00	7,000 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	$296,594 38	$306,158 30	$344,964 19	$377,362 42
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	4,481 31	7,353 05	5,216 22	8,041 09
National bank notes outstanding	15,770 00	16,870 00	16,270 00	16,370 00
Due to other National banks	.....	584 10	384 10	311 86
Due to State banks and bankers	.....	.....	.....	.....
Dividends unpaid	.....	.....	.....	.....
Individual deposits subject to check	70,848 54	64,006 14	78,074 93	90,103 41
Demand certificates of deposit	105,494 53	117,345 01	145,018 94	162,536 06
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	.....	.....	.....	.....
Total	$296,594 38	$306,158 30	$344,964 19	$377,362 42

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, A. D. Baughman, E. T. Church, H. K. Jennings, Homer G. Barber.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$181,692 89	$186,210 80	$213,906 96	$180,185 78
Overdrafts, secured and unsecured	1,162 28	1,621 79	884 04	348 07
U. S. bonds to secure circulation	12,500 00	12,500 00	12,500 00	14,500 00
U. S. bonds to secure U. S. deposits	.....	.....	.....	.....
U. S. bonds on hand	2,000 00	2,000 00	2,000 00	.....
Stocks, securities, etc	3,600 00	.....	5,000 00	7,250 00
Banking house, furniture and fixtures	9,000 00	9,000 00	9,000 00	9,000 00
Other real estate and mortgages owned	17,025 00	5,425 00	5,172 00	6,422 00
Due from National banks (not reserve agents)	1,236 30	770 00	2,516 76	6,733 48
Due from State banks and bankers	9,055 79	5,088 71	3,998 91	11,218 43
Due from approved reserve agents	49,313 31	45,821 06	33,577 68	49,381 30
Checks and other cash items	513 60	362 71	570 99	210 49
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	5,085 00	5,516 00	4,583 00	1,310 00
Fractional paper currency, nickels and cents	199 90	140 01	101 69	125 56
Specie	16,495 00	15,396 00	15,068 00	13,680 00
Legal tender notes	3,000 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	652 50
Due from U. S. treasurer, other than 5 % redemption fund	.....	.....	.....	.....
Totals	$312,441 57	$292,414 58	$311,442 53	$303,017 61
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	31,901 06	26,427 10	27,220 08	26,282 98
National bank notes outstanding	11,250 00	11,250 00	11,250 00	13,050 00
Due to other National banks	2,910 93	88 66	.....	.....
Due to State banks and bankers	.....	.....	28,444 22	7,093 27
Dividends unpaid	.....	.....	.....	.....
Individual deposits subject to check	102,572 80	74,096 61	68 972 60	77 512 42
Demand certificates of deposit	88,806 78	105,552 21	100,555 63	104,078 94
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	$312,441 57	$292,414 58	$311,442 53	$303,017 61

No. 3235.

FIRST NATIONAL BANK OF CHEBOYGAN.

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

DIRECTORS.—Geo. F. Raynolds, Jacob J. Post, E. A. Smith, D. C. Pelton, Ephriam Smith.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$187,663 09	$297,363 25	$218,833 19	$283,664 42
Overdrafts, secured and unsecured	257 47	1,656 60	75 33	30 63
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	.....	.....	.....	.....
U. S. bonds on hand	.....	.....	.....	.....
Premiums on U. S. bonds	.....	.....	.....	.....
Banking house, furniture and fixtures	14,500 00	14,500 00	14,000 00	14,000 00
Other real estate and mortgages owned	.....	.....	.....	.....
Due from National banks (not reserve agents)	.....	.....	51,896 54	.....
Due from State banks and bankers	.....	1,391 01	.....	2,004 11
Due from approved reserve agents	228,909 82	29,649 20	151,214 07	107,541 67
Checks and other cash items	947 28	865 38	1,108 61	713 03
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	1,432 00	1,269 00	1 052 00	1,978 00
Fractional paper currency, nickels and cents	213 03	114 85	197 43	236 54
Specie	17,423 53	17,613 85	19,001 50	16,907 37
Legal tender notes	7,175 00	9,170 00	18,848 00	2,312 00
Redemption fund with U. S. treasurer (5 % of circulation)	585 00	585 00	585 00	585 00
Due from U. S. treasurer, other than 5 % redemption fund	.....	.....	.....	.....
Totals	$472,106 22	$387,178 14	$489,811 67	$442,972 77

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	3,649 13	4,105 13	1,441 95	3,662 34
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	.....	.....	.....	.....
Individual deposits subject to check	215,988 14	118,325 97	228,461 81	178,900 24
Demand certificates of deposit	14,894 02	11,604 56	8,749 05	7,667 09
Time certificates of deposit	165,551 17	181,442 48	179,458 86	180,955 27
Certified checks	323 76	.....	.....	87 83
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	$472,106 22	$387,178 14	$489,811 67	$442,972 77

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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$217,838 99	$207,014 72	$235,362 33	$189,062 64
Overdrafts, secured and unsecured	2,683 30	6,371 99	2,833 91	4,861 63
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	.....	.....	.....	.....
Premiums on U. S. bonds	.....	.....	.....	.....
Stocks, securities, etc	16,104 31	10,102 00	10,102 00	10,102 00
Banking house, furniture and fixtures	1,890 00	1,890 00	1,890 00	1,890 00
Other real estate and mortgages owned	40,921 73	40,763 13	40,763 13	40,786 97
Due from National banks (not reserve agents)	413,94	200 31	.....	.....
Due from State banks and bankers	.....	.....	.....	.....
Due from approved reserve agents	46,445 08	30,427 21	11,822 87	17,145,69
Checks and other cash items	1,535 89	1,761 15	475 38	2,990 55
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	1,700 00	1,808 00	2,650 00	804 00
Fractional paper currency, nickels and cents	199 44	85 39	34 39	153 67
Specie	15,356 70	15,285 50	15,059 70	11,920 80
Legal tender notes	1,064 00	.....	1,657 00	833 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	.....	.....	.....	1,000 00
Totals	$372,278 38	$341,834 40	$348,775 71	$307,675 95
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	3,838 25	7,391 96	4,771 47	5,704 64
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	92,016 52	61,914 21	64,603 24	51,086 67
Demand certificates of deposit	118,923 61	115,028 23	121,901 00	93,384 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	$372,278 38	$341,834 40	$348,775 71	$307,675 95

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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$515,461 09	$449,933 27	$392,081 61	$397,288 12
Overdrafts, secured and unsecuured	1,523 32	252 59	8,526 56	729 30
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	2,000 00	1,500 00	1,500 00	2,100 00
Premiums on U. S. bonds	12,105 25	12,066 75	12,066 75	12,120 75
Stocks, securities, etc.	46,191 08	72,464 83	90,771 08	94,111 86
Banking house, furniture and fixtures	15,200 00	15,200 00	15,000 00	15,000 00
Other real estate and mortgages owned	1,300 00	4,875 00	4,875 00	1,500 00
Due from National banks (not reserve agents)	487 31	160 65	1,682 46	632 66
Due from State banks and bankers	.....	1,684 77	2,432 56	5,155 98
Due from approved reserve agents	51,189 15	24,684 48	34,116 39	42,736 91
Checks and other cash items	1,740 96	3,726 62	929 92	1,666 73
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	5,824 00	1,914 00	2,709 00	3,624 00
Fractional paper currency, nickels and cents	69 60	86 63	124 98	99 67
Specie	18,132 80	18,447 95	17,430 15	17,098 85
Legal tender notes	8,250 00	9,150 00	8,150 00	9,110 00
Redemption fund with U. S. treasurer (5% of circulation)	7,065 00	7,425 00	7,425 00	7,425 00
Due from U. S. treasurer, other than 5% redemption fund	.....	.....	.....	.....
Totals	$851,539 56	$788,572 54	$764,221 46	$775,399 83
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	52,707,75	61,934 43	56,051 54	61,052 93
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	131,695 59	74,748 91	62,994 45	79,162 72
Demand certificates of deposit	318,636 22	303,389 20	296,675 47	286,684 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	$851,539 56	$788,572 54	$764,221 46	$775,399 83

No. 1256.

FIRST NATIONAL BANK, CORUNNA.

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

DIRECTORS.—Roger Sherman, John Driscoll, A. Garrison, W. D. Garrison, W. F. Gallagher, L. W. Simmons, H. A. Nichols, T. M. Euler, W. A. Rosenkrans.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$181,086 68	$178,612 18	$202,579 09	$221,544 66
Overdrafts, secured and unsecured	401 08	157 65	33 54	300 10
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	.....	.....	.....	.....
Banking house, furniture and fixtures	6,500 00	8,200 00	6,500 00	6,500 00
Other real estate and mortgages owned	1,700 00	.....	1,700 00	1,700 00
Due from National banks (not reserve agents)	.....	.....	.....	.....
Due from State banks and bankers	628 40	.....	.....	3,058 66
Due from approved reserve agents	49,584 26	81,888 94	38,949 00	41,757 50
Checks and other cash items	541 89	552 08	25 05	371 31
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	1,859 00	919 00	1,068 00	1,467 00
Fractional paper currency, nickels and cents	143 71	46 39	39 94	93 13
Specie	7,900 00	7,100 00	8,800 00	7,350 00
Legal tender notes	2,000 00	5,500 00	4,000 00	3,000 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	$307,095 02	$337,726 24	$318,444 62	$341,892 36
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	6,300 00	8,000 00	8,000 00	8,000 00
Undivided profits less expenses and taxes paid	1,242 76	573 78	1,194 23	3,238 13
National bank notes outstanding	44,400 00	45,000 00	45,000 00	44,500 00
Due to other National banks	.....	.....	.....	.....
Due to State banks and bankers	.....	731 41	1,104 82	.....
Dividends unpaid	.....	2,000 00	.....	.....
Individual deposits subject to check	41,832 37	37,663 01	37,241 58	40,098 98
Demand certificates of deposit	163,319 89	193,758 04	175,903 99	196,055 25
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	$307,095 02	$337,726 24	$318,444 62	$341,892 36

No. 2707.

FIRST NATIONAL BANK, DETROIT.

D. M. FERRY, *President;* JOHN T. SHAW, *Vice President and Cashier;* FRANK G. SMITH, *Assistant Cashier;* A. W. CLARK, *Auditor.*

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

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec 2.
Loans and discounts	$2,676,922 48	$2,525,493 64	$2,697,832 34	$2,556,605 07
Overdrafts, secured and unsecured	451 36	10 57	.....	67 71
U. S. bonds to secure circulation	300,000 00	450,000 00	450,000 00	450,000 00
U. S. bonds to secure U. S. deposits	450,000 00	450,000 00	450,000 00	450,000 00
U. S. bonds on hand	150,000 00	.....	.....	.....
Premiums on U. S. bonds	137,062 50	137,062 50	137,062 50	137,062 50
Stocks, securities, etc	368,195 00	537,822 50	765,102 09	624,922 51
Banking house, furniture and fixtures	.....	.....	.....	.....
Other real estate and mortgages owned	30,600 00	30,600 00	30,600 00	30,600 00
Due from national banks (not reserve agents)	193,621 21	241,827 25	234,568 80	221,153 29
Due from State banks and bankers	76,854 80	125,641 89	97,464 33	93,311 86
Due from approved reserve agents	1,284,688 09	545,130 92	564,154 80	535,967 22
Checks and other cash items	2,814 52	2,579 98	10,665 19	2,115 67
Exchanges for clearing house	94,355 75	83,788 25	207,439 07	95,798 34
Notes of other National banks	70,970 00	48,134 00	98,367 00	71,237 00
Fractional paper currency, nickels and cents	1,652 50	1,712 46	844 35	2,420 41
Specie	323,747 25	339,147 75	429,462 05	469,285 25
Legal tender notes	242,500 00	236,110 00	248,497 00	131,775 00
Redemption fund with U. S. treasurer (5 % of circulation)	13,500 00	15,264 09	20,250 00	20,250 00
Due from U. S. treasurer, other than 5 % redemption fund	5,354 69	4,500 00	1,762 09	6,671 87
Totals	$6,423,290 15	$5,774,825 80	$6,444,071 61	$5,899,243 70
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	40,658 59	31,406 93	44,229 24	59,945 09
National bank notes outstanding	248,100 00	351,500 00	343,400 00	397,500 00
Due to other National banks	850,481 81	611,559 49	547,626 57	512,678 71
Due to State banks and bankers	1,943,345 01	1,472,703 33	1,662,722 36	1,355,811 53
Dividends unpaid	.....	10,000 00	.....	.....
Individual deposits subject to check	2,198,480 97	2,149,138 03	2,687,281 30	2,456,146 69
Demand certificates of deposit	87,495 52	91,107 00	84,039 85	69,172 93
Time certificates of deposit	.....	.....	.....	.....
Certified checks	16,734 90	17,564 96	1,306 50	8,517 53
Cashier's checks outstanding	2,371 57	4,266 93	27,412 77	4,606 50
United States deposits	412,309 06	333,545 69	343,859 22	380,594 05
Deposits of U. S. disbursing officers	23,312 72	102,033 44	102,193 80	54,270 67
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$6,423,290 15	$5,774,825 80	$6,444,071 61	$5,899,243 70

No. 3357.

AMERICAN EXCHANGE NATIONAL BANK, DETROIT.

WALDO A. AVERY, *President;* JOHN N. BAGLEY, *Vice President;* HAMILTON DEY, *Cashier;* HERMAN DEY, *Assistant Cashier.*

DIRECTORS.—D. D. Thorp, Hamilton Dey, Simon J. Murphy, Wm. A. Moore, Thomas W. Palmer, Geo. H. Hopkins, Jno. N. Bagley, W. A. Avery, Julius Stroh, James N. Wright, Gilbert Hart.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$1,851,243 20	$1,985,721 34	$2,299,687 33	$1,917,722 06
Overdrafts, secured and unsecured	100 65	1,793 96	194 63	473 48
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	.....	.....	.....	.....
Premiums on U. S. bonds	18,429 69	18,429 69	18,429 69	18,429 69
Stocks, securities, etc	32,120 41	27,120 41	458,220 69	575,869 17
Banking house, furniture and fixtures	5,288 50	5,288 50	5,288 50	5,288 50
Other real estate and mortgages owned	10,000 00	10,000 00	10,000 00	10,000 00
Due from National banks (not reserve agents)	231,322 56	126,358 54	311,577 87	278,178 97
Due from State banks and bankers	41,666 79	61,047 18	29,916 36	27,554 53
Due from approved reserve agents	387,489 57	365,390 88	337,703 80	359,404 17
Checks and other cash items	3,911 01	3,044 09	2,489 50	3,879 85
Exchanges for clearing house	30,984 90	35,770 84	43,573 51	61,617 38
Notes of other National banks	53,644 00	10,672 00	21,204 00	25,435 00
Fractional paper currency, nickels and cents	3,319 77	2,717 48	1,498 26	2,378 93
Specie	262,118 50	286,581 00	258,671 00	240,282 50
Legal tender notes	126,900 00	40,750 00	51,500 00	37,300 00
Redemption fund with U. S. treasurer (5% of circulation)	6,750 00	6,750 00	6,750 00	6,750 00
Due from U. S. treasurer, other than 5% redemption fund	203 40	1,223 40	723 20	683 20
Totals	$3,215,492 95	$3,138,659 31	$4,007,428 34	$3,721,247 43

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	18,688 35	12,595 11	14,468 92	19,014 39
National bank notes outstanding	83,880 00	78,060 00	74,560 00	95,520 00
Due to other National banks	392,175 69	392,333 53	392,602 93	268,079 11
Due to State banks and bankers	326,268 88	323,225 53	334,928 64	284,664 25
Dividends unpaid	.....	.....	.....	.....
Individual deposits subject to check	1,838,062 65	1,794,187 92	2,657,870 22	2,517,265 73
Demand certificates of deposit	56,417 38	38,257 22	22,633 01	34,166 03
Time certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	10,364 62	2,537 92
United States deposits	.....	.....	.....	.....
Deposits of U. S. disbursing officers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$3,215,492 95	$3,138,659 31	$4,007,428 34	$3,721,247 43

No. 2591.

COMMERCIAL NATIONAL BANK, DETROIT.

HUGH MCMILLAN, *President;* M. L. WILLIAMS, *Vice President and Cashier:* A. W. EHRMAN, *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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$2,289,724 15	$2,113,959 42	$2,360,998 17	$2,352,253 68
Overdrafts, secured and unsecured	828 10	1,230 97	194 09	90 99
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	.....	.....	.....
Premiums on U. S. bonds	31,125 00	2,125 00	2,125 00	2,125 00
Other bonds on hand	67,993 75	251,456 25	301,768 75	194,646 19
Banking house, furniture and fixtures	4,750 00	4,750 00	4,750 00	4,750 00
Other real estate and mortgages owned	32,704 03	32,472 96	32,332 96	50,172 96
Due from Nationl banks (not reserve agents)	297,282 52	261,964 81	263,174 17	308,759 43
Due from State banks and bankers	27,546 97	60,577 08	161,014 85	24,690 92
Due from approved reserve agents	517,290 45	420,262 06	722,428 93	309,530 19
Checks and other cash items	1,195 40	8,411 03	8,592 64	4,461 33
Exchanges for clearing house	26,355 92	85,343 40	19,714 01	45,231 59
Notes of other National banks	42,771 00	15,493 00	70,088 00	25,270 00
Fractional paper currency, nickels and cents	740 12	350 77	451 30	300 58
Specie	241,462 50	215,667 00	216,193 00	209,014 00
Legal tender notes	189,000 00	73,000 00	168,000 00	120,000 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	.....	.....	.....	9,000 00
Totals	$4,073,019 91	$3,749,313 75	$4,534,075 87	$3,862,546 86

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	56,261 58	59,387 83	62,364 69	73,125 22
National bank notes outstanding	24,500 00	22,000 00	20,850 00	44,200 00
Due to other National banks	788,815 95	636,982 26	798,609 27	545,915 27
Due to State banks and bankers	981,876 31	755,649 92	852,721 88	776,222 11
Dividends unpaid	120 00	20,040 00	80 00	80 00
Individual deposits subject to check	1,370,269 65	1,209,351 84	1,941,075 47	1,603,742 35
Demand certificates of deposit	12,183 12	192,502 13	10,553 20	10,640 24
Time certificat s of deposit	96,493 30	110,899 77	109,103 49	66,121 67
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
United States deposits	129,623 20	112,436 33	108,136 65	117,383 34
Deposits of U. S. disbursing officers	12,876 80	30,063 67	30,581 22	25,116 66
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$4,073,019 91	$3,749,313 75	$4,534,075 87	$3,862,546 86

No. 2870.

DETROIT NATIONAL BANK, DETROIT.

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

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

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$3,828,484 97	$4,447,966 56	$4,247,092 79	$4,264,660 16
Overdrafts, secured and unsecured	590 88	1,166 84	6,372 76	4,628 67
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	37,300 00	49,800 00	49,800 00	100,800 00
Premiums on U. S. bonds	153,670 00	.....	.....	.....
Stocks, securities, etc	.....	218,420 00	228,420 00	205,420 00
Banking house, furniture and fixtures	.....	.....	.....	.....
Other real estate and mortgages owned	110,000 00	84,840 00	84,540 00	84,040 00
Due from National banks (not reserve agents)	703,885 73	689,964 63	784,925 19	611,546 79
Due from State banks and bankers	409,415 65	223,995 04	232,925 25	296,654 63
Due from approved reserve agents	1,499,287 41	1,186,083 12	1,099,145 39	594,215 92
Checks and other cash items	12,131 40	12,795 42	11,244 33	10,887 43
Exchanges for clearing house	116,178 55	66,888 31	81,768 20	90,189 63
Notes of other National banks	33,109 00	27,864 00	17,039 00	27,290 00
Fractional paper currency, nickels and cents	712 87	727 06	796 03	1,317 70
Specie	428,354 00	452,389 50	487,633 00	513,471 00
Legal tender notes	189,344 00	157,743 00	103,026 00	152,307 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	3,500 00	12,000 00	.....	.....
Totals	$7,578,214 46	$7,684,893 48	$7,486,977 94	$7,009,678 93
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	47,199 44	46,600 19	62,521 31	66,643 67
National bank notes outstanding	44,310 00	44,400 00	44,120 00	44,320 00
Due to other National banks	961,294 32	896,002 94	751,789 47	701,581 49
Due to State banks and bankers	2,040,003 71	1,554,558 36	1,610,308 46	1,458,438 83
Dividends unpaid	130 00	20,000 00	120 00	110 00
Individual deposits subject to check	2,935,599 50	3,544,740 77	3,743,620 88	3,470,708 13
Demand certificates of deposit	116,706 93	367,029 86	72,099 11	56,309 64
Time certificates of deposits	1,000 00	1,000 00	1,000 00	1,000 00
Certified checks	113,977 72	10,388 39	1,376 25	9,867 17
Cashier's checks outstanding	117,992 84	172 97	22 46	700 00
United States deposits	.....	.....	.....	.....
Deposits of U. S. disbursing officers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$7,578,214 46	$7,684,893 48	$7,486,977 94	$7,009,678 93

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.—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, J. B. Book, W. R. Burt.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$2,813,453 69	$2,890,955 56	$2,875,106 18	$2,910,751 44
Overdrafts, secured and unsecured	25 84	229 91	198 67	.....
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	100,000 00	100,000 00
U. S. bonds on hand	109,500 00	.....	.....	.....
Premiums on U. S. bonds	62,812 50	57,321 00	57,321 00	55,571 00
Stocks, securities, etc.	109,100 00	130,900 00	161,850 00	182,872 05
Banking house, furniture and fixtures	16,500 00	15,500 00	15,500 00	15,000 00
Other real estate and mortgages owned	171,666 39	169,906 56	170,255 14	171,257 53
Due from National banks (not reserve agents)	226,141 32	229,908 85	207,119 54	281,032 97
Due from State banks and bankers	111 041 03	67,512 69	81,764 76	69,194 94
Due from approved reserve agents	544,561 12	451,903 86	608,958 92	594,848 25
Checks and other cash items	37 19	995 88	157 05	508 66
Exchanges for clearing house	77,640 88	59,338 49	45,610 52	61,252 01
Notes of other National banks	24,350 00	15,075 00	23,125 00	19,255 00
Fractional paper currency, nickels and cents	310 51	340 07	306 74	292 01
Specie	314,829 50	334,241 50	226,367 50	231,482 50
Legal tender notes	99,170 00	79,095 00	203,241 00	175,126 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	$5,512,639 97	$5,334,724 37	$5,508,382 02	$5,599,944 36

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	12,296 60	18,407 93	16,592 17	35,460 61
National bank notes outstanding	602,770 00	615,440 00	589,850 00	607,060 00
Due to other National banks	529,139 73	431,039 27	442,559 78	349,357 52
Due to State banks and bankers	1,477,825 00	1,271,601 67	1,410,112 40	1,282,862 99
Dividends unpaid	.....	17,500 00	.....	.....
Individual deposits subject to check	1,364,348 34	1,537,581 01	1,587,257 97	1,879,296 92
Demand certificates of deposit	542,204 51	540,244 51	556,153 62	519,167 91
Time certificates of deposit	.....	.....	.....	.....
Certified checks	80,908 63	2,257 92	1,242 83	26,643 28
Cashier's checks outstanding	8,147 16	5,652 06	9,613 25	5,095 13
United States deposits	95,000 00	95,000 00	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	$5,512,639 97	$5,334,724 37	$5,508,382 02	$5,599,944 36

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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$524,256 78	$584,981 85	$607,235 02	$674,625 98
Overdrafts secured and unsecured	354 34	119 23	116 03	1,784 76
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	.....	254 88	.....	.....
Premiums on U. S. Bonds	8,000 00	8,000 00	8,000 00	8,000 00
Stocks, securities, etc	.....	15,000 00	15,000 00	15,000 00
Banking house, furniture and fixtures	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate and mortgages owned	47,221 07	47,221 07	38,721 07	38,721 07
Due from National banks (not reserve agents)	12,462 54	19,788 76	17,558 80	12,798 78
Due from State banks and bankers	4,322 20	3,487 09	8,362 04	14,802 32
Due from approved reserve agents	93,701 68	102,754 62	201,633 83	54,959 91
Checks and other cash items	420 22	167 30	672 28	54 47
Exchanges for clearing house	7,087 78	12,516 02	18,749 27	59,180 31
Notes of other National banks	17,326 00	5,297 00	34,814 00	4,502 00
Fractional paper currency, nickels and cents	68 36	32 81	250 72	144 64
Specie	31,965 40	38,036 90	42,671 70	10,816 00
Legal tender notes	12,504 00	25,773 00	22,961 00	21,938 00
Redemption fund with U. S. treasurer (5 % of circulation)	6,750 00	6,750 00	6,750 00	4,783 00
Due from U. S. treasurer, other than 5 % redemption fund	11,789 70	1,816 00	8,028 00	.....
Totals	$931,230 07	$1,025,026 53	$1,184,523 76	$1,075,111 24
Liabilities.				
Capital stock paid in	$200,000 00	$200,000 00	$200,000 00	$200,000 00
Surplus fund	6,000 00	7,000 00	7,000 00	7,000 00
Undivided profits less expenses and taxes paid	10,405 40	13,607 70	14,368 16	19,745 49
National bank notes outstanding	135,000 00	135,000 00	135,000 00	135,000 00
Due to other National banks	1,958 93	17,219 76	18,288 99	7,295 60
Due to State banks and bankers	60,128 87	101,415 77	106,814 11	67,686 71
Dividends unpaid	156 00	3,030 00	60 00	.....
Individual deposits subject to check	365,073 31	376,685 49	492,886 62	417,990 95
Demand certificates of deposit	.....	162,186 55	201,333 83	219,053 09
Time certificates of deposit	143,837 70	.....	.....	.....
Certified checks	8,669 86	7,741 26	8,772 05	1,339 40
Cashier's checks outstanding	.....	1,140 00	.....	.....
United States deposits	.....	.....	.....	.....
Deposits of U. S. disbursing officers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$931,230 07	$1,025,026 53	$1,184,523 76	$1,075,111 24

No. 2367.

FIRST NATIONAL BANK, EATON RAPIDS.

MARSHALL WOOD, *President;* E. E. HORNER, *Vice President;* F. H. DEGOLIA, *Cashier;* A. OSBORN, *Assistant Cashier.*

DIRECTORS.—F. H. DeGolia, A. Osborn, Marshall Wood, E. E. Horner, J. T. Hall, Dan G. Vaughn, J. H. Gallory.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$123,509 24	$130,974 27	$131,986 87	$131,707 73
Overdrafts, secured and unsecured	234 38	249 53	366 77	999 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	1,000 00	1,000 00	1,000 00	1,000 00
Stocks, securities, etc	.....	.....	.....	1,127 34
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	20,278 63	5,605 40	9,608 49	13,738 02
Checks and other cash items	229 53	205 46	122 05	114 55
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	50 00	270 00	5 00	450 00
Fractional paper currency, nickels and cents	101 06	46 02	22 27	43 71
Specie	4,697 00	5,375 00	5,644 55	4,885 40
Legal tender notes	5,602 00	7,160 00	3,970 00	4,821 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	$179,464 34	$174,648 18	$176,488 50	$182,650 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 expenses and taxes paid	936 56	2,314 25	185 94	1,258 46
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	11,569 77	5,598 06	3,871 58	2,090 91
Dividends unpaid	11 90	3 56	.....	.....
Individual deposits subject to check	22,744 99	15,689 03	21,565 44	19,836 54
Demand certificates of deposit	72,951 12	79,793 28	75,276 28	88,214 30
Time certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
United States deposits	.....	.....	.....	.....
Deposits of U. S. disbursing officers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	4,339 26	.....
Bills payable	.....	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$179,464 34	$174,648 18	$176,488 50	$182,650 21

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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$430,804 97	$442,110 70	$495,261 73	$551,769 40
Overdrafts, secured and unsecured	96 62	.....	481 93	.....
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	5,000 00	5,000 00
Premiums on U. S. bonds	750 00	750 00	750 00	1,470 00
Stocks, securities, etc	47,020 00	34,020 00	34,020 00	34,300 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)	1,289 79	1,747 20	10,678 60	1,575 65
Due from State banks and bankers	704 70	221 35	241 44	1,090 15
Due from approved reserve agents	53,298 66	50,775 12	45,162 78	51,494 46
Checks and other cash items	3,162 53	317 45	1,415 22	239 85
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	1,033 00	12,681 00	2,562 00	12,457 00
Fractional paper currency, nickels and cents	65 51	44 66	46 27	75 48
Specie	29,784 00	31,104 00	33,528 00	38,740 50
Legal tender notes	15,000 00	20,000 00	14,000 00	20,000 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 % redemption fund	.....	.....	.....	.....
Totals	$614,684 78	$625,446 48	$669,822 97	$744,887 49
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	2,000 29	2,555 54	3,282 37	7,319 80
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	1,308 73	1,157 74	1,142 40	114 25
Dividends unpaid	.....	.....	.....	.....
Individual deposits subject to check	150,315 10	161,833 90	192,029 59	220,527 06
Demand certificates of deposit	377,560 66	376,399 30	389,868 61	433,426 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	$614,684 78	$625,446 48	$669,822 97	$744,887 49

No. 3361.

FIRST NATIONAL BANK, FLINT.

JOHN J. CARTON, *President;* S. C. RANDALL, *Vice President;* CHARLES S. BROWN, *Cashier.*

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

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$242,049 84	$278,707 81	$290,365 54	$274,429 02
Overdrafts, secured and unsecured	3,416 95	3,478 41	3,867 48	7,928 29
U. S. bonds to secure circulation	125,000 00	140,000 00	140,000 00	140,000 00
U. S. bonds to secure U. S. deposits	.....	.....	.....	.....
U. S. bonds on hand	15,880 00	880 00	.....	.....
Premiums on U. S. bonds	6,750 00	6,750 00	6,750 00	6,750 00
Stocks, securities, etc	124,294 87	100,615 25	99,315 41	89,038 30
Banking house, furniture and fixtures	21,000 00	21,000 00	21,000 00	21,000 00
Other real estate and mortgages owned	.....	30,799 95	30,019 10	31,474 03
Due from National banks (not reserve agents)	171 50	754 87	96 92	2,919 68
Due from State banks and bankers	746 44	2,537 32	2,320 18	4,091 42
Due from approved reserve agents	54,961 31	16,064 00	5,689 33	16,604 62
Checks and other cash items	229 85	530 91	389 75	303 15
Exchanges for clearing house	900 00	.....	4,133 05	.....
Notes of other National banks	673 00	215 00	374 00	190 00
Fractional paper currency, nickels and cents	85 18	456 05	201 23	207 17
Specie	21,106 50	14,344 00	10,562 00	10,703 50
Legal tender notes	12,000 00	15,500 00	11,500 00	16,000 00
Redemption fund with U. S. treasurer (5 % of circulation)	5,625 00	6,300 00	6,300 00	6,300 00
Due from U. S. treasurer, other than 5 % redemption fund	.....	.....	.....	.....
Totals	$634,890 44	$638,933 57	$632,883 99	$627,939 18
Liabilities.				
Capital stock paid in	$150,000 00	$150,000 00	$150,000 00	$150,000 00
Surplus fund	11,700 00	12,500 00	12,500 00	12,500 00
Undivided profits less expenses and taxes paid	2,428 54	3,404 35	4,954 76	6,303 15
National bank notes outstanding	112,500 00	126,000 00	126,000 00	126,000 00
Due to other National banks	283 14	3,698 99	4,718 81	626 47
Due to State banks and bankers	7,003 59	4,073 49	6,128 53	5,197 99
Dividends unpaid	262 50	3,123 75	247 50	37 50
Individual deposits subject to check	98,613 77	66,151 53	72,331 83	79,544 47
Demand certificates of deposit	7,885 19	18,457 60	12,201 04	6,914 81
Time certificates of deposit	237,065 47	241,875 89	234,623 13	225,890 56
Sundry deposits	7,148 24	9,647 97	9,178 39	14,924 23
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	$634,890 44	$638,933 57	$632,883 99	$627,939 18

No. 4578.

THE NATIONAL BANK OF 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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$330,476 61	$300,037 21	$289,349 09	$305,523 65
Overdrafts, secured and unsecured	4,886 93	1,435 83	4,990 17	1,830 49
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	4,500 00	4,500 00	4,500 00
Premiums on U. S. bonds	5,088 50	5,128 50	5,128 50	5,128 50
Stocks, securities, etc	4,541 58	4,541 58	4,541 58	3,208 25
Banking house, furniture and fixtures	3,500 00	3,000 00	3,000 00	3,000 00
Other real estate and mortgages owned	.....	.....	.....	.....
Due from National banks (not reserve agents)	6,943 13	15,171 81	7,529 73	9,885 23
Due from State banks and bankers	1,027 19	771 48	690 44	1,192 33
Due from approved reserve agents	64,739 89	103,677 36	132,167 49	91,895 65
Checks and other cash items	1,218 29	2,200 16	1,274 09	1,514 34
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	6,179 00	2,032 00	3,375 00	5,082 00
Fractional paper currency, nickels and cents	257,78	248 56	139 75	53 18
Specie	12,894 85	13,149 20	13,299 05	15,698 18
Legal tender notes	15,000 00	19,000 00	10,000 00	19,000 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	.....	.....	1,000 00	.....
Totals	$513,003 75	$527,143 69	$533,234 89	$519,761 80
Liabilities.				
Capital stock paid in	$100,000 00	$100,000 00	$100,000 00	$100,000 00
Surplus fund	15,000 00	15,500 00	15,500 00	15,500 00
Undivided profits less expenses and taxes paid	7,628 04	7,792 04	8,676 70	11,869 24
National bank notes outstanding	42,500 00	43,400 00	45,000 00	43,100 00
Due to other National banks	3,434 77	.....	.....	.....
Due to State banks and bankers	.....	.....	.....	.....
Dividends unpaid	20 00	3,000 00	.....	.....
Individual deposits subject to check	90,577 25	112,946 09	99,562 75	77,591 80
Demand certificates of deposit	253,843 69	244,505 56	264,495 44	271,700 76
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	$513,003 75	$527,143 69	$533,234 89	$519,761 80

No. 2611.

FOURTH NATIONAL BANK, GRAND RAPIDS.

WILLIAM H. ANDERSON, *President;* JOHN W. BLODGETT, *Vice President;* JOHN A. SEYMOUR, *Cashier;* L. Z. CAUKIN, *Assistant Cashier and Auditor.*

DIRECTORS.—W. H. Anderson, William Sears, WM. H. Gay, S. M. Lemon, G. K. Johnson, A. D. Rathbone, C. Bertsch, John W. Blodgett, Chas. M. Heald, A. G. Hodenypl, George P. Wanty.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$1,305,697 66	$1,279,192 57	$1,369,496 47	$1,343,726 35
Overdrafts, secured and unsecured	8,809 93	2,641 12	14,063 74	3,138 48
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	100,000 00	100,000 00	100,000 00
U. S. bonds on hand	56,440 00	2,000 00	2,000 00	1,100 00
Premiums on U. S. bonds	9,000 00	9,150 00	9,150 00	9,000 00
Stocks, securities, etc	76,505 74	79,380 00	89,025 76	75,525 76
Banking house, furniture and fixtures	4,000 00	4,000 00	4,000 00	4,000 00
Other real estate and mortgages owned	20,626 09	19,626 09	19,626 09	15,640 59
Due from National banks (not reserve agents)	18,566 15	30,316 70	81,785 50	22,596 36
Due from State banks and bankers	32,880 45	37,858 79	43,969 71	28,230 10
Due from approved reserve agents	263,478 24	313,130 50	379,180 23	129,435 19
Checks and other cash items	171 84	548 02	1,759 08	444 75
Exchanges for clearing house	14,225 98	18,832 13	15,039 31	50,502 89
Notes of other National banks	21,480 00	13,595 00	16,400 00	10,885 00
Fractional paper currency, nickels and cents	1,809 64	928 40	1,234 55	570 59
Specie	80,700 00	78,952 55	78,302 10	88,629 00
Legal tender notes	40,000 00	25,000 00	30,000 00	25,000 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	$2,056,641 72	$2,067,401 87	$2,307,282 54	$1,960,675 06
Liabilities.				
Capital stock paid in	$300,000 00	$300,000 00	$300,000 00	$300,000 00
Surplus fund	50,000 00	52,000 00	52,000 00	55,000 00
Undivided profits less expenses and taxes paid	8,537 09	9,344 55	16,384 88	14,327 71
National bank notes outstanding	45,000 00	45,000 00	45,000 00	45,000 00
Due to other National banks	40,141 41	75,554 00	60,369 89	61,010 51
Due to State banks and bankers	414,876 90	429,923 38	461,419 75	356,174 23
Dividends unpaid	71 19	6,086 00	52 00	172 00
Individual deposits subject to check	475,558 89	487,399 83	676,426 42	445,638 17
Demand certificates of deposit	674,400 81	564,577 78	597,838 55	585,616 41
Time certificates of deposit	.....	.....	.....	.....
Certified checks	23 79	16 33	291 05	236 03
Cashier's checks outstanding	.....	.....	.....	.....
United States deposits	14,158 18	61,574 16	62,086 44	62,020 93
Deposits of U. S. disbursing officers	33,873 46	35,925 84	35,413 56	35,479 07
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$2,056,641 72	$2,067,401 87	$2,307,282 54	$1,960,675 06

No. 3488.

FIFTH NATIONAL BANK, GRAND RAPIDS.

ROBERT D. GRAHAM, *President;* CHARLES H. CHICK, *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, David E. Uhl, Thomas F. Carroll, Cornelius Clark, Cornelius L. Harvey, E. F. Uhl.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$492,293 27	$519,963 53	$514,528 31	$473,231 67
Overdrafts, secured and unsecured	9,249 71	2,510 36	4,868 78	3,969 42
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.	2,456 02	5,756 02	4,690 78	4,260 68
Banking house, furniture and fixtures	4,000 00	4,048 00	4,048 00	4,048 00
Other real estate and mortgages owned	7,000 00	7,000 00	7,000 00	32,430 55
Due from National banks (not reserve agents)	6,678 82	5,868 55	690 81	211 95
Due from state banks and bankers	17,155 36	890 45	2,716 30	2,083 86
Due from approved reserve agents	68,607 06	5,766 13	5,084 98	1,367 93
Checks and other cash items	747 68	2,818 04	1,718 58	3,137 88
Exchanges for clearing house	3,334 84	5,298 41	3,895 30	7,069 38
Notes of other National banks	46,307 00	23,253 00	24,600 00	13,403 00
Fractional paper currency, nickels and cents	176 10	178 28	249 32	178 89
Specie	43,945 25	44,319 45	43,243 25	42,115 60
Legal tender notes	2,800 00	3,750 00	4,550 00	650 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	$730,876 11	$657,545 22	$648,009 41	$614,283 81
Liabilities.				
Capital stock paid in	$100,000 00	$100,000 00	$100,000 00	$100,000 00
Surplus fund	11,000 00	11,000 00	11,500 00	11,500 00
Undivided profits less expenses and taxes paid	292 66	3,573 53	1,463 42	4,257 40
National bank notes outstanding	18,120 00	21,360 00	21,500 00	22,000 00
Due to other National banks	.....	837 50	.....	.....
Due to state banks and bankers	.....	.....	.....	.....
Dividends unpaid	105 06	9 31	21 31	9 31
Individual deposits subject to check	351,865 99	295,524 97	298,954 15	279,185 81
Demand certificates of deposits	247,392 40	188,939 91	194,270 53	197,331 29
Time certificates of deposit	.....	.....	.....	.....
Certified checks	2,100 00	200 00	300 00	.....
Cashier's check outstanding	.....	.....	.....	.....
United States deposits	.....	.....	.....	.....
Deposits of U. S. disbursing officers	.....	.....	.....	.....
Notes and bills rediscounted	.....	36,100 00	20,000 00	.....
Bills payable	.....	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$730,876 11	$657,545 22	$648,009 41	$614,283 81

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, 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, Amos S. Musselman.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$1,082,249 54	$1,341,942 35	$1,318,280 84	$1,263,494 75
Overdrafts, secured and unsecured	4,108 10	1,751 93	7,105 89	5,653 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	.....	.....	.....	.....
Premiums on U. S. bonds	2,000 00	2,000 00	2,000 00	2,000 00
Stocks, securities, etc	55,306 91	30,306 91	30,212 64	30,212 64
Banking house, furniture and fixtures	4,500 00	4,500 00	4,000 00	4,000 00
Other real estate and mortgages owned	37,873 75	37,873 75	32,873 75	32,873 75
Due from National banks (not reserve agents)	9,376 45	4,288 28	3,174 70	5,700 43
Due from state banks and bankers	78,831 78	29,514 63	28,970 03	20,746 90
Due from approved reserve agents	352,079 29	84,695 33	102,240 03	72,465 00
Checks and other cash items	1,653 96	750 50	708 89	690 46
Exchanges for clearing house	7,952 38	8,143 99	3,919 61	14,539 95
Notes of other National banks	11,090 00	6,120 00	5,600 00	8,580 00
Fractional paper currency, nickels and cents	451 47	164 26	100 84	79 81
Specie	70,500 00	67,690 00	58,969 00	69,072 40
Legal tender notes	9,650 00	7,050 00	7,000 00	7,585 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	$1,779,873 63	$1,679,041 93	$1,657,406 22	$1,589,944 93
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	32,273 44	46,749 97	31,775 44	39,281 59
National bank notes outstanding	43,800 00	44,150 00	44,250 00	44,500 00
Due to other National banks	76,278 36	36,498 59	56,046 64	53,677 46
Due to state banks and bankers	144,121 43	102,513 89	90,160 34	105,611 61
Dividends unpaid	1,461 50	501 50	1,046 00	836 00
Individual deposits subject to check	442,028 93	408,826 61	384,725 93	266,626 79
Demand certificates of deposit	439,659 97	439,726 37	449,091 87	454,336 48
Time certificates of deposit	.....	.....	.....	.....
Certified checks	250 00	75 00	310 00	75 00
Cashier's checks outstanding	.....	.....	.....	.....
United States deposits	.....	.....	.....	.....
Deposits of U. S. disbursing officers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	25,000 00
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$1,779,873 63	$1,679,041 93	$1,657,406 22	$1,589,944 93

No. 3293.

NATIONAL CITY BANK, GRAND RAPIDS.

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

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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$1,293,369 08	$1,369,685 94	$1,475,391 46	$1,500,070 84
Overdrafts, secured and unsecured	548 27	1,687 84	4,989 15	861 77
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	.....	.....	.....
Premiums on U. S. bonds	10,430 00	3,555 00	3,000 00	3,000 00
Stocks, securities, etc	57,830 93	77,830 93	52,830 93	46,330 93
Banking house, furniture and fixtures	52,300 00	52,300 00	52,300 00	52,300 00
Other real estate and mortgages owned	12,462 23	12,447 23	12,423 06	4,774 77
Due from National banks (not reserve agents)	4,323 67	.....	.....	5,428 84
Due from State banks and bankers	18,368 64	25,911 22	33,016 45	27,384 59
Due from approved reserve agents	105,653 38	117,941 95	155,016 29	63,919 73
Checks and other cash items	1,417 81	4,039 90	1,420 65	703 56
Exchanges for clearing house	10,235 33	7,469 64	13,551 60	10,278 13
Notes of other National banks	13,025 00	25,555 00	18,608 00	24,249 00
Fractional paper currency, nickels and cents	350 00	250 00	600 00	400 00
Specie	85,101 55	75,313 05	77,928 18	70,590 02
Legal tender notes	21,500 00	13,500 00	23,500 00	25,000 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 % of redemption fund	1,000 00	2,000 00	1,000 00	.....
Totals	$1,795,165 89	$1,841,737 70	$1,977,825 77	$1,887,542 18
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	8,101 09	27,658 77	18,076 74	28,153 71
National bank notes outstanding	44,080 00	45,000 00	45,000 00	44,500 00
Due to other National banks	913 15	6,296 85	2,643 37	1,759 27
Due to State banks and bankers	80,412 77	54,469 09	150,480 99	113,522 04
Dividends unpaid	710 98	21 35	82 25	36 00
Individual deposits subject to check	312,387 04	382,405 88	377,618 39	384,069 63
Demand certificates of deposit	748,560 86	725,301 63	782,056 23	715,038 69
Time certificates of deposit	.....	.....	.....	.....
Certified checks	.....	584 13	1,867 80	462 84
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	$1,795,165 89	$1,841,737 70	$1,977,825 77	$1,887,542 18

No. 2890.

OLD NATIONAL BANK, GRAND RAPIDS.

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

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

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$2,302,151 38	$2,255,843 32	$2,329,494 90	$2,506,683 52
Overdrafts, secured and unsecured	5,727 82	5,037 15	5,806 80	7,559 35
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	5,000 00	5,000 00	5,000 00	5,000 00
Stocks, securities, etc	263,767 21	224,590 76	277,190 76	286,283 09
Banking house, furniture and fixtures	99,821 91	99,830 21	99,830 21	99,830 21
Other real estate and mortgages owned	45,377 96	50,032 64	49,693 13	47,935 23
Due from National banks (not reserve agents)	203,670 82	168,667 34	248,895 93	185,222 77
Due from State banks and bankers	101,716 57	151,939 29	252,500 45	168,880 21
Due from approved reserve agents	240,965 25	225,112 36	159,599 12	187,494 28
Checks and other cash items	7,865 36	7,502 02	7,719 03	6,084 11
Exchanges for clearing house	8,349 99	9,638 36	20,102 82	61,684 51
Notes of other National banks	5,000 00	15,000 00	28,000 00	18,000 00
Fractional paper currency, nickels and cents	796 21	270 41	297 19	343 99
Specie	133,998 00	137,062 00	161,586 80	167,561 00
Legal tender notes	7,000 00	18,000 00	32,000 00	21,000 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 % redemption fund	1,100 00	.....	.....	6,000 00
Totals	$3,536,808 48	$3,478,025 86	$3,782,217 14	$3,880,062 27
Liabilities.				
Capital stock paid in	$800,000 00	$800,000 00	$800,000 00	$800,000 00
Surplus fund	160,000 00	160,000 00	160,000 00	160,000 00
Undivided profits less expenses and taxes paid	52,241 67	44,339 11	64,263 59	90,897 49
National bank notes outstanding	88,240 00	89,260 00	87,740 00	87,980 00
Due to other national banks	97,346 31	100,512 31	118,295 07	110,523 86
Due to State banks and bankers	380,335 70	344,433 49	434,588 05	443,777 49
Dividends unpaid	1,290 00	24,540 00	1,257 00	387 00
Individual deposits subject to check	689,354 48	563,952 48	722,003 83	758,900 94
Demand certificates of deposit	1,266,400 32	1,350,123 47	1,392,692 60	1,426,673 37
Time certificates of deposit	.....	.....	.....	.....
Certified checks	1,600 00	865 00	1,365 00	922 12
Cashier's checks outstanding	.....	.....	12 00	.....
United States deposits	.....	.....	.....	.....
Deposits of U. S. disbursing officers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$3,536,808 48	$3,478,025 86	$3,782,217 14	$3,880,062 27

No. 2143.

FIRST NATIONAL BANK, OF HANCOCK, HANCOCK.

SAMUEL B. HARRIS, *President;* ARCHIBALD J. SCOTT, *Vice President;* WILLIAM CONDON, *Cashier;* MICHAEL M. SHEA, *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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$548,159 31	$581,965 04	$607,892 38	$611,651 43
Overdrafts, secured and unsecured	13,439 31	969 25	1,072 60	548 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	5,000 00	5,000 00	5,000 00	5,000 00
Stocks, securities, etc	4,062 50	3,862 50	3,862 50	3,862 50
Banking house, furniture and fixtures	24,618 95	24,618 95	24,618 95	25,197 66
Other real estate and mortgages owned	.....	8,500 00	.....	.....
Due from National banks (not reserve agents)	16,393 74	8,614 60	3,794 78	15,513 07
Due from State banks and bankers	68,368 15	24,222 21	30,693 38	26,255 48
Due from approved reserve agents	125,544 60	130,646 67	124,843 51	93,007 11
Checks and other cash items	1,002 07	2,856 21	1,191 91	2,482 07
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	2,750 00	8,940 00	8,420 00	16,950 00
Fractional paper currency, nickels and cents	440 18	275 78	287 05	1,100 08
Specie	42,773 10	39,346 15	56,208 95	78,835 70
Legal tender notes	34,100 00	48,330 00	25,400 00	26,256 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	$938,901 91	$940,397 36	$945,536 01	$958,909 74

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 expenses and taxes paid	10,482 42	9,929 90	12,266 36	18,088 18
National bank notes outstanding	41,980 00	42,790 00	41,020 00	43,080 00
Due to other National banks	1,970 42	6,921 44	2,544 39	4,277 54
Due to State banks and bankers	11,006 59	76 50	.....	4,878 78
Dividends unpaid	770 00	395 00	360.00	360 00
Individual deposits subject to check	603,896 51	612,200 62	616,707 74	606,309 70
Demand certificates of deposit	28,056 14	27,531 90	31,637 52	41,915 54
Time certificates of deposit	.....	.....	.....	.....
Certified checks	739 83	552 00	1,000 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	$938,901 91	$940,397 36	$945,536 01	$958,909 74

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, R. K. Grant, W. H. Chase.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$200,549 45	$197,335 82	$200,058 53	$230,560 02
Overdrafts, secured and unsecured	2,999 62	246 14	1,138 58	2,353 79
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	.....	.....	.....	.....
Premiums on U. S. bonds	2,500 00	2,500 00	2,500 00	2,500 00
Stocks, securities, etc.	14,975 47	14,675 47	12,675 47	12,825 47
Banking house, furniture and fixtures	14,500 00	14,500 00	14,500 00	14,500 00
Other real estate and mortgages owned	550 00	550 00	550 00	550 00
Due from National banks (not reserve agents)	15 43	.....	.....	.....
Due from State banks and bankers	.....	.....	.....	.....
Due from approved reserve agents	12,271 62	28,648 47	19,249 46	19,966 44
Checks and other cash items	805 77	2,326 97	1,490 24	2,551 46
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	300 00	500 00	797 00	350 00
Fractional paper currency, nickels and cents	79 00	105 13	90 45	47 74
Specie	6,500 95	4,911 55	5,347 65	7,107 35
Legal tender notes	2,014 00	6,377 00	5,000 00	3,417 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	$284,186 31	$298,801 55	$289,522 38	$322,854 27
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	840 98	561 16	1,038 44	4,714 69
National bank notes outstanding	22,500 00	22,500 00	22,500 00	22,500 00
Due to other National banks	748 72	674 85	3,702 56	2,317 75
Due to State banks and bankers	.....	.....	.....	.....
Dividends unpaid	.....	.....	.....	.....
Individual deposits subject to check	45,295 79	48,814 67	42,642 40	40,900 15
Demand certificates of deposit	104,800 82	108,750 87	109,638 98	124,277 07
Time certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
United States deposits	.....	.....	.....	.....
Deposits of U. S. disbursing officers	.....	.....	.....	.....
Notes and bills rediscounted	.....	7,500 00	.....	18,144 61
Bills payable	.....	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$284,186 31	$298,801 55	$289,522 38	$322,854 27

No. 168.

FIRST NATIONAL BANK, HILLSDALE.

F. M. STEWART, *President;* C. H. WINCHESTER, *Vice President;* C. F. STEWART, *Cashier;* WM. PRIDEAUT, *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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$336,768 97	$399,559 70	$415,074 29	$398,844 37
Overdrafts, secured and unsecured	7,799 41	7,910 20	6,486,96	9,120 50
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	10,500 00	10,500 00
Premiums on U. S. bonds	.....	.....	.....	.....
Stocks, securities, etc.	57,100 00	85,230 00	86,730 00	96,862 36
Banking house, furniture and fixtures	5,500 00	5,500 00	5,500 00	5,500 00
Other real estate and mortgages owned	4,130 00	3,555 00	3,555 00	3,530 00
Due from National banks (not reserve agents)	26,901 41	3,272 69	9,677 51	7,401 74
Due from State banks and bankers	911 68	.....	1,636 87	.....
Due from approved reserve agents	97,295 70	70,751 07	36,461 76	34,323 94
Checks and other cash items	4,519 12	6,028 46	3,666 70	4,001 51
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	8,110 00	4,980 00	5,320 00	6,110 00
Fractional paper currency, nickels and cents	69 01	54,33	67 73	85 30
				38,495 00
Specie	40,476 00	32,828 75	38,125 00	
Legal tender notes	5,165 00	3,867 00	7,478 00	8,516 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% redemption fund	.....	.....	.....	.....
Totals	$619,615 05	$648,405 95	$644,648 57	$637,659 47
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
Uudivided profits less expenses and taxes paid	20,916 75	25,045 93	20,997 64	23,152 75
National bank notes outstanding	11,375 00	10,595 00	10,095 00	12,375 00
Due to other national banks	.....	.....	.....	512 47
Due to State banks and bankers	736 18	6,816 70	523 02	5,004 48
Dividends unpaid	.....	.....	.....	.....
Individual deposits subject to check	143,235 29	116,371 88	116,524 46	96,277 40
Demand certificates of deposit	358,351 83	404,576 44	411,508 45	415,337 37
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	$619,615 05	$648,405 95	$644,648 57	$637,659 47

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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$858,192 29	$1,022,864 46	$979,467 96	$967,325 60
Overdrafts, secured and unsecured	2,745 31	2,634 42	3,506 65	1,211 13
U. S. bonds to secure circulation	50,000 00	50,000 00	80,000 00	80,000 00
U. S. bonds to secure U. S. deposits	.....	.....	.....	.....
U. S. bonds on hand	30,900 00	30,900 00	900 00	900 00
Premiums on U. S. bonds	4,560 00	4,560 00	4,560 00	4,560 00
Stocks, securities, etc	63,738 82	83,755 48	80,975 00	121,975 00
Banking house, furniture and fixtures	44,304 54	44,304 54	44,304 54	45,114 54
Other real estate and mortgages owned	11,500 00	11,500 00	11,500 00	11,500 00
Due from National banks (not reserve agents)	6,268 12	8,042 26	11,265 83	12,837 91
Due from State banks and bankers	58,706 79	45,176 09	49,540 01	15,832 70
Due from approved reserve agents	711,799 01	674,337 98	783,491 73	790,503 91
Checks and other cash items	1,095 78	1,178 97	2,709 77	1,433 51
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	34,275 00	16,125 00	17,775 00	18,074 00
Fractional paper currency, nickels and cents	259 83	699 78	600 64	252 56
Specie	80,534 30	101,626 80	135,475 50	110,076 30
Legal tender notes	113,320 00	89,015 00	102,421 00	109,058 00
Redemption fund with U. S. treasurer (5 % of circulation)	2,250 00	2,250 00	3,600 00	3,600 00
Due from U. S. treasurer, other than 5 % redemption fund	.....	.....	.....	.....
Totals	$2,074,449 79	$2,188,970 78	$2,312,093 63	$2,294,255 16
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	45,594 64	55,546 95	63,901 78	73,534 53
National bank notes outstanding	34,210 00	42,840 00	71,950 00	72,000 00
Due to other National banks	20,287 61	4,124 95	3,211 73	14,446 98
Due to State banks and bankers	6,411 70	7,093 47	5,486 72	1,127 89
Dividends unpaid	400 00	7,500 00	200 00	10 00
Individual deposits subject to check	1,691,081 63	1,797,868 75	1,900,050 17	1,866,757 96
Demand certificates of deposit	46,984 21	48,596 66	42,293 23	41,248 80
Time certificates of deposit	.....	.....	.....	.....
Certified checks	4,480 00	400 00	.....	129 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	$2,074,449 79	$2,188,970 78	$2,312,093 63	$2,294,255 16

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, Samuel Perkins, W. H. Scandling, E. F. Brown, Alfred Cruse, J. H. Cundy, Sr., F. A. Janson, Wm. Bigelow, I. K. Hamilton, F. P. Judson, Amos Shepherd.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$206,057 45	$247,799 52	$232,060,35	$258,831 11
Overdrafts, secured and unsecured	.....	.....	.....	.....
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	.....	.....	.....	.....
Premiums on U. S. bonds	3,000 00	3,000 00	3,000 00	4,000 00
Stocks, securities, etc	4,370 10	3,600 00	6,860 00	4,395 00
Banking house, furniture and fixtures	10,000 00	10,000 00	10,000 00	10,000 00
Other real estate and mortgages owned	18,322 95	18,322 95	18,322 95	18,222 95
Due from National banks (not reserve agents)	3,316 21	14 53	1 50	63 70
Due from State banks and bankers	92 58	12 27	748 01	45 75
Due from approved reserve agents	37,210 88	20,664 00	26,170 46	23,838 41
Checks and other cash items	592 73	418 35	554 80	509 51
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	2,800 00	1,740 00	1,570 00	1,750 00
Fractional paper currency, nickels and cents	81 88	117 79	169 72	250 41
Specie	13,598 25	11,888 45	12,188 40	12,250 55
Legal tender notes	16,430 00	13,500 00	10,500 00	12,700 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 % redemption fund	.....	.....	.....	.....
Totals	$331,548 03	$346,752 86	$337,821 19	$362,532 39
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	12,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid	4,093 43	2,492 59	4,041 15	4,239 91
National bank notes outstanding	13,500 00	13,500 00	13,500 00	12,840 00
Due to other National banks	.....	1,929 28	2,842 34	2,988 91
Due to State banks and bankers	906 71	85 32	.....	3,474 45
Dividends unpaid	.....	.....	.....	132 00
Individual deposits subject to check	233,457 11	246,570 24	237,089 83	257,646 17
Demand certificates of deposit	17,590 78	22,152 08	19,958 47	20,152 46
Time certificates of deposit	.....	.....	.....	.....
Certified checks	.....	23 35	80 90	.....
Cashier's checks outstanding	.....	.....	.....	.....
Reserved for taxes	.....	.....	308 50	1,058 50
Deposits of U. S. disbursing officers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$331,548 03	$346,752 86	$337,821 19	$362,532 39

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, Fred Fehr, H. F. Jahn, J. A. Tederstrom, George Beck.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$96,635 74	$109,391 54	$118,196 45	$144,128 34
Overdrafts, secured and unsecured	16,381 22	3,004 34	3,250 42	5,783 97
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	84,458 00	84,458 00	84,458 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	.....	994 23	669 88
Due from national banks (not reserve agents)	.....	.....	.....	.....
Due from State banks and bankers	3,117 74	768 58	486 13	.....
Due from approved reserve agents	48,240 83	38,963 44	10,059 46	34,575 69
Checks and other cash items	16,835 92	7,712 29	3,785 80	1,114 00
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	19,681 00	13,200 00	20,585 00	.....
Fractional paper currency, nickels and cents	100 67	93 45	56 15	109 53
Specie	2,700 00	8,945 00	8,670 00	11,800 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	$252,194 09	$284,599 14	$268,604 14	$300,701 91
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	738 53	2,172 35	1,346 46	629 40
National bank notes outstanding	11,250 00	11,250 00	12,773 33	11,250 00
Due to other National banks	.....	.....	.....	.....
Due to State banks and bankers	.....	.....	.....	.....
Dividends unpaid	.....	.....	.....	.....
Individual deposits subject to check	99,126 15	95,735 86	74,984 85	97,266 49
Demand certificates of deposit	85,579 41	119,940 93	123,999 50	136,056 02
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	$252,194 09	$284,599 14	$268,604 14	$300,701 91

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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$595,163 47	$446,984 46	$448,825 70	$451,267 80
Overdrafts, secured and unsecured	1,481 73	1,978 54	1,691 05	1,232 26
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	.....	.....	.....	.....
Premiums on U. S. bonds	6,000 00	5,000 00	5,000 00	5,000 00
Stocks, securities, etc	13,028 10	13,572 60	13,391 34	14,104 94
Banking house furniture and fixtures	28,000 00	28,000 00	28,000 00	28,000 00
Other real estate and mortgages owned	.....	.....	.....	.....
Due from National banks (not reserve agents)	4,042 30	6,505 56	2,603 60	7,909 90
Due from State banks and bankers	8,579 32	7,549 53	7,890 04	11,935 19
Due from approved reserve agents	34,241 47	63,722 05	57,490 14	83,677 42
Checks and other cash items	1,167 70	1,632 07	975 34	3,592 44
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	4,000 00	2,400 00	5,300 00	4,000 00
Fractional paper currency, nickels and cents	116 34	69 21	99 55	165 22
Specie	57,996 00	53,318 00	67,028 00	72,206 00
Legal tender notes	12,000 00	9,000 00	25,000 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	$828,878 93	$702,794 52	$726,357 26	$755,153 67

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	1,778 16	.....	3,428 18	8,863 00
National bank notes outstanding	10,190 00	11,130 00	11,130 00	11,070 00
Due to other National banks	.....	.....	355 44	.....
Due to State banks and bankers	58,528 91	33,822 76	7,198 82	7,430 82
Dividends unpaid	125 00	5,000 00	.....	.....
Individual deposits subject to check	599,086 87	493,016 24	543,548 88	569,878 64
Demand certificates of deposit	9,169 99	9,825 52	10,695 94	7,911 21
Time certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
United States deposits	49,965 70	49,381 41	49,389 33	.....
Deposits of U. S. disbursing officers	34 30	618 59	610 67	49,172 23
Notes and bills rediscounted	.....	.....	.....	827 77
Bills payable	.....	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$828,878 93	$702,794 52	$726,357 26	$755,153 67

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. Clarksom, E. W. Barber.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$360,756 20	$397,804 78	$407,576 61	$425,894 79
Overdrafts, secured and unsecured	2,900 34	6,983 62	5,085 44	7,284 61
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	38,746 36	40,596 36	47,596 36	47,596 36
Banking house, furniture and fixtures	2,375 00	2,375 00	2,000 00	2,000 00
Other real estate and mortgages owned	16,351 94	16,387 17	16,973 82	16,892 67
Due from National banks (not reserve agents)	.....	902 93	5,156 00	7,391 47
Due from State banks and bankers	.....	.....	.....	.....
Due from approved reserve agents	116,609,78	46,789 10	22,987 11	25,193 46
Checks and other cash items	257 44	965 37	3 90	252 62
Exchanges for clearing house	2,068 37	2,371 25	1,555 07	2,921 35
Notes of other National banks	6,300 00	6,220 00	2,205 00	6,050 00
Fractional paper currency, nickels and cents	68 62	139 97	207 67	185 48
Specie	40,058 95	36,558 80	31,627 10	24,248 55
Legal tender notes	13,634 00	11,600 00	12,220 00	17,052 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	700 00	.....	.....	.....
Totals	$651,952 00	$620,819 35	$581,319 08	$609,088 36
Liabilities.				
Capital stack 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	7,766 29	15,890 79	11,349 93	11,637 64
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	247,710 00	198,595 72	172,744 57	173,526 08
Demand certificates of deposit	253,582 51	263,644 64	254,536 38	280,736 44
Time certificates of deposit	.....	.....	.....	.....
Certified checks	205 00	.....	.....	500 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	$651,952 00	$620,819 35	$581,319 08	$609,088 36

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, William Dunkin, Homer Manvel, F. M. Clark.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$337,320 97	$350,423 57	$368,323 67	$444,373 97
Overdrafts, secured and unsecured	1,871 40	2,254 40	828 26	642 38
U. S. Bonds to secure circulation	35,000 00	35,000 00	35,000 00	35,000 00
U. S. Bonds to secure U. S. deposits	.....	.....	.....	.....
U. S. bonds on hand	42,920 00	42,920 00	42,920 00	17,920 00
Premiums on U. S. bonds	5,397 50	5,397 50	5,397 50	3,241 25
Stocks, securities, etc.	101,300 19	101,300 19	101,300 19	101,300 19
Banking house, furniture and fixtures	19,000 00	19,000 00	19,000 00	19,000 00
Other real estate and mortgages owned	32,852 53	47,852 53	46,953 98	46,503 98
Due from National banks (not reserve agents)	.....	.....	.....	.....
Due from state banks and bankers	8,641 20	1,056 74	2,250 50	2,606 90
Due from approved reserve agents	167,772 57	125,940 26	186,358 56	121,255 55
Checks and other cash items	2,827 26	2,465 02	3,382 29	3,214 24
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	755 00	1,430 00	1,310 00	1,560 00
Fractional paper currency, nickels and cents	657 08	517 83	193,49	711 78
Specie	19,126 50	18,004 00	17,899 00	21,378 00
Legal tender notes	32,597 00	32,873 00	29,076 00	37,644 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 % redemption fund	.....	.....	.....	.....
Totals	$809,614 20	$788,010 04	$861,768 44	$857,927 24

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	12,915 22	9,720 80	11,507 57	10,217 33
National bank notes outstanding	31,500 00	31,500 00	31,500 00	31,500 00
Due to other National banks	.....	.....	.....	.....
Due to State banks and bankers	.....	.....	.....	.....
Dividends unpaid	606 00	3,312 00	660 00	1,952 00
Individual deposits subject to check	169,579 84	156,796 93	232,481 29	203,074 14
Demand certificates of deposit	395,013 14	386,680 31	385,619,58	411,183 77
Time certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
United States deposit	.....	.....	.....	.....
Deposits of U. S. disbursing officers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$809,614 20	$788,010 04	$861,768,44	$857,927 24

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, H. B. Hoyt, Dr. J. M. Snook, G. L. Gilkey, Dr. O. A. LaCrowe.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$474,546 07	$573,153 08	$545,589 64	$566,621 84
Overdrafts, secured and unsecured	4,479 23	4,407 55	4,624 72	1,951 90
U. S. bonds to secure circulation	52,000 00	52,000 00	52,000 00	52,000 00
U. S. bonds to secure U. S. deposits	.....	.....	.....	.....
U. S. bonds on hand	5,500 00	5,500 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	7,148 21	13,260 71	13,260 71	13,500 00
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)	.....	.....	.....	.....
Due from approved reserve agents	175,404 78	70,574 02	144,009 64	151,997 93
Checks and other cash items	5,260 34	11,358 04	5,351 10	12,279 23
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	2,143 00	1,882 00	1,789 00	2,672 00
Fractional paper currency, nickels and cents	192 97	167 93	151 15	125 01
Specie	22,734 00	24,236 65	20,835 66	24,866 66
Legal tender notes	27,500 00	37,000 00	28,500 00	30,250 00
Redemption fund with U. S. treasurer (5 % of circulation)	2,340 00	2,340 00	2,340 00	2,340 00
Due from U. S. treasurer, other than 5 % redemption fund	.....	.....	.....	.....
Totals	$794,222 34	$810,853 72	$838,925 36	$879,078 31
Liabilities.				
Capital stock paid in	$125,000 00	$100,000 00	$100,000 00	$100,000 00
Surplus fund	62,500 00	62,500 00	62,500 00	62,500 00
Undivided profits less expenses and taxes paid	11,743 35	17,018 72	15,966 17	19,544 30
National bank notes outstanding	27,860 00	28,800 00	28,800 00	28,800 00
Due to other National banks	2,524 46	1,115 91	266 18	1,967 98
Due to State banks and bankers	.....	.....	.....	.....
Dividends unpaid	400 00	.....	520 00	200 00
Individual deposits subject to check	195,610 87	173,904 65	188,463 98	197,831 30
Demand certificates of deposit	368,583 66	427,514 44	417,409 03	443,234 73
Time certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	25,000 00	25,000 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	$794,222 34	$810,853 72	$838,925 36	$879,078 31

No. 3211.

KALAMAZOO NATIONAL BANK, KALAMAZOO.

E. J. PHELPS, *President;* M. J. BIGELOW, *Vice President;* E. P. SUMPTION, *Cashier.*

DIRECTORS. — Melville J. Bigelow, Bernhard L Desenberg, John Den Bleyker, Elbert S. Roos, Albert S. White, J. Wilfred Thompson, Edwin J. Phelps, Horace Prentice, H. H. Everhard, M. D. Woodford, H. B. Osborne.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$467, 974 61	$555, 688 13	$564, 162 85	$623, 269 58
Overdrafts, secured and unsecured	2, 029 90	4, 614 01	4, 661 29	3, 267 62
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	300 00	300 00	300,00	300 00
Premiums on U. S. bonds	2, 000 00	2, 000 00	1, 750 00	1, 750 00
Stocks, securities, etc	7, 812 00	7, 563 00	7, 563 00	7, 563 00
Banking house, furniture and fixtures	2, 000 00	2, 000 00	1, 750 00	1, 750 00
Other real estate and mortgages owned	17, 757 62	19, 810 72	19, 795 61	19, 827 59
Due from National banks (not reserve agents)	16, 260 69	16, 543 49	13, 706 31	12, 195 42
Due from State banks and bankers	20, 083 29	9, 270 65	8, 413 19	12, 251 92
Due from approved reserve agents	117, 842 39	99, 374 09	131, 625 54	74, 489 29
Checks and other cash items	6, 142 03	3, 376 81	2, 881 75	6,518 49
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	1, 481 00	2, 394 00	1, 608 00	1, 894 00
Fractional paper currency, nickels and cents	194 60	183 10	265 73	468 40
Specie	30, 310 10	29, 003 25	25, 988 79	29, 208 40
Legal tender notes	39, 500 00	37, 675 00	37, 950 00	38, 300 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	840 00	.....	.....	900 00
Totals	$784, 778 23	$842, 046 25	$874, 672 06	$886, 203 71

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	13, 940, 56	20, 428 07	14, 965 25	19, 447 78
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, 717 72	7, 173 06	16, 125 73	11, 079 65
Dividends unpaid	415 00	40 00	500 00	90 00
Individual deposits subject to check	129, 443 68	148, 050 39	157, 005 63	146, 875 35
Demand certificates of deposit	388, 261 27	421, 314 73	441, 075 45	463, 710 93
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	$784, 778 23	$842, 046 25	$874, 672 06	$886, 203 71

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, Jacob K. Wagner.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$500,049 52	$524,917 75	$517,958 69	$588,107 75
Overdrafts, secured and unsecured	2,719 71	3,567 37	4,369 06	3,423 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	12,350 00	12,350 00	12,350 00	12,350 00
Premiums on U. S. bonds	.....	.....	.....	.....
Stocks, securities, etc	33,200 00	53,000 00	53,000 00	53,000 00
Banking house, furniture and fixtures	16,000 00	16,000 00	16,000 00	16,000 00
Other real estate and mortgages owned	11,606 54	11,432 34	11,483 84	11,368 84
Due from National banks (not reserve agents)	6,542 78	23,388 11	10,070 91	43,076 40
Due from State banks and bankers	.....	.....	.....	.....
Due from approved reserve agents	84,404 14	88,474 43	69,948 99	183,102 30
Checks and other cash items	2,988 88	27,971 54	4,541 43	5,757 68
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	3,099 00	5,666 00	3,711 00	2,603 00
Fractional paper currency, nickels and cents	157 16	81 75	135 00	145 99
Specie	58,553 65	55,869 50	54,882 75	57,014 75
Legal tender notes	8,981 00	9,391 00	11,700 00	10,157 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	600 00	1,000 00	1,000 00	.....
Totals	$793,502 38	$885,359 79	$823,401 67	$1,038,357 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	16,999 90	12,268 78	16,516 11	11,792 25
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	1,002 00	1,056 00	636 00	4,878 00
Individual deposits subject to check	154,582 93	204,684 03	150,192 69	330,945 42
Demand certificates of deposit	375,917 55	422,350 98	411,056 87	445,741 99
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	$793,502 38	$885,359 79	$823,401 67	$1,038,357 66

No. 3948.

FIRST NATIONAL BANK OF LAKE LINDEN, LAKE LINDEN.

JOSEPH BOSCH, *President;* CHAS. SMITH, *Vice President;* JNO. E. JONES, *Cashier;* R. T. BENNALLACK, *Assistant Cashier.*

DIRECTORS.—J. Bosch, Charles Smith, E. L. Wright, F. E. Fletcher, J. E. Jones, Fred Smith, John Daniell.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$468,532 83	$488,264 17	$503,959 48	$529,373 99
Overdrafts, secured and unsecured	1,200 56	524 05	1,003 01	669 45
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	54,844 74	45,596 78	36,356 78	36,356 78
Banking house, furniture and fixtures	12,025 75	12,400 75	12,398 75	12,398 75
Other real estate and mortgages owned	2,653 24	.....	.....	.....
Due from national banks (not reserve agents)	1,663 34	7,289 80	12,148 07	499 31
Due from State banks and bankers	44,702 03	10,953 69	4,404 10	1,214 86
Due from approved reserve agents	92,236 79	49,363 66	83,260 07	27,021 61
Checks and other cash items	1,332 23	1,313 95	4,251 59	2,246 25
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	2,255 00	3,910 00	2,540 00	5,215 00
Fractional paper currency, nickels and cents	295 58	377 83	197 91	263 25
Specie	52,102 05	56,167 75	59,175 40	64,304 95
Legal tender notes	35,730 00	30,150 00	27,570 00	39,810 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	$824,324 14	$761,062 43	$802,015 16	$774,124 20
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	6,711 04	6,773 51	10,811 18	18,011 23
National bank notes outstanding	20,640 00	45,000 00	45,000 00	45,000 00
Due to other National banks	.....	664 09	6,220 55	10,649 87
Due to State banks and bankers	14,439 90	720 14	7,112 37	4,874 82
Dividends unpaid	.....	5,000 00	.....	.....
Individual deposits subject to check	631,850 12	550,144 11	580,100 48	542,827 70
Demand certificates of deposit	422 50	.....	10 00	.....
Time certificates of deposit	.....	.....	.....	.....
Certified checks	260 58	2,760 58	2,760 58	2,760 58
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	$824,324 14	$761,062 43	$802,015 16	$774,124 20

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, Jacob Stahl, F. A. Hooker.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$328,654 06	$313,917 77	$327,811 09	$422,953 72
Overdrafts, secured and unsecured	96 10	627 95	54 91	.....
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	2,700 00	2,700 00	2,700 00
Premiums on U. S. bonds	8,040 00	7,701 50	7,701 50	7,701 50
Stocks, securities, etc.	51,695 00	63,211 57	62,032 77	62,032 77
Banking house, furniture and fixtures	42,000 00	39,500 00	39,500 00	39,500 00
Other real estate and mortgages owned	19,575 15	19,575 15	19,575 15	19,575 15
Due from National banks (not reserve agents)	.....	.....	.....	54,427 90
Due from State banks and bankers	10,138 33	11,475 33	6,594 72	8,669 35
Due from approved reserve agents	187,880 37	252,202 73	271,582 52	94,533 89
Checks and other cash items	2,429 46	2,635 26	3,104 67	4,851 72
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	8,160 00	5,776 00	8,660 00	6,048 00
Fractional paper currency, nickels and cents	376 98	659 71	598 85	313 55
Specie	35,119 90	37,579 35	38,147 70	32,052 00
Legal tender notes	10,000 00	6,000 00	5,000 00	10,000 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 % redemption fund	.....	.....	.....	.....
Totals	$809,665 35	$868,062 32	$897,563 88	$869,859 55
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	18,324 20	17,048 33	19,641 33	23,414 43
National bank notes outstanding	86,270 00	89,970 00	87,170 00	86,970 00
Due to other National banks	.....	.....	.....	.....
Due to State banks and bankers	.....	.....	.....	.....
Dividends unpaid	360 00	4,340 00	340 00	300 00
Individual deposits subject to check	357,279 12	365,340 81	385,777 62	356,277 95
Demand certificates of deposit	222,424 27	266,363 18	279,134 93	277,897 17
Time certificates of deposit	.....	.....	.....	.....
Certified checks	7 76	.....	500 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	$809,665 35	$868,062 32	$897,563 88	$869,859 55

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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$338,995 15	$336,427 37	$331,953 93	$333,432 40
Overdrafts, secured and unsecured	6,004 28	5,786 37	4,580 66	7,795 71
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	400 00	400 00	400 00
Banking house, furniture and fixtures	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate and mortgages owned	24,473 78	24,473 78	24,473 78	23,473 78
Due from National banks (not reserve agents)	.....	.....	.....	.....
Due from State banks and bankers	.....	.....	.....	.....
Due from approved reserve agents	81,142 17	64,972 86	38,667 20	74,309 03
Checks and other cash items	872 87	634 67	2,318 14	1,297 31
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	2,670 00	2,000 00	1,895 00	2,460 00
Fractional paper currency, nickels and cents	154 68	160 02	248 16	239 12
Specie	28,500 00	26,899 00	21,100 00	29,747 00
Legal tender notes	2,377 00	2,000 00	2,000 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 % redemption fund	.....	.....	.....	.....
Totals	$515,337 43	$493,401 57	$457,284 37	$502,801 85
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	72,216 46	72,683 73	69,611 46	71,316 81
National bank notes outstanding	18,687 50	16,547 50	15,397 50	21,827 50
Due to other National banks	.....	.....	.....	.....
Due to State banks and bankers	17,323 69	21,354 86	9,033 00	18,139 49
Dividends unpaid	.....	.....	.....	.....
Individual deposits subject to check	110,742 88	96,689 33	81,911 78	108,972 34
Demand certificates of deposit	196,366 90	186,126 15	181,300 63	182,545 71
Time certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
United States deposits	.....	.....	.....	.....
Deposits of U. S. disbursing officers	.....	.....	.....	.....
Notes and bills rediscouuted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$515,337 43	$493,401 57	$457,284 37	$502,801 85

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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$348,117 69	$436,558 21	$452,367 10	$398,327 14
Overdrafts, secured and unsecured	17 41	185 54	26 01	63 62
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	.....	.....	.....	.....
Premiums on U. S. bonds	2,000 00	2,000 00	2,000 00	2,000 00
Stocks, securities, etc	46,300 00	44,300 00	50,000 00	45,600 00
Banking house, furniture and fixtures	9,000 00	9,000 00	9,000 00	9,000 00
Other real estate and mortgages owned	5,000 00	5,000 00	5,000 00	5,000 00
Due from National banks (not reserve agents)	50 00	362 50	.....	450 00
Due from State banks and bankers	25,964 82	607 76	10 00	.....
Due from approved reserve agents	192,748 53	129,861 56	118,582 88	126,750 14
Checks and other cash items	542 06	1,033 89	1,145 07	763 16
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	159 00	580 00	462 00	432 00
Fractional paper currency, nickels and cents	501 51	372 60	293 85	265 46
Specie	27,762 00	39,054 00	31,940 00	31,226 00
Legal tender notes	9,100 00	14,225 00	10,460 00	10,340 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	$693,388 02	$709,266 06	$707,411 91	$656,342 52
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	10,367 67	9,173 64	13,429 21	17,042 47
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	50 00	5,000 00	.....	.....
Individual deposits subject to check	204,697 06	185,463 21	212,369 67	214,228 18
Demand certificates of deposit	335,773 29	367,129 21	339,113 03	282,571 87
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	$693,388 02	$709,266 06	$707,411 91	$656,342 52

No. 2539.

FIRST NATIONAL BANK, MANISTEE.

T. J. RAMSDELL, *President;* JAS. DEMPSEY, *Vice President;* GEO. A. DUNHAM, *Cashier.*

DIRECTORS.—T. J. Ramsdell, J. Dempsey, Wm. Wente, G. A. Dunham, James W. Dempsey, Geo. A. Hart, Gus Kitzinger.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$351,401 24	$401,207 78	$357,829 78	$392,342 99
Overdrafts, secured and unsecured	13,975 19	2,133 54	2,298 60	4,882 02
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	.....	.....	8,800 00	8,800 00
Premiums on U. S. bonds	3,000 00	2,500 00	3,578 00	3,578 00
Stocks, securities, etc	241,190 15	241,000 00	241,000 00	288,000 00
Banking house, furniture and fixtures	.....	.....	.....	.....
Other real estate and mortgages owned	15,910 98	15,748 65	15,642 58	10,259 68
Due from National banks (not reserve agents)	888 66	2,451 68	1,929 21	1,440 68
Due from State banks and bankers	36,619 32	9,359 28	23,645 70	16,982 60
Due from approved reserve agents	546,470 13	115,321 55	327,955 91	241,630 35
Checks and other cash items	2,047 19	1,418 17	1,738 80	1,849 40
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	3,848 00	22,830 00	12,130 00	4,115 00
Fractional paper currency, nickels and cents	1,064 84	306 32	1,077 25	1,512 91
Specie	60,474 50	47,576 50	47,631 25	52,226 75
Legal tender notes	70 00	288 00	4,606 00	5,830 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	$1,303,085 20	$888,266 47	$1,075,988 08	$1,059,575 38

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	11,562 10	11,050 77	9,721 78	13,035 08
National bank notes outstanding	22,500 00	22,500 00	22,500 00	22,500 00
Due to other National banks	3,096 53	345 91	2,867 43	4 462 75
Due to State banks and bankers	39,835 57	28,417 30	36,625 80	20,737 41
Dividends unpaid	.....	5,000 00	65 00	.....
Individual deposits subject to check	659,496 08	276,157 87	427,608 92	426,353 78
Demand certificates of deposit	416,326 85	394,769 62	426,499 15	422,403 02
Time certificates of deposit	.....	.....	.....	.....
Certified checks	.....	25 00	100 00	.....
Cashier's checks outstanding	268 07	.....	.....	83 34
United States deposits	.....	.....	.....	.....
Deposits of U. S. disbursing officers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$1,303,085 20	$888,266 47	$1,075,988 08	$1,059,575 38

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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$426,663 19	$523,499 01	$475,148 85	$553,627 57
Overdrafts, secured and unsecuured	1,396 75	2,803 42	7,130 66	2,291 23
U. S. bonds to secure circulation	56,500 00	56,500 00	56,500 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	52,635 39	54,635 39	79,235 39	81,635 39
Banking house, furniture and fixtures	.....	.....	.....	.....
Other real estate and mortgages owned	.....	.....	.....	.....
Due from National banks (not reserve agents)	77,023 36	34,144 20	75,029 91	104,893 31
Due from State banks and bankers	3,907 06	2,849 51	18,032 80	8,505 42
Due from approved reserve agents	96,296 06	63,373 29	145,998 90	137,338 98
Checks and other cash items	1,180 73	977 04	1,420 63	1,321 21
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	6,058 00	4,840 00	5,658 00	7,478 00
Fractional paper currency, nickels and cents	522 41	411 69	165 56	149 69
Specie	45,200 00	50,732 50	47,695 00	58,915 00
Legal tender notes	.....	10,000 00	.....	.....
Redemption fund with U. S. treasurer (5% of circulation)	2,542 50	2,542 50	2,542 50	2,542 50
Due from U. S. treasurer, other than 5% redemption fund	.....	.....	.....	.....
Totals	$769,925 45	$807,308 55	$914,558 20	$1,015,198 30
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	15,722 37	24,389 14	22,918 02	31,863 85
National bank notes outstanding	50,850 00	50,550 00	50,850 00	50,400 00
Due to other National banks	246 55	360 33	660 17	.....
Due to State banks and bankers	.....	.....	.....	.....
Dividends unpaid	200 00	80 00	105 00	105 00
Individual deposits subject to check	328,301 22	338,679 18	437,832 57	515,021 48
Demand certificates of deposit	194,605 31	212,999 90	221,942 44	237,557 97
Time certificates of deposit	.....	.....	.....	.....
Certified checks	.....	250 00	250 00	250 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	$769,925 45	$807,308 55	$914,558 20	$1,015,198

No. 390.

FIRST NATIONAL BANK, MARQUETTE.

PETER WHITE, *President;* E. H. TOWAR, *Vice President;* F. J. JENNISON, *Cashier;* E. S. BICE, *Assistant Cashier;* CHARLES L. BRAINERD, *2d Assistant Cashier.*

DIRECTORS.—Peter White, E. H. Towar, J. M. Longyear, J. G. Reynolds, F. W. Read.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$618,502 58	$653,265 76	$613,435 62	$636,210 50
Overdrafts, secured and unsecured	9,865 37	2,524 29	7,269 82	1,147 72
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	4,000 00	4,000 00
Premiums on U. S. bonds	12,375 00	12,375 00	12,375 00	12,375 00
Other bonds	8,500 00	7,500 00	7,500 00	7,500 00
Stocks, securities, etc	.....	10,000 00	10,000 00	8,930 00
Banking house, furniture and fixtures	43,324 00	43,324 00	43,324 00	43,324 00
Other real estate and mortgages owned	1,314 00	13,682 99	13,777 85	13,827 60
Due from National banks (not reserve agents)	20,262 67	8,884 85	18,087 84	17,590 78
Due from State banks and bankers	27,510 92	59,991 97	20,573 29	21,628 88
Due from approved reserve agents	151,257 27	109,885 85	202,566 54	231,530 74
Checks and other cash items	3,868 41	3,579 38	3,017 91	2,183 22
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	6,100 00	5,780 00	10,485 00	6,245 00
Fractional paper currency, nickels and cents	486 00	275 00	396 00	329 00
Specie	52,758 40	59,676 50	72,615 80	58,669 20
Legal tender notes	13,723 00	13,022 00	23,599 00	12,787 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	$1,117,535 12	$1,151,455 09	$1,206,711 17	$1,221,966 14

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	3,263 61	85 60	4,493 38	8,277 77
National bank notes outstanding	123,745 00	123,750 00	123,750 00	123,750 00
Due to other National banks	308 88	10,471 57	14,551 62	9,650 11
Due to State banks and bankers	13,782 39	18,953 76	4,466 86	2,486 21
Dividends unpaid	.....	.....	.....	.....
Individual deposits subject to check	734,934 23	742,016 44	820,467 09	833,320 93
Demand certificates of deposit	40,181 01	53,694 35	38,430 85	44,124 12
Time certificates of deposit	.....	.....	.....	.....
Certified checks	1,200 00	113 37	413 37	180 00
Cashier's checks outstanding	120 00	2,370 00	138 00	177 00
United States deposits	.....	.....	.....	.....
Deposits of U. S. disbursing officers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$1,117,535 12	$1,151,455 09	$1,206,711 17	$1,221,966 14

No. 1515.

FIRST NATIONAL BANK, MARSHALL.

S. H. GORHAM, *President;* H. E. WINSOR, *Vice President;* C. E. GORHAM, *Cashier.*

DIRECTORS.—J. L. Dobbins, S. H. Gorham, C. E. Gorham, H. E. Winsor, F. A. Stuart, A. D. Hubbard.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$252, 680 50	$264, 301 25	$300, 022 38	$248, 907 40
Warehouse receipts	.....	1, 860 00	.....	.....
Overdrafts secured and unsecured	813 67	5, 078 42	3, 469 15	347 10
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 bonds	.....	150 00	.....	.....
Stocks, securities, etc	116, 831 25	114, 487 55	105, 431 25	112, 585 59
Banking house, furniture and fixtures	11, 800 00	11, 800 00	11, 800 00	11, 800 00
Other real estate and mortgages owned	.....	.....	1, 206 30	2, 008 15
Due from National banks (not reserve agents)	5, 261 22	7, 353 99	10, 735 83	12, 242 28
Due from State banks and bankers	.....	.....	.....	.....
Due from approved reserve agents	57, 377 20	22, 711 95	28, 216 94	38, 900 53
Checks and other cash items	396 55	1, 466 94	243 27	1, 285 22
Notes of other National banks	6, 860 00	8, 080 00	8, 885 00	275 00
Fractional paper currency, nickels and cents	110 27	113 75	176 41	6 90
Specie	18, 128 15	20, 399 65	21, 799 30	17, 430 45
Legal tender notes	1, 500 00	1, 500 00	2, 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	.....	40 00	.....	140 00
Totals	$497, 883 81	$485, 468 50	$520, 110 83	$472, 053 62

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	17, 630 84	24, 057 56	18, 961 18	18, 329 45
National bank notes outstanding	21, 260 00	22, 500 00	21, 900 00	22, 500 00
Due to other National banks	.....	.....	.....	.....
Due to State banks and bankers	.....	.....	.....	.....
Dividends unpaid	.....	.....	.....	.....
Individual deposits subject to check	110, 975 54	103, 362 09	136, 774 46	122, 453 39
Demand certificates of deposit	148, 017 43	135, 548 85	142, 475 19	108, 770 78
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	$497, 883 81	$485, 468 50	$520, 110 83	$472, 053 62

No. 3256.

FIRST NATIONAL BANK, MENOMINEE.

S. M. STEPHENSON, *President;* AUGUSTUS SPIES, *Vice President;* G. A. BLESCH, *Cashier;* CLINTON W. GRAM, *Assistant 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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$800,280 44	$729,967 61	$887,277 46	$944,307 46
Overdrafts, secured and unsecured	1,152 62	83 79	267 44	247 91
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	7,100 00	19,650 00	32,731 25	32,481 25
Banking house, furniture and fixtures	.....	.....	.....	.....
Other real estate and mortgages owned	.....	.....	.....	.....
Due from National banks (not reserve agents)	10,307 43	23,126 90	16,823 52	5,826 02
Due from state banks and bankers	1,129 22	.....	.....	.....
Due from approved reserve agents	170,314 30	209,118 04	206,410 53	153,431 66
Checks and other cash items	7,577 75	3,437 13	1,919 09	2,742 99
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	3,000 00	2,000 00	1,000 00	3,000 00
Fractional paper currency, nickels and cents	1,111 05	334 51	434 20	518 69
Specie	42,530 00	50,076 00	48,482 50	55,184 50
Legal tender notes	5,000 00	2,000 00	3,689 00	3,000 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% redemption fund	.....	.....	.....	.....
Totals	$1,154,002 81	$1,144,293 98	$1,303,534 99	$1,305,240 48
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	53,876 92	58,634 12	66,678 51	74,064 25
National bank notes outstanding	90,000 00	90,000 00	90,000 00	90,000 00
Due to other National banks	5,634 26	4,468 48	1,498 13	2,152 86
Due to state banks and bankers	303 61	2,444 64	2,065 41	18 42
Dividends unpaid	450 00	6,000 00	.....	.....
Individual deposits subject to check	428,099 43	430,685 11	579,987 55	550,822 96
Demand certificates of deposit	102,202 19	52,244 01	45,363 37	64,632 64
Time certificates of deposit	323,436 40	349,817 62	367,942 02	373,549 35
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	$1,154,002 81	$1,144,293 98	$1,303,534 99	$1,305,240 48

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. Sommerville, A. B. Stryker, Wm. Holmes, Henry Swart.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$553, 751 46	$563, 051 70	$530, 060 69	$584, 162 29
Overdrafts, secured and unsecured	12 65	328 34	127 75	8 42
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	3,540 95	51, 940 95	51, 940 95
Banking house, furniture and fixtures	14, 000 00	14, 000 00	14, 000 00	14, 000 00
Other real estate and mortgages owned	250 00	863 30	936 81	771 55
Due from National banks (not reserve agents)	7, 359 47	3, 174 14	11, 387 73	8, 922 17
Due from State banks and bankers	.....	.....	.....	.....
Due from approved reserve agents	53, 865 58	68, 450 42	106. 695 53	37, 067 58
Checks and other cash items	5, 357 96	4, 487 65	4, 475 24	5, 146 51
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	1, 500 00	3, 155 00	3, 925 00	3, 590 00
Fractional paper currency, nickels and cents	607 01	193 72	451 16	339 34
Specie	24, 769 20	28, 636 95	27, 402 95	27, 987 80
Legal tender notes	7, 000 00	8,000 00	5, 000 00	13, 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	560 00	620 00	700 00	.....
Totals	$698. 699 28	$724, 627 17	$783, 228 81	$773, 061 61
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	25, 288 48	32, 736 38	35, 947 55	22, 372 60
National bank notes outstanding	22, 497 50	22, 497 50	22, 497 50	22, 497 50
Due to other National banks	1, 077 37	3, 288 97	.....	455 71
Due to State banks and bankers	.....	.....	.....	.....
Dividends unpaid	265 00	175 00	90 00	783 00
Individual deposits subject to check	280, 920 49	270, 018 60	352, 331 49	325, 449 35
Demand certificates of deposit	83, 130 27	96, 415 38	69, 041 86	64, 591 81
Time certificates of deposit	135, 494 72	149, 395 14	153, 320 41	186, 811 64
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	25 45	100 20	.....	100 00
United States deposits	.....	.....	.....	.....
Deposits of U. S. disbursing officers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$698, 699 28	$724,627 17	$783,228 81	$773, 061 61

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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2
Loans and discounts	$133,916 77	$121,191 41	$113,978 44	$132,940 74
Overdrafts, secured and unsecured	35 30	.....	79 83	663.56
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	10,300 00	10,300 00	10,300 00	11,200 00
Premius on U. S. Bonds	1,000 00	1,000 00	1,000 00	1,000 00
Stocks, securities, etc	27,892 89	31,392 89	34,929 06	35,929 06
Banking house, furniture and fixtures	5,200 00	5,200 00	5,200 00	5,200 00
Other real estate and mortgages owned	4,155 00	3,580 00	3,550 00	3,513 00
Due from National banks (not reserve agents)	3,569 99	2,236 16	1,137 19	9,853 06
Due from State banks and bankers	.....	.....	.....	.....
Due from approved reserve agents	48,804 38	57,470 25	50,462 12	35,428 01
Checks and other cash items	673 08	324 60	1,735 93	518 99
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	616 00	1,477 00	450 00	733 00
Fractional paper currency, nickels and cents	24 21	101 67	2 43	16 82
Specie	10,113 10	13,054 85	9,347 20	8,324 60
Legal tender notes	4,000 00	6,000 00	6,500 00	1,500 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	298 22	237 92	400 72	578 29
Totals	$263,661 44	$256,629 25	$252,135 42	$260,461 63
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	7,000 00	7,000 00
Undivided profits less expenses and taxes paid	4,436 13	6,021 95	4,266 57	5,814 16
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	120 00	.....	.....	.....
Individual deposits subject to check	106,132 60	95,655 79	90,464 86	107,081 03
Demand certificates of deposit	85,702 71	87,681 51	89,128 99	79,196 44
Time certificates of deposit	.....	.....	.....	.....
Certified checks	20 00	20 00	25 00	120 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	$263,661 44	$256,629 25	$252,135 42	$260,461 63

No. 4398.

HACKLEY NATIONAL BANK, MUSKEGON.

C. H. HACKLEY, *President;* THOS. MUNROE, *Vice President;* THOS. HUME, *2d 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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$516,873 80	$539,667 79	$509,398 98	$507,516 02
Overdrafts, secured and unsecured	7,062 91	1,872 90	7,651 37	7,898 88
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	2,000 00	2,000 00	2,000 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	6,609 09
Due from Nationl banks (not reserve agents)	15,692 48	9,978 44	16,724 76	9,969 76
Due from State banks and bankers	.....	.....	279 58	46 50
Due from approved reserve agents	64,702 24	81,058 52	73,634 77	73,389 90
Checks and other cash items	3,042 24	7,771 62	2,964 71	6,360 13
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	13,354 00	13,590 00	12,000 00	6,938 00
Fractional paper currency, nickels and cents	668 12	773 62	859 40	1,076 32
Specie	33,179 50	33,883 00	34,310 50	34,360 50
Legal tender notes	15,000 00	20,000 00	15,000 00	10,000 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	$744,670 02	$783,250 62	$747,478 80	$732,210 74
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	1,767 00	3,834 32	5,302 79	9,130 35
National bank notes outstanding	22,500 00	22,500 00	21,850 00	22,500 00
Due to other National banks	1,705 24	3,437 09	441 88	441 88
Due to State banks and bankers	.....	.....	.....	.....
Dividends unpaid	40 00	4,000 00	.....	.....
Individual deposits subject to check	106,697 46	137,168 71	114,157 80	109,920 86
Demand certificates of deposit	461,960 32	462,310 50	455,726 33	440,217 65
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	$744,670 02	$783,250 62	$747,478 80	$732,210 74

No. 4840.

NATIONAL LUMBERMEN'S BANK, MUSKEGON.

A. V. MANN, *President;* THOMAS HUME, *Vice President;* H. N. HOVEY, *2d Vice President;* C. C. BILLINGHURST, *Cashier.*

DIRECTORS.—A. V. Mann, Wesley F. Wood, C. C. Billinghurst, H. N. Hovey, L. B. Smith, J. G. Emery, Jr., Thomas Hume, F. Jiroch, Wm. Brinen.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$508,602 58	$548,606 03	$564,405 57	$566,891 25
Overdrafts, secured and unsecured	6,957 69	3,143 43	3,865 37	4,353 45
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	.....	.....	.....	.....
Premiums on U. S. bonds	2,000 00	2,000 00	2,000 00	2,000 00
Stocks, securities, etc	393 34	530 00	10,500 00	10,500 00
Banking house, furniture and fixtures	10,375 00	10,375 00	10,375 00	10,375 00
Other real estate and mortgages owned	.....	.....	.....	.....
Due from National banks (not reserve agents)	.....	9,683 30	20,807 28	31,004 30
Due from State banks and bankers	.....	248 42	632 18	165 59
Due from approved reserve agents	45,491 40	57,743 63	27,958 48	9,866 33
Checks and other cash items	11,440 74	16,232 46	10,507 10	11,950 67
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	16,274 00	11,329 00	10,087 00	12,740 00
Fractional paper currency, nickels and cents	45 53	178 04	44 74	145 88
Specie	38,666 46	38,282 75	38,018 70	39,051 50
Legal tender notes	20,000 00	18,500 00	20,000 00	18,500 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	$686,371 74	$742,977 06	$745,326 42	$743,668 97
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	7,456 99	9,264 54	12,061 82	14,289 98
National bank notes outstanding	22,500 00	22,500 00	22 500 00	21,900 00
Due to other National banks	1,956 70	844 40	1,318 57	779 40
Due to State banks and bankers	.....	.....	.....	.....
Dividends unpaid	76 00	4,000 00	52 00	4 00
Individual deposits subject to check	134,695 96	134,131 00	159,391 20	157,057 49
Demand certificates of deposit	394,686 09	446,237 12	424,952 83	424,638 10
Time certificates of deposit	.....	.....	.....	.....
Certified checks	.....	1,000 00	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	$686,371 74	$742,977 06	$745,326 42	$743,668 97

No. 4125.

UNION NATIONAL BANK, MUSKEGON.

MATTHEW WILSON, *President;* LOUIS KANITZ, *Vice President;* JOHN W. WILSON, *Cashier.*

DIRECTORS.—John J. Howden, William G. Watson, Matthew Wilson, Louis Kanitz, Leonard Eyke, Wm. Brinen, Gustav Meeske.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$190,784 01	$200,918 62	$188,677 20	$183,906 10
Overdrafts, secured and unsecured	2,713 96	3,557 49	4,077 73	6,119 54
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	5,000 00	5,000 00	5,000 00
Banking house, furniture and fixtures	3,300 00	3,300 00	3,300 00	3,300 00
Other real estate and mortgages owned	5,140 00	5,140 00	5,140 00	5,140 00
Due from National banks (not reserve agents)	1,407 25	1,419 66	1,286 27	4,709 42
Due from State banks and bankers	15 38	692 31	.....	.....
Due from approved reserve agents	24,303 93	14,808 83	38,080 16	28,393 58
Checks and other cash items	1,652 27	2,676 97	1,624 88	2,914 28
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	6,591 00	4,722 00	7,923 00	5,127 00
Fractional paper currency, nickels and cents	160 95	99 13	87 10	138 91
Specie	9,960 85	10,320 20	11,547 00	10,223 05
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	$279,654 60	$278,780 21	$292,868 34	$281,096 88

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	1,938 01	5,453 04	6,591 09	8,869 74
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	109,296 11	88,891 38	112,857 11	99,069 17
Demand certificates of deposit	35,420 48	36,363 46	40,420 14	39,932 97
Time certificates of deposit	.....	.....	.....	.....
Certified checks	500 00	500 00	500 00	725 00
Cashier's checks outstanding	.....	.....	.....	.....
United States deposits	.....	.....	.....	.....
Deposits of U. S. disbursing officers	.....	.....	.....	.....
Notes and bills rediscounted	.....	15,072 33	.....	.....
Bills payable	.....	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$279,654 60	$278,780 21	$292,868 34	$281,096 88

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, Geo. B. Mitchell.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$417,798 17	$424,631 66	$441,175 94	$467,390 71
Overdrafts, secured and unsecured	218 37	882 57	268 35	28 17
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.	22,494 25	27,918 76	22,918 76	23,418 76
Banking house, furniture and fixtures	1,350 00	1,350 00	1,350 00	1,350 00
Other real estate and mortgages owned	271 42	271 42	284 04	284 04
Due from National banks (not reserve agents)	1,366 48	3,860 13	902 23	1,626 49
Due from State banks and bankers	.....	130 24	4,661 26	4,861 50
Due from approved reserve agents	74,369 90	85,109 97	90,065 36	50,664 81
Checks and other cash items	199 27	720 18	539 78	828 73
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	500 00	2,000 00	3,000 00	1,500 00
Fractional paper currency, nickels and cents	71 78	240 77	51 89	155 25
Specie	21,040 00	29,006 00	31,700 00	31,074 00
Legal tender notes	1,220 00	3,500 00	6,900 00	5,000 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	$553,962 14	$592,684 20	$616,880 11	$601,244 96
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	1,614 33	.....	4,072 34	6,689 28
National bank notes outstanding	10,750 00	11,250 00	10,750 00	11,250 00
Due to other National banks	440 16	.....	137 48	646 98
Due to State banks and bankers	.....	.....	.....	.....
Dividends unpaid	.....	2,844 00	42 00	.....
Individual deposits subject to check	451,997 65	493,965 20	517,803 29	503,470 42
Demand certificates of deposit	11,360 00	6,950 00	6,575 00	1,550 00
Time certificates of deposit	.....	175 00	.....	.....
Certified checks	300 00	.....	.....	138 28
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	.....	.....	.....	.....
Total	$553,962 14	$592,684 20	$616,880 11	$601,244 96

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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$276,038 37	$302,655 94	$329,715 58	$317,113 12
Overdrafts, secured and unsecured	3,235 66	5,021 94	2,278 22	1,543 64
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	500 00	.....	.....	.....
Premiums on U. S. bonds	.....	.....	.....	.....
Stocks, securities, etc	53,097 00	48,129 25	52,229 25	42,195 43
Banking house, furniture and fixtures	10,000 00	10,000 00	10,000 00	10,000 00
Other real estate and mortgages owned	23,701 00	25,728 00	25,520 00	25,360 00
Due from National banks (not reserve agents)	196 59	.....	.....	346 06
Due from State banks and bankers	7,799 17	4,239 72	8,235 77	16,212 06
Due from approved reserve agents	61,584 24	33,094 98	17,183 39	36,616 48
Checks and other cash items	937 42	3,171 79	3,501 29	3,419 69
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	374 00	200 00	406 00	771 00
Fractional paper currency, nickels and cents	147 13	101 38	384 25	224 12
Specie	8,382 55	9,596 15	15,637 75	8,177 55
Legal tender notes	8,450 00	18,550 00	18,200 00	13,700 00
Redemption fund with U. S. treasurer (5 % of circulation)	4,477 00	4,500 00	4,500 00	4,500 00
Due from U. S. treasurer, other than 5 % redemption fund	.....	.....	.....	.....
Totals	$558,920 13	$564,989 15	$587,791 50	$580,179 15
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	3,720 03	2,298 50	3,864 43	6,650 99
National bank notes outstanding	89,540 00	90,000 00	90,000 00	90,000 00
Due to other National banks	.....	.....	8,788 35	.....
Due to State banks and bankers	.....	.....	.....	.....
Dividends unpaid	600 50	3,500 00	343 00	168 00
Individual deposits subject to check	153,818 67	164,821 15	167,424 73	164,563 04
Demand certificates of deposit	191,240 93	184,369 50	197,370 99	198,772 12
Time certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	25 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	$558,920 13	$564,989 15	$587,791 50	$580,197 15

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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$111,876 87	$160,310 66	.....	.....
Overdrafts, secured and unsecured	2,734 88	4,617 73	.....	.....
U. S. bonds to secure circulation	12,500 00	12,500 00	.....	.....
U. S. bonds to secure U. S. deposits	.....	.....	.....	.....
Expense account	.....	157 05	.....	.....
Stocks, securities, etc.	13,500 00	13,500 00	.....	.....
Banking house, furniture and fixtures	16,000 00	16,000 00	.....	.....
Other real estate and mortgages owned	39,585 65	19,612 90	.....	.....
Due from National banks (not reserve agents)	.....	587 03	.....	.....
Due from State banks and bankers	10,589 38	217 10	.....	.....
Due from approved reserve agents	53,634 75	14,877 14	.....	.....
Checks and other cash items	5,248 04	787 40	.....	.....
Exchanges for clearing house	.....	259 60	.....	.....
Notes of other National banks	1,642 00	1,750 00	.....	.....
Fractional paper currency, nickels and cents	108 59	329 23	.....	.....
Specie	13,104 05	6,903 25	.....	.....
Legal tender notes	.....	3,075 00	.....	.....
Redemption fund with U. S. treasurer (5 % of circulation)	562 50	562 50	.....	.....
Due from U. S. treasurer, other than 5 % redemption fund	.....	500 00	.....	.....
Totals	$281,086 71	$256,546 59	.....	.....
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	.....	.....
Surplus fund	10,000 00	10,000 00	.....	.....
Undivided profits less expenses and taxes paid	29 00	.....	.....	.....
National bank notes outstanding	11,250 00	11,250 00	.....	.....
Due to other National banks	.....	.....	.....	.....
Due to State banks and bankers	.....	.....	.....	.....
Dividends unpaid	.....	.....	.....	.....
Individual deposits subject to check	73,678 66	52,641 97	.....	.....
Demand certificates of deposit	136,129 05	132,654 62	.....	.....
Time certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
U. S. deposits	.....	.....	.....	.....
Deposits of U. S. disbursing officers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$281,086 71	$256,546 59	.....	.....

* Insolvent.

No. 5199.

*ONTONAGON COUNTY NATIONAL BANK, ROCKLAND.

THOMAS B. DUNSTAN, *President;* WILLIAM B. JEFFS, *Vice President;* CHARLES F. SMITH, *Cashier.*

DIRECTORS.—Thomas B. Dunstan, William B. Jeffs, Linus Stannard, Thos. Hooper, R. Chynoweth, B. F. Chynoweth, Edgar H. Towar, F. H. Begole, Charles F. Smith.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	.....	.....	$22,821 83	$38,307 05
Overdrafts, secured and unsecured	.....	.....	.....	201 32
U. S. bonds to secure circulation	.....	.....	12,500 00	12,500 00
Current expenses	.....	.....	1,166 44	1,807 85
U. S. bonds on hand	.....	.....	.....	.....
Premiums on U. S. bonds	.....	.....	1,593 75	1,593 75
Stocks, securities, etc	.....	.....	3,000 00	3,000 00
Banking house, furniture and fixtures	.....	.....	235 09	3,801 56
Other real estate and mortgages owned	.....	.....	900 00	900 00
Due from National banks (not reserve agents)	.....	.....	13,229 22	9,925 22
Due from State banks and bankers	.....	.....	.....	.....
Due from approved reserve agents	.....	.....	21,339 24	30,004 38
Checks and other cash items	.....	.....	368 24	829 47
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	.....	.....	635 00	365 00
Fractional paper currency, nickels and cents	.....	.....	25 80	39 63
Specie	.....	.....	1,392 75	2,408 35
Legal tender notes	.....	.....	1,437 00	1,090 00
Redemption fund with U. S. treasurer (5 % of circulation)	.....	.....	562 50	562 50
Due from U. S. treasurer, other than 5 % redemption fund	.....	.....	.....	.....
Totals	.....	.....	$81,206 86	$107,336 08
Liabilities.				
Capital stock paid in	.....	.....	$36,650 00	$48,850 00
Surplus fund	.....	.....	.....	.....
Undivided profits less expenses and taxes paid	.....	.....	392 97	987 03
National bank notes outstanding	.....	.....	9,240 00	11,240 00
Due to other National banks	.....	.....	.....	.....
Due to State banks and bankers	.....	.....	432 04	634 94
Dividends unpaid	.....	.....	.....	.....
Individual deposits subject to check	.....	.....	33,991 85	43,881 61
Demand certificates of deposit	.....	.....	500 00	1,730 00
Time certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	12 50
United States deposits	.....	.....	.....	.....
Deposits of U. S. disbursing officers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	.....	.....	$81,206 86	$107,336 08

* Organized June 19, 1899.

No. 1521.

FIRST NATIONAL BANK, PAW PAW.

H. M. OLNEY, *President;* H. M. PUGSLEY, *Vice President;* E. F. PARKS, *Cashier.*

DIRECTORS.—H. M. Olney, E. F. Parks, H. M. Pugsley, Elias Morris, T. J. Cavanaugh, G. M. Harrison, F. P. Grimes.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$158,407 40	$162,488 03	$169,430 18	$167,918 36
Overdrafts, secured and unsecured	1,920 37	27 54	908 95	970 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	9,500 00	9,500 00	9,500 00	9,500 00
Premiums on U. S. bonds	2,000 00	1,000 00	1,000 00	1,000 00
Stocks, securities, etc	52,030 00	50,500 00	55,500 00	55,500 00
Banking house, furniture and fixtures	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate and mortgages owned	6,700 00	6,700 00	5,500 00	5,500 00
Due from National banks (not reserve agents)	2,972 79	784 20	266 18	2,216 14
Due from State banks and bankers	.....	.....	.....	32 34
Due from approved reserve agents	23,127 22	37,149 23	19,248 51	19,658 39
Checks and other cash items	114 85	52 00	114 38	120 25
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	900 00	1,097 00	628 00	944 00
Fractional paper currency, nickels and cents	157 37	163 10	203 28	163 23
Specie	6,084 00	7,934 00	7,426 00	6,285 00
Legal tender notes	3,500 00	3,300 00	2,500 00	3,800 00
Redemption fund with U. S. treasurer (5% of circulation	1,125 00	1,125 00	1,025 00	1,125 00
Due from U. S. treasurer other than 5% redemption fund	.....	.....	.....	.....
Totals	$296,539 00	$309,820 10	$301,250 48	$302,733 09
Liabilities.				
Capital stack 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	2,371 76	156 48	2,068 94	4,440 68
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	303 99	3,184 00	205 00	21 00
Individual deposits subject to check	40,736 94	53,926 74	54,213 30	48,593 40
Demand certificates of deposit	110,626 31	110,052 88	102,263 24	107,178 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	$296,539 00	$309,820 10	$301,250 48	$302,733 09

No. 4649.

FIRST NATIONAL EXCHANGE BANK, PLYMOUTH.

R. C. SAFFORD, *President;* WM. H. HOYT, *Vice President;* O. A. FRASER, *Cashier.*

DIRECTORS—R. C. Safford, W. H. Hoyt, Peter Payde, L. Brunson, O. A. Fraser, Henry F. Horner, R. S. Root.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$95,128 22	$96,758 61	$95,965 79	$86,314 97
Overdrafts, secured and unsecured	919 35	1,953 28	.....	141 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	1,375 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	21,883 86	27,255 43	32,467 09	37,552 44
Checks and other cash items	.....	.....	.....	.....
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	3,238 00	4,075 00	3,744 00	1,866 00
Fractional paper currency, nickels and cents	250 97	261 21	222 96	200 37
Specie	6,816 80	6,280 75	6,406 15	6,612 45
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	37 50	37 50	37 50	37 50
Totals	$150,105 65	$158,452 73	$160,674 44	$154,556 08
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	6,000 00	6,000 00
Undivided profits less expenses and taxes paid	260 75	1,680 21	2,133 54	2,417 84
National bank notes outstanding	10,190 00	10,250 00	9,750 00	9,250 00
Due to other National banks	.....	.....	.....	.....
Due to State banks and bankers	.....	.....	.....	.....
Dividends unpaid	485 00	50 00	50 00	50 00
Individual deposits subject to check	34,023 00	41,446 70	39,769 11	34,281 38
Demand certificates of deposit	49,146 90	49,025 82	52 971 79	52,556 86
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	$150,105 65	$158,452 73	$160,674 44	$154,556 08

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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$500,779 34	$520,589 42	$436,383 75	$553,756 24
Overdrafts, secured and unsecured	521 78	881 73	613 43	280 64
U. S. bonds to secure circulation	115,000 00	115,000 00	115,000 00	115,000 00
U. S. bonds on hand	1,000 00	.....	1,250 00	.....
Premiums on U. S. bonds	22,500 00	22,500 00	22,650 00	22,500 00
Stocks, securities, etc.	28,320 00	34,220 00	40,080 00	45,439 88
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)	11,357 65	5,827 12	5,853 91	2,877 68
Due from state banks and bankers	4,998 87	6,631 46	11,612 51	7,099 63
Due from approved reserve agents	118,685 13	106,501 44	224,148 46	73,241 73
Transit	.....	.....	2,466 28	.....
Checks and other cash items	119 36	2,041 52	5,108 17	2,072 07
Exchanges for clearing house	11,135 53	447 95	4,757 58	1,534 82
Notes of other National banks	2,628 00	2,865 00	2,482 00	3,308 00
Fractional paper currency, nickels and cents	211 76	25 72	58 22	85 22
Specie	14,708 50	16,681 10	14,851 95	15,781 00
Legal tender notes	9,360 00	12,108 00	13,336 00	15,014 00
Redemption fund with U. S. treasurer (5 % of circulation)	5,175 00	5,175 00	5,175 00	5,175 00
Due from U. S. treasurer, other than 5 % redemption fund	.....	.....	.....	.....
Totals	$860,800 92	$865,795 46	$920,127 26	$877,465 91
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	15,538 42	22,339 76	15,613 94	18,790 88
National bank notes outstanding	103,800 00	102,300 00	101,320 00	102,500 00
Due to other National banks	.....	.....	.....	.....
Due to State banks and bankers	26,580 72	20,399 12	23,461 59	15,182 27
Dividends unpaid	20 00	.....	.....	.....
Individual deposits subject to check	474,089 07	498,852 10	558,462 76	520,758 01
Demand certificates of deposit	67,557 87	46,658 85	48,028 50	46,685 91
Time certificates of deposit	.....	.....	.....	.....
Certified checks	1,214 84	3,245 63	1,240 47	1,548 84
Cashier's checks outstanding	.....	.....	.....	.....
United States deposit	.....	.....	.....	.....
Deposits of U. S. disbursing officers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$860,800 92	$865,795 46	$920,127 26	$877,465 91

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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$94,735 28	$115,168 57	$99,647 09	$115,335 15
Overdrafts, secured and unsecured	4,064 51	5,908 34	7,135 32	2,558 63
U. S. bonds to secure circulation	22,500 00	22,500 00	22,500 00	22,500 00
U. S. bonds to secure U. S. deposits	.....	.....	.....	.....
U. S. bonds on hand	.....	.....	.....	.....
Premiums on bonds	.....	.....	200 00	200 00
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)	.....	.....	.....	.....
Due from State banks and bankers	.....	1,810 00	.....	.....
Due from approved reserve agents	21,862 16	13,777 86	13,177 43	5,673 39
Checks and other cash items	50 83	128 00	153 00	216 80
Notes of other National banks	3,211 00	4,778 00	2,059 00	731 00
Fractional paper currency, nickels and cents	28 44	230 27	41 67	51 03
Specie	6,995 90	7,468 70	6,362 05	5,903 40
Legal tender notes	500 00	1,500 00	1,500 00	2,000 00
Redemption fund with U. S. treasurer (5 % of circulation)	1,012 50	1,012 50	1,012 50	1,012 50
Due from U. S. treasurer, other than 5 % redemption fund	.....	.....	.....	.....
Totals	$157,460 62	$176,782 24	$156,288 06	$158,681 90
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	12,053 80	13,628 87	12,833 23	14,579 70
National bank notes outstanding	20,250 00	20,250 00	20,250 00	20,250 00
Due to other national banks	.....	.....	.....	.....
Due to State banks and bankers	.....	.....	.....	.....
Dividends unpaid	.....	.....	.....	.....
Individual deposits subject to check	36,308 11	47,008 42	33,909 26	31,144 79
Demand certificates of deposit	28,848 71	35,894 95	29,295 57	32,707 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	$157,460 62	$176,782 24	$156,288 06	$158,681 90

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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$120,832 55	$163,167 49	$162,547 35	$164,399 07
Overdrafts, secured and unsecured	2,195 72	5,395 03	1,218 91	4,709 44
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.	268 45	292 72	145 73	170 15
Banking house, furniture and fixtures	9,000 00	9,000 00	9,000 00	9,000 00
Other real estate and mortgages owned	4,574 04	2,551 41	2,544 44	2,540 44
Due from National banks (not reserve agents)	33,147 43	23,697 51	24,355 09	28,305 54
Due from state banks and bankers	.....	.....	.....	.....
Due from approved reserve agents	32,215 13	14,850 77	5,039 42	9,203 89
Checks and other cash items	325 00	510 00	521 00	666 00
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	4,387 00	2,577 00	3,040 00	1,324 00
Fractional paper currency, nickels and cents	153 03	70 41	40 69	309 94
Specie	5,904 00	6,212 00	5,223 00	4,590 00
Legal tender notes	3,000 00	7,800 00	12,460 00	5,500 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	$229,064 85	$249,186 84	$239,198 13	$243,780 97
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	94	1,124 90	1,408 60	3,878 39
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	80,577 79	91,547 93	80,608 31	82,207 97
Demand certificates of deposits	77,236 12	85,264 01	85,931 22	86,444 61
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	$229,064 85	$249,186 84	$239,198 13	$243,780 97

No. 2186.

CITIZENS' NATIONAL BANK, ROMEO.

E. W. GIDDINGS, *President;* JOHN SMITH, JR., *Vice President;* S. A. READE, *Cashier;* R. S. READE, *Assistant Cashier.*

DIRECTORS.—Samuel A. Reade, James R. Morland, A. Kennedy, U. Townsend, John McKay, F. S. Crismon, John Smith, Jr., E. W. Giddings, Henry McKay.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$105,119 59	$108,510 60	$100,535 69	$108,455 00
Overdrafts, secured and unsecured	811 34	350 45	384 25	424 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.	.....	.....	.....	.....
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	9,601 07	9,601 07	9,601 07
Due from National banks (not reserve agents)	140 00	.....	99 59	.....
Due from State banks and bankers	.....	.....	.....	.....
Due from approved reserve agents	57,456 16	56,070 81	59,666 97	49,237 76
Checks and other cash items	4,814 24	6,034 60	6,477 36	4,998 76
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	1,122 00	3,993 00	2,919 00	6,352 00
Fractional paper currency, nickels and cents	57 29	61 47	85 08	75 65
Specie	7,469 55	5,609 80	7,362 95	8,331 25
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	$214,015 17	$223,756 80	$220,656 96	$221,001 31
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	2,295 92	4,267 14	3,277 99	4,855 49
National bank notes outstanding	22,000 00	22,500 00	21,400 00	21,200 00
Due to other National banks	.....	.....	.....	.....
Due to State banks and bankers	.....	.....	.....	.....
Dividends unpaid	1,380 00	570 00	678 00	190 00
Individual deposits subject to check	128,339 25	136,419 66	135,300 97	134,755 82
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	$214,015 17	$223,756 80	$220,656 96	$221,001 31

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, Geoge B. Morley.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$1,417,749 17	$1,547,262 56	$1,625,653 20	$2,017,560 49
Overdrafts, secured and unsecured	1,831 66	3,220 92	2,944 04	880 27
U. S. bonds to secure circulation	200,000 00	200,000 00	200,000 00	200,000 00
U. S. bonds to secure U. S. deposits	510,000 00	510,000 00	510,000 00	510,000 00
U. S. bonds on hand	30,940 00	31,440 00	38,240 00	38,240 00
Other bonds	380,596 25	374,301 25	406,018 00	420,538 00
Premiums on U. S. bonds	34,505 75	33,313 75	33,954 75	33,954 75
Stocks, securities, etc	17,800 78	18,069 88	17,670 00	19,545 00
Banking house, furniture and fixtures	48,500 00	45,000 00	45,000 00	45,000 00
Other real estate and mortgages owned	15,200 00	15,200 00	15,200 00	15,200 00
Due from National banks (not reserve agents)	1,044 30	11,161 70	.....	9,713 83
Due from State banks and bankers	14,936 45	25,545 93	45,222 77	22,558 99
Due from approved reserve agents	398,819 42	403,469 70	652,551 88	419,549 60
Checks and other cash items	1,861 54	5,811 51	1,669 67	6,485 93
Exchanges for clearing house	3,016 48	3,230 09	2,806 66	24,221 79
Notes of other National banks	13,795 00	12,235 00	16,615 00	12,410 00
Fractional paper currency, nickels and cents	247 88	132 18	387 24	393 37
Specie	102,919 00	114,177 80	122,724 20	115,795 00
Legal tender notes	32,792 00	28,291 00	33,003 00	48,254 00
Redemption fund with U. S. treasurer (5% of circulation)	9,000 00	9,000 00	9,000 00	9,000 00
Due from U. S. treasurer, other than 5% redemption fund	.....	2,350 00	4,020 00	355 00
Totals	$3,235,555 68	$3,393,213 27	$3,782,680 41	$3,969,656 02
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	105,583 27	111,172 38	124,750 34	146,650 66
National bank notes outstanding	180,000 00	180,000 00	180,000 00	180,000 00
Due to other national banks	82,944 26	119,371 61	173,664 28	146,437 47
Due to State banks and bankers	219,693 04	274,736 08	264,646 15	367,022 97
Dividends unpaid	184 00	16,000 00	30 00	.....
Individual deposits subject to check	1,167,127 85	1,229,341 64	1,600,429 73	1,677,814 25
Demand certificates of deposit	591,480 12	572,626 56	549,961 06	564,224 67
Time certificates of deposit	.....	.....	.....	.....
Certified checks	1,043 14	2,465 00	1,698 85	6 00
Cashier's checks outstanding	.....	.....	.....	.....
United States deposits	487,500 00	487,500 00	487,500 00	487,500 00
Deposits of U. S. disbursing officers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$3,235,555 68	$3,393,213 27	$3,782,680 41	$3,969,656 02

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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$396,740 82	$433,981 99	$429,555 41	$494,678 71
Overdrafts, secured and unsecured	4,562 75	2,949 56	3,544 06	381 30
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	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds on hand	100 00	120 00	120 00	220 00
Premiums on U. S. bonds	12,500 00	12,500 00	12,500 00	12,500 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	.....	6,557 20	6,574 34	6,584 34
Due from national banks (not reserve agents)	159 67	159 67	.....	.....
Due from State banks and bankers	15,715 34	12,836 26	6,913 64	11,679 30
Due from approved reserve agents	68,486 03	63,680 13	54,883 45	37,411 99
Checks and other cash items	1,541 54	1,383 11	745 63	680 72
Exchanges for clearing house	406 32	1,598 50	1,505 55	1,255 29
Notes of other National banks	1,015 00	464 30	421 00	786 00
Fractional paper currency, nickels and cents	94 02	215 50	145 21	25 45
Specie	16,111 50	14,398 40	14,730 75	20,076 95
Legal tender notes	12,950 00	27,100 00	23,100 00	10,800 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% redemption fund	.....	.....	.....	.....
Totals	$700,882 99	$748,444 32	$725,239 04	$767,580 05
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	9,649 79	10,556 32	13,431 34	18,931 90
National bank notes outstanding	90,000 00	85,320 00	87,150 00	89,100 00
Due to other National banks	.....	.....	.....	.....
Due to State banks and bankers	12,336 50	7,065 95	8,259 18	25,190 73
Dividends unpaid	125 00	5,000 00	50 00	.....
Individual deposits subject to check	235,207 59	268,221 34	244,102 67	245,437 93
Demand certificates of deposit	153,439 11	174,789 71	174,695 85	190,919 49
Time certificates of deposit	.....	.....	.....	.....
Certified checks	2,625 00	.....	50 00	.....
Cashier's checks outstanding	.....	.....	.....	500 00
United States deposits	47,500 00	47,500 00	47,500 00	47,500 00
Deposits of U. S. disbursing officers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$700,882 99	$748,444 32	$725,239 04	$767,580 05

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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$199,176 29	$218,192 11	$244,787 87	$215,736 91
Overdrafts, secured and unsecured	138 65	2 57	130 48	364 64
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)	.....	.....	.....	.....
Due from State banks and bankers	.....	.....	.....	.....
Due from approved reserve agents	15,731 01	21,983 60	60,653 79	35,538 72
Checks and other cash items	266 36	1,006 17	1,365 41	1,048 40
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	387 00	469 00	1,653 00	1,189 00
Fractional paper currency, nickels and cents	405 20	313 04	289 69	541 93
Specie	12,429 00	12,369 00	20,557 75	13,702 50
Legal tender notes	2,000 00	4,000 00	13,000 00	1,000 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	.....	560 00	.....	.....
Totals	$252,353 01	$280,714 99	$364,257 49	$290,941 60
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	14,115 07	14,422 07	15,947 10	12,397 27
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	99 00	1,500 00	6 00	.....
Individual deposits subject to check	53,042 98	88,402 86	158,059 15	89,885 72
Demand certificates of deposit	108,845 96	100,140 06	113,995 24	112,408 61
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	$252,353 01	$280,714 99	$364,257 49	$290,941 60

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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$76,992 37	$91,393 77	$90,529 20	$81,984 78
Overdrafts, secured and unsecured	2,819 45	1,065 87	819 07	1,194 53
U. S. bonds to secure circulation	25,000 00	40,000 00	40,000 00	40,000 00
U. S. bonds to secure U. S. deposits	.....	.....	.....	.....
U. S bonds on hand	20,800 00	5,900 00	5,900 00	5,900 00
Premiums on U. S. bonds	2,500 00	2,500 00	2,500 00	2,500 00
Stocks, securities, etc	36,897 06	44,785 92	27,204 16	29,666 67
Banking house, furniture and fixtures	8,500 00	8,500 00	8,500 00	8,500 00
Other real estate and mortgages owned	15,811 42	15,811 42	15,806 37	15,681 37
Due from National banks (not reserve agents)	14 95	1,877 77	.....	2,366 29
Due from State banks and bankers	1,688 54	3,625 00	8,019 84	1,034 00
Due from approved reserve agents	54,273 07	35,553 38	31,750 92	19,788 91
Checks and other cash items	890 06	67 17	563 08	509 02
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	345 00	75 00	90 00	180 00
Fractional paper currency, nickels and cents	243 98	229 03	118 00	104 00
Specie	19,065 25	10,573 90	12,185 12	12,166 65
Legal tender notes	5,290 00	11,140 00	1,500 00	8,620 00
Redemption fund with U. S. treasurer (5 % of circulation)	1,125 00	1,800 00	1,800 00	1,800 00
Due from U. S. treasurer, other than 5 % redemption fund	.....	250 00	.....	.....
Totals	$272,256 15	$275,148 23	$247,285 76	$231,996 22
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	11,000 00	11,000 00	11,000 00	11,000 00
Undivided profits less expenses and taxes paid	3,589 63	4,357 81	5,712 61	5,163 55
National bank notes outstanding	22,500 00	36,000 00	36,000 00	36,000 00
Due to other National banks	.....	.....	.....	.....
Due to State banks and bankers	24,286 09	36,875 49	3,230 23	19,791 28
Dividends unpaid	.....	.....	.....	.....
Individual deposits subject to check	126,079 03	119,107 62	126,678 49	102,462 96
Demand certificates of deposit	34,801 40	17,807 31	14,664 43	7,578 43
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	$272,256 15	$275,148 23	$247,285 76	$231,996 22

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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$106,256 29	$89,836 58	$131,322 37	$153,451 36
Overdrafts, secured and unsecured	40 51	18 34	26 50	18 80
U. S. bonds to secure circulation	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds on hand	20,150 00	24,050 00	.....	.....
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	46,000 00	46,000 00	46,000 00	46,000 00
Other real estate and mortgages owned	11,102 31	10,822 31	10,822 31	10,822 31
Due from National banks (not reserve agents)	.....	.....	.....	.....
Due from State banks and bankers	87 72	2,786 79	2,014 88	565 06
Due from approved reserve agents	107,344 15	154,319 85	116,716 65	106,556 53
Checks and other cash items	300 00	1,596 65	2,342 03	22,100 12
Exchanges for clearing house	2,124 36	.....	.....	.....
Notes of other National banks	2,772 00	1,142 00	2,690 00	4,951 00
Fractional paper currency, nickels and cents	354 82	146 66	106 39	192 42
Specie	16,990 35	15,232 85	13,584 40	17,509 55
Legal tender notes	9,000 00	20,500 00	30,500 00	22,500 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	$336,585 01	$380,514 53	$370,188 03	$398,729 65
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	1,576 65	2,532 46	4,071 49	2,322 31
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	.....	.....	229 63	40 00
Dividends unpaid	.....	.....	.....	.....
Individual deposits subject to check	146,665 42	184,489 22	169,460 19	199,116 57
Demand certificates of deposit	2,276 92	6,488 70	11,880 48	6,527 51
Time certificates of deposit	104,736 22	105,727 21	103,296 24	109,473 26
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
United States deposits	.....	.....	.....	.....
Deposits of U. S. disbursing officers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Collection	79 80	26 94	.....	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$336,585 01	$380,514 53	$370,188 03	$398,729 65

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. Grobhiser, Charles Erbsmehl, John H. Whitmer.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$104,427 19	$103,594 94	$117,904 79	$128,086 52
Overdrafts, secured and unsecured	39 18	440 64	537 27	2,019 64
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	1,200 00	1,400 00	1,400 00	1,400 00
Stocks, securities, etc	32,339 54	46,887 61	49,629 41	48,615 19
Banking house furniture and fixtures	11,724 73	11,724 73	11,724 73	11,724 73
Other real estate and mortgages owned	31,273 64	26,493 06	17,973 69	17,973 69
Due from National banks (not reserve agents)	.....	.....	.....	.....
Due from State banks and bankers	.....	.....	.....	.....
Due from approved reserve agents	18,764 63	28,401 05	15,598 61	17,227 06
Checks and other cash items	159 76	309 84	163 21	786 58
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	.....	.....	.....	.....
Fractional paper currency, nickels and cents	181 21	99 64	97 36	38 71
Specie	5,941 55	3,635 70	4,732 90	4,049 80
Legal tender notes	2,559 00	2,620 00	2,585 00	2,518 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	$225,852 93	$242,849 71	$239,589 47	$251,682 42
Liabilities.				
Capital stock paid in	$65,000 00	$65,000 00	$65,000 00	$65,000 00
Surplus fund	8,000 00	3,000 00	3,000 00	3,000 00
Undivided profits, less expenses and taxes paid	1,632 42	1,846 81	842 47	2,594 80
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	33,869 47	37,591 30	33,405 95	36,417 93
Demand certificates of deposit	102,501 04	120,561 60	122,491 05	129,819 69
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	$225,852 93	$242,849 71	$239,589 47	$251,682 42

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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$163,386 23	$184,835 96	$168,615 89	$167,781 26
Overdrafts, secured and unsecured	2,777 98	3,290 99	3,287 68	3,240 63
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	13,375 00	13,375 00	13,375 00	13,250 00
Banking house, furniture and fixtures	9,893 00	9,893 00	9,893 00	9,800 00
Other real estate and mortgages owned	2,170 12	2,165 77	4,443 77	4,411 77
Due from National banks (not reserve agents)	9,951 38	17,090 65	16,689 92	16,994 68
Due from state banks and bankers	.....	.....	.....	.....
Due from approved reserve agents	13,271 42	8,279 02	18,584 67	10,790 49
Checks and other cash items	90 60	148 17	74 88	193 00
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	817 00	3,101 00	2,374 00	1,984 00
Fractional paper currency, nickels and cents	129 53	43 03	57 59	162 11
Specie	13,175 80	12,520 35	12,452 35	12,341 25
Legal tender notes	4,000 00	4,200 00	3,300 00	5,750 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	$285,288 06	$311,192 94	$305,398 75	$298,949 19

Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	14,000 00	15,000 00	15,000 00	15,000 00
Undivided profits less expenses and taxes paid	3,350 53	3,005 92	3,332 07	2,494 87
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	42,655 15	45,864 92	44,150 04	46,549 13
Demand certificates of deposit	130,282 38	152,322 10	147,916 64	139,905 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	$285,288 06	$311,192 94	$305,398 75	$298,949 19

No. 3325.

FIRST NATIONAL BANK, TRAVERSE CITY.

HENRY S. HULL, *President;* JOHN T. BEADLE, B. J. MORGAN, *Vice Presidents;* FRANK WELTON, *Cashier;* LEON F. TITUS, *Assistant Cashier.*

DIRECTORS.—John T. Beadle, B. J. Morgan, Frank Hamilton, C. A. Hammond, M. B. Covell, Henry S. Hull, Frank Welton.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$189,369 70	$219,782 60	$205,936 36	$228,292 60
Overdrafts, secured and unsecured	22 10	594 45	73 62	190 28
U. S. bonds to secure circulation	27,500 00	27,500 00	27,500 00	27,500 00
U. S. bonds to secure U. S. deposits	.....	.....	.....	.....
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	15,310 00
Other real estate and mortgages owned	2,493 90	367 17	.....	.....
Due from National banks (not reserve agents)	37,155 94	1,377 10	28,060 50	10,723 57
Due from State banks and bankers	.....	125 00	.....	.....
Due from approved reserve agents	10,826 05	17,021 62	64,967 83	42,860 21
Checks and other cash items	941 54	1,022 79	1,161 29	2,837 43
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	3,140 00	5,000 00	5,000 00	4,000 00
Fractional paper currency, nickels and cents	305 00	170 79	380 68	430 30
Specie	9,049 45	12,529 50	13,315 20	11 951 50
Legal tender notes	3,500 00	8,000 00	6,000 00	7,000 00
Redemption fund with U. S. treasurer (5% of circulation)	1,237 50	1,237 50	1,237 50	1,237 50
Taxes paid for stockholders	.....	.....	839 57	839 57
Totals	$301,951 18	$311,138 52	$370,882 55	$354,272 96
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	8,000 00	8,000 00	9,000 00	9,000 00
Undivided profits, less expenses and taxes paid	693 69	4,214 67	2,503 32	5,095 25
National bank notes outstanding	24,750 00	24,750 00	24,750 00	24,750 00
Due to other National banks	.....	.....	.....	.....
Due to State banks and bankers	.....	127 35	437 99	981 02
Dividends unpaid	180 00	.....	200 00	.....
Individual deposits subject to check	124,859 25	118,924 90	179,308 81	147,202 52
Demand certificates of deposit	93,413 24	105,121 60	104,482 43	115,936 45
Time certificates of deposit	.....	.....	.....	.....
Certified checks	55 00	.....	.....	1,307 72
Cashier's checks outstanding	.....	.....	200 00	.....
United States deposits	.....	.....	.....	.....
Deposits of U. S. disbursing officers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$301,951 18	$311,138 52	$370,882 55	$354,272 96

No. 2372.

FARMERS' NATIONAL BANK, UNION CITY.

D. D. BUELL, *President;* JOHN P. FOX, *Vice President;* HENRY T. CARPENTER, *Cashier.*

DIRECTORS.—Darius D. Buell, Edward Stanton, Harvey M. Doubleday, John P. Fox, Marshall P. Maxon, Lorenzo Zimmerman, Thos. Case.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$106,419 70	$110,693 53	$113,309 58	$123,894 80
Overdrafts, secured and unsecured	7,896 38	6,336 89	7,046 24	6,302 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	.....	.....	.....	.....
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	5,235 00	10,135 00	10,135 00	10,135 00
Due from National banks (not reserve agents)	.....	.....	.....	.....
Due from State banks and bankers	10,875 20	8,474 31	10,831 68	11,141 09
Due from approved reserve agents	21,875 87	24,650 22	17,494 24	17,642 38
Checks and other cash items	4,806 79	3,581 44	5,406 25	3,287 46
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	4,595 00	8,539 00	9,648 00	15,229 00
Fractional paper currency, nickels and cents	.....	2 25	1 81	5 04
Specie	8,726 60	7,044 30	7,796 60	8,423 40
Legal tender notes	5,000 00	5,765 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	$239,348 04	$249,139 44	$250,586 90	$264,978 60
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	4,754 75	5,590 35	5,867 72	6,448 41
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	498 74	1,885 74	493 12	47 73
Dividends unpaid	2,472 00	40 00	40 00	40 00
Individual deposits subject to check	25,423 98	30,034 88	27,920 18	37,614 13
Demand certificates of deposit	101,198 57	106,588 47	111,265 88	115,828 33
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	$239,348 04	$249,139 44	$250,586 90	$264,978 60

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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$156, 140 94	$151, 115 56	$146, 735 99	$164, 381 14
Overdrafts, secured and unsecured	6, 229 39	9, 311 85	9, 030 06	8, 968 60
U. S. bonds to secure circulation	34, 560 00	34, 560 00	34, 560 00	34, 560 00
U. S. bonds to secure U. S. deposits	.....	.....	.....	.....
U. S. bonds on hand	.....	.....	.....	.....
Premiums on U. S. bonds	2, 050 00	2, 050 00	2, 050 00	2, 050 00
Stocks, securities, etc.	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	12, 646 00	12, 646 00	12, 453 33	11, 247 63
Due from National banks (not reserve agents)	15, 924 02	11, 273 59	13, 010 65	17, 445 80
Due from State banks and bankers	.....	.....	.....	.....
Due from approved reserve agents	23, 992 51	38, 678 28	50, 672 71	39, 218 32
Checks and other cash items	2, 034 67	1, 278 09	2, 090 27	1, 745 91
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	398 00	1, 543 00	750 00	903 00
Fractional paper currency, nickels and cents	166 74	138 28	151 96	161 60
Specie	8, 431 25	7, 625 95	9, 124 25	8, 286 00
Legal tender notes	4, 250 00	3, 550 00	1, 482 00	2, 500 00
Redemption fund with U. S. treasurer (5 % of circulation)	1, 555 00	1, 555 00	1, 555 00	1, 555 00
Due from U. S. treasurer, other than 5 % redemption fund	.....	.....	.....	.....
Totals	$279, 878 52	$283, 825 60	$292, 166 22	$301, 523 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	10, 197 93	12, 495 00	11, 763 46	13, 169 65
National bank notes outstanding	31, 100 00	31, 100 00	31, 100 00	31, 100 00
Due to other National banks	.....	.....	.....	.....
Due to State banks and bankers	.....	.....	.....	.....
Dividends unpaid	.....	.....	.....	.....
Individual deposits subject to check	63, 340 28	49, 249 69	59, 537 31	62, 328 36
Demand certificates of deposit	115, 240 31	130, 980 91	129, 765 45	134, 924 99
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	$279, 878 52	$283, 825 60	$292, 166 22	$301, 523 00

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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$71,384 72	$80,306 34	$68,864 36	$70,033 93
Overdrafts, secured and unsecured	407 33	1,144 71	583 80	346 64
U. S. bonds to secure circulation	12,500 00	19,000 00	19,000 00	19,000 00
U. S. bonds to secure U. S. deposits	.....	.....	.....	.....
U. S. bonds on hand	6,500 00	.....	.....	.....
Premiums on U. S. bonds	850 00	850 00	850 00	850 00
Stocks, securities, etc	.....	.....	.....	.....
Banking house, furniture and fixtures	7,000 00	7,000 00	7,000 00	7,000 00
Other real estate and mortgages owned	2,750 00	2,750 00	2,135 18	2,135 18
Due from National banks (not reserve agents)	26,548 70	22,699 22	34,229 44	42,522 58
Due from State banks and bankers	.....	5,000 00	5,000 00	5,000 00
Due from approved reserve agents	9,245 77	9,040 69	8,006 43	22,583 62
Checks and other cash items	48 27	683 26	190 41	7,405 59
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	560 00	1,835 00	250 00	40 00
Fractional paper currency, nickels and cents	91 14	76 56	112 55	71 86
Specie	4,069 00	4,205 50	4,257 25	4,340 60
Legal tender notes	1,765 00	1,600 00	1,515 00	2,825 00
Redemption fund with U. S. treasurer (5 % of circulation)	562 50	855 00	855 00	855 00
Due from U. S. treasurer, other than 5 % redemption fund	.....	.....	.....	.....
Totals	$144,282 43	$157,046 28	$152,849 42	$185,010 00
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	4,500 00	4,500 00
Undivided profits less expenses and taxes paid	342 23	2,277 64	54 78	1,076 61
National bank notes outstanding	11,250 00	17,090 00	16,100 00	16,100 00
Due to other National banks	.....	.....	.....	.....
Due to State banks and bankers	.....	.....	.....	.....
Dividends unpaid	.....	.....	.....	.....
Individual deposits subject to check	27,898 38	29,337 72	25,728 48	40,291 48
Demand certificates of deposit	50,791 82	54,340 92	56,466 16	73,041 91
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	$144,282 43	$157,046 28	$152,849 42	$185,010 00

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, F. C. Driesbach.

Resources.	Report of Feb. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$101,836 48	$107,188 93	$93,789 30	$97,488 41
Overdrafts, secured and unsecured	2,356 24	1,017 47	1,056 17	2,447 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	.....	.....	.....	.....
Stocks, securities, etc	1,750 00	600 00	1,552 61	600 00
Banking house, furniture and fixtures	2,500 00	2,500 00	2,500 00	2,500 00
Other real estate and mortgages owned	95 00	1,245 00	95 00	952 61
Due from national banks (not reserve agents)	.....	.....	.....	.....
Due from State banks and bankers	.....	.....	.....	.....
Due from approved reserve agents	5,633 24	1,484 70	12,424 29	2,963 27
Checks and other cash items	1,233 82	5,179 95	2,083 75	1,445 11
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	1,967 00	998 00	1,118 00	1,855 00
Fractional paper currency, nickels and cents	12 47	10 46	10 86	26 07
Specie	851 00	264 00	1,087 00	575 50
Legal tender notes	5,000 00	5,000 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	$175,485 25	$177,738 51	$172,966 98	$168,103 41
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	292 73	1,726 17	681 14	2,609 58
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	15,628 63	15,515 59	16,436 57	12,670 11
Demand certificates of deposit	54,563 89	55,496 75	50,849 27	47,823 72
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	$175,485 25	$177,738 51	$172,966 98	$168,103 41

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. 4.	Report of June 30.	Report of Sept. 7.	Report of Dec. 2.
Loans and discounts	$271,925 49	$289,622 54	$317,912 75	$294,355 73
Overdrafts, secured and unsecured	124 00	532 64	236 01	230 19
U. S. bonds to secure circulation	25,000 00	33,500 00	33,500 00	33,500 00
U. S. bonds to secure U. S. deposits	.....	.....	.....	.....
U. S. bonds on hand	8,400 00	.....	.....	.....
Premiums on U. S. bonds	.....	.....	.....	.....
Stocks, securities, etc	72,120 00	72,120 00	73,120 00	80,120 00
Banking house, furniture and fixtures	7,500 00	7,500 00	7,500 00	7,500 00
Bills in transit	277 00	5,234 37	1,174 68	1,514 44
Due from National banks (not reserve agents)	.....	726 13	1,309 70	2,796 76
Due from approved reserve agents	12,879 26	34,645 49	11,553 67	15,360 31
Checks and other cash items	809 63	2,612 61	1,129 81	1,155 15
Exchanges for clearing house	650 76	.....	309 45	.....
Notes of other National banks	2,515 00	2,115 00	2,075 00	4,190 00
Fractional paper currency, nickels and cents	320 00	185 49	233 90	203 35
Specie	25,856 55	27,360 00	29,002 00	27,374 40
Legal tender notes	6,513 00	3,600 00	4,970 00	10,261 00
Redemption fund with U. S. treasurer (5% of circulation)	1,125 00	1,507 50	1,507 50	1,507 50
Due from U. S. treasurer, other than 5% redemption fund	.....	.....	.....	.....
Totals	$436,015 69	$481,261 77	$485,534 47	$480,068 83
Liabilities.				
Capital stock paid in	$75,000 00	$75,000 00	$75,000 00	$75,000 00
Surplus fund	75,000 00	75,000 00	75,000 00	75,000 00
Undivided profits less expenses and taxes paid	3,095 28	1,581 60	5,452 40	1,643 09
National bank notes outstanding	22,500 00	30,150 00	30,150 00	30,150 00
Due to other National banks	.....	.....	.....	.....
Due to state banks and bankers	.....	.....	.....	.....
Dividends unpaid	.....	.....	.....	.....
Individual deposits subject to check	67,244 12	85,182 40	77,478 55	82,355 95
Demand certificates of deposit	192,706 28	214,347 77	222,453 52	215,919 79
Time certificates of deposit	.....	.....	.....	.....
Unclaimed accounts	470 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	$436,015 69	$481,261 77	$485,534 47	$480,068 83

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.
Babcock, C. F.....Wyandotte.
Baker, C. H.....Buchanan.
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, A. G.....Flint.
Blesch, G. A.....Menominee.
Borland, John, Jr.....Imlay City.
Bostwick, J. M.....Deckerville.
Boughton, F. P.....Battle Creek.
Bowman, Eustace C.....Detroit.
Boynton, J. F. (treasurer).....Saginaw.
Briggs, D. W. (manager).....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.

Carmon, George W.....Marine City.
Carpenter, E. H.....Dexter.
Carpenter, Henry T.....Union City.
Carroll, Warren.....Benton Harbor.
Case, C. W.....Manchester.
Case, Claude W.....Munising.
Chapple, Percy E.....Concord.
Charles, C. B.....Bangor.
Chase, D. W.....Midland.
Chichester, F. I.....Allegan.
Chichester, Leon.....Petoskey.
Church, B. A.....St. Louis.
Clapp, T. E.....White Pigeon.
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. N.....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.
DeGolia, 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.

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.
Field, A. W.....Saginaw.
Fisher, James T.....Laurium.
Fitzgerald, John C.....St. Johns.
Flint, H. G.....Scottville.

Foster, Byron J.....Hudson.
Fox, H. J.....Detroit.
Fraser, O. A.....Plymouth.
Free, John W.....Paw Paw.

G.

Gage, I. B.....Dowagiac.
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.
Harvey, W. W.....Constantine.
Haass, J. H.....Detroit.
Hayes, W. D.....Hastings.
Heath, W. B.....Ionia.
Heartt, A. L.....St. Joseph.
Helmer, F. H.....Jackson.
Hemphill, R. W.....Ypsilanti.
Henry, Albert.....Kalamazoo.
Hirt, Frank J.....Richmond.
Hill, L. D.....Decatur.
Hiscock, Chas. E.....Ann Arbor.
Hollister, H. J.....Grand Rapids.
Hopkins, H. D.....Benton Harbor.
Hotchkiss, E. H.....St. Ignace.
Hough, C. A.....Nashville.
Householder, D. P.....Ishpeming.
Hutchinson, J. E.....Fennville.

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 (treasurer).....Detroit.
Keister, B. N.....Sparta.
Kelsey, Chas. B.....Grand Rapids.
Khuen, Richard (secretary)...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.
Ludwick, Ray A.....Leslie.

* Pages 35 and 211.

M.

Mahon, W.....North Branch.
Mark, E. M.....Deckerville.
Marsh, James A.....Constantine.
Mason, Robert S.....Detroit.
Matthews, D. J.....Hart.
McNair, D.....Lexington.
McBratney, M. A.....Davison.
Mead, E. H.....Sault Ste. Marie.
Meilleur, C.....Ontonagon.
Mersereau, C. B.....Manistique.
Mills, E. L. J.....Mancelona.
Miner, A. B.....Ishpeming.
Mokma, G. W.....Holland.
Monroe, Geo. C.....South Haven.
Moore, F. B.....Elk Rapids.
Moore, Geo. W.....Port Huron.
Morrison, R., Jr.....Capac.
Morley, Geo. B.....Saginaw.
Moulthrop, H. C.....Bay City.
Mulholland, John.....Bay City.

N.

Nesbitt, J. S.....Union City.
Newell, Emerson M.....Fenton.
Niggeman, John P., Jr.....Croswell.
Niles, Alla M.....Carsonville.
Noble, Chas.....Brown City.
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. E.....South Haven.
Percival, W. J.....Lake Odessa.
Perry, F. L.....Pontiac.
Phelps, W. T.....Marshall.
Phillips, Chas. B., Jr.....Blissfield.
Porter, John W.....Port Huron.
Power, D. H.....Pontiac.
Price, C. A.....Ithaca.
Prince, William I.....Bessemer.

Q.

Quirk, D. L., Jr.....Ypsilanti.

R.

Ramsay, A. W.....Cheboygan.
Reade, S. A.....Romeo.
Reed, M. A.....Belding.
Reilly, Wm. E.....Detroit.
Reynolds, Daniel W.....Hastings.
Rice, J. H.....Houghton.
Ritter, C. A.....Cassopolis.
Robinson, M. O.....Saginaw.
Rogers, William.....Evart.
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.
Rupp, Wm., Jr.....Benton Harbor.

S.

Saunders, H. R.....Coldwater.
Schupp, A. (treasurer).....Saginaw.
Schurtz, John G.....White Pigeon.

Segur, M. S.....Quincy.
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, Charles F.....Rockland.
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.
Spaulding, C. M.....Perry.
Spencer, H. C.....Flint.
Spinning, Charles M.....Jackson.
Standiford, Chas. A.....Athens.
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.
Sutherland, 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.

Van Alstyne, Fred E.....Wyandotte.
Verdier, J. A. S.....Grand Rapids.
Ver Schure, Cornelius.....Holland.

W.

¶Walsworth, P. E. (secretary).St. Johns.
Walz, C. J. (assistant).....Ann Arbor.
Warren, Charles A.....Detroit.
Watrous, J. R.....Bay City.
Welton, Frank.....Traverse City.
Wesener, H. G.....Saginaw.
Wetmore, W. M.....Jonesville.
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.....Williamson.
Whipple, A. D.....Owosso.
*White C. G.....Lapeer.
Whitworth, Geo. C (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.

¶ Pages 170 and 270.
* Pages 115 and 245.