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THIRTEENTH ANNUAL REPORT

OF THE COMMISSIONER OF THE



BANKING DEPARTMENT

OF THE

STATE OF MICHIGAN

DECEMBER 31, 1901



BY AUTHORITY



1902

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VOLUME

FRASER

DEPARTMENT OFFICERS.

COMMISSIONER,
GEORGE L. MALTZ.

DEPUTY COMMISSIONER,
W. T. BRADFORD.

BANK EXAMINERS,
B. C. JOLLY,
H. W. CLARKE,
WM. DONOVAN,
HARMON WENDELL,
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.

	PAGE.
Abstracts, comparative, 1889 to 1901, inclusive, state banks	xx
comparative, 1889 to 1901, inclusive, national banks	xxii
of state banks, 1901.....	xxiv
of national banks, 1901	xxv
total volume of business state and national banks, reports for 1901.....	xxvi
state banks in Detroit.....	xxvii
national banks in Detroit.....	xxviii
state and national banks in Detroit.....	xxix
state and national banks in Grand Rapids	xxx
state and national banks in Saginaw.....	xxxi
state and national banks in Bay Cities	xxxii
state and national banks in Kalamazoo.....	xxxiii
state and national banks in Port Huron.....	xxxiv
state and national banks in Jackson.....	xxxv
state banks in Adrian.....	xxxvi
Banks examined and fees paid.....	xxxvii
Capital stock, increase and decrease of.....	xi
Earnings of banks and trust companies.....	xii
Extensions of corporate existence.....	xi
Growth of state and national banks.....	xi
List of bank cashiers in Michigan.....	315
New banks.....	x
Number of depositors.....	xii
Receipts and expenses.....	xiii
Reincorporated banks.....	x
Reserve cities.....	xiii
Reports of receivers	xiv
Reports of state banks and trust companies (see index).....	inclusive pages 3 to 221
Reports of national banks (see index).....	inclusive pages 225 to 313
Voluntary liquidations.....	xi

STATE BANKING DEPARTMENT.

REPORT OF THE COMMISSIONER.

STATE OF MICHIGAN,
BANKING DEPARTMENT,
Lansing, December 31, 1901.

To THE HON. AARON T. BLISS, *Governor of Michigan:*

I have the honor to submit the thirteenth 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 two hundred and fourteen State

banks and three trust companies under the supervision of this department. In the statistics following the number of banks is given at 213 State banks. This is caused by one bank, the Grand Haven State Bank, Grand Haven, commencing business subsequent to December 10, the date of last call for report of condition.

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

NEW BANKS.

During the year twenty-two banks and one trust company have been organized, as follows:

No.	Title.	Location.	Capital.	Commenced business.
226	Zeeland State Bank.....	Zeeland.....	\$25,000 00	January 1.
227	Yale State Bank.....	Yale.....	25,000 00	February 14.
228	Armada State Bank.....	Armada.....	25,000 00	March 11.
229	Benzie County State Savings Bank.....	Frankfort.....	20,000 00	May 1.
230	The State Bank of Norway.....	Norway.....	25,000 00	June 1.
231	State Bank of Sanilac Centre.....	Sanilac Centre.....	20,000 00	June 1.
232	The Alma State Savings Bank.....	Alma.....	25,000 00	June 8.
233	First State Bank of Alma.....	Alma.....	30,000 00	June 25.
234	Exchange State Bank.....	Carsonville.....	20,000 00	June 27.
235	The Chesaning State Bank.....	Chesaning.....	25,000 00	July 1.
236	State Bank of Frank W. Hubbard & Co.....	Bad Axe.....	30,000 00	July 10.
237	State Savings Bank of Bad Axe.....	Bad Axe.....	25,000 00	July 11.
238	State Bank of East Jordan.....	East Jordan.....	20,000 00	July 23.
239	Ludington State Bank.....	Ludington.....	50,000 00	July 24.
240	Niles City Bank.....	Niles.....	35,000 00	July 27.
241	Bank of Vassar.....	Vassar.....	35,000 00	August 1.
243	State Savings Bank.....	Stanton.....	20,000 00	September 3.
245	New Haven Savings Bank.....	New Haven.....	20,000 00	October 1.
246	The Marlette State Bank.....	Marlette.....	25,000 00	October 3.
247	State Savings Bank of Peck.....	Peck.....	20,000 00	October 30.
248	Citizens State Bank.....	Big Rapids.....	50,000 00	October 31.
249	Grand Haven State Bank.....	Grand Haven.....	30,000 00	December 18.
	Detroit Trust Company.....	Detroit.....	500,000 00	January 1.

An increase of banking capital of \$1,100,000.00.

REINCORPORATED BANKS.

Two banks the charters of which were about to expire during the year, instead of taking advantage of Act No. 143 of the Public Acts of 1899 to extend their corporate existence, reincorporated, viz.: People's Bank of Manchester, Manchester, Michigan, and Mechanics' Bank, Detroit, Michigan. The former reincorporated as the "People's Bank," Manchester, Michigan, while the latter changed its title to the "Mechanics' Bank of Detroit," Detroit, Michigan, and increased its capital to \$250,000.00, to comply with section 1 of the General Banking Law affecting banks in cities of over one hundred and ten thousand population. The capital stock of this bank was formerly \$100,000.00, and the net increase of capital under its reorganization is \$150,000.00.

VOLUNTARY LIQUIDATIONS.

But one bank, the Mechanics' Bank of Detroit, Detroit, Michigan, has gone into voluntary liquidation, by resolution of its stockholders December 16, 1901, as provided in section 53 of the General Banking Law.

One trust company, the Peninsular Trust Company, Grand Rapids, Michigan, by resolution of its stockholders May 12, 1900, has gone into voluntary liquidation, and which liquidation was consummated by the Michigan Trust Company, Grand Rapids, during 1901.

EXTENSIONS OF CORPORATE EXISTENCE.

The following banks, according to the provisions of Act No. 143, Public Acts of 1899, have extended their corporate existence for the period of thirty years from date of their original incorporation:

Bay City Bank, Bay City; City Bank, Battle Creek; Detroit Savings Bank; Detroit; People's Savings Bank, Detroit; Wayne County Savings Bank, Detroit; Wyandotte Savings Bank, Wyandotte.

INCREASE AND DECREASE OF CAPITAL STOCK.

Two banks, during the year, have reduced their capital stock, viz., the Oceana County Savings Bank, Hart, from \$43,000.00 to \$40,000.00, and Farmers' State Bank, Concord, from \$35,000.00 to \$25,000.00, both of which reductions were allowed for good and sufficient reasons. To this reduction of capital, \$13,000.00, should be added the decrease caused by the liquidation of the Mechanics' Bank of Detroit, \$250,000.00, constituting an aggregate decrease of \$263,000.00.

The following banks have increased their capital stock during the year:

Quincy State Bank, Quincy, \$20,000.00 to \$40,000.00.
 Commercial State Bank, Shepherd, \$17,000.00 to \$20,000.00.
 Sault Savings Bank, Sault Ste. Marie, \$50,000.00 to \$100,000.00.
 Munising State Bank, Munising, \$29,000.00 to \$30,000.00.
 State Savings Bank of Laurium, Laurium, \$50,000.00 to \$75,000.00.

Making an increase of \$99,000.00. To this is to be added the increase of capital stock caused by the organization of new banks, \$1,100,000.00, and the \$150,000.00 increase caused by the reincorporation of the Mechanics' Bank of Detroit, which brings the total increase in this regard to \$1,349,000.00. Subtracting from these figures the total decrease of \$263,000.00 as mentioned in preceding paragraph, leaves a net increase of capital stock during the year of \$1,086,000.00, all of which is paid in.

GROWTH OF STATE BANKS.

Since the organization of this department, 1889, the increase and growth of business has been very great. Loans show an increase of \$87,362,069.53, and deposits \$100,067,599.94, as per the following statement:

STATE BANKING DEPARTMENT.

Resources.	80 banks, Jan. 7, 1889.	192 banks and 3 trust companies, Dec. 13, 1900.	213 banks and 3 trust companies, Dec. 10, 1901.
Loans	\$30,815,697 13	\$100,236,223 26	\$118,177,766 66
Real estate, furniture and fixtures	534,411 76	4,306,582 17	4,095,652 24
Cash	7,550,661 99	25,416,404 00	29,919,610 85
Totals	\$38,900,770 88	\$129,959,209 43	\$152,193,029 75
Liabilities.			
Capital stock paid in	\$5,519,425 00	\$12,953,523 85	\$14,035,880 00
Surplus fund and undivided profits	1,818,835 53	5,496,890 90	6,694,854 23
Deposits.....	31,284,124 39	111,347,526 93	131,351,724 33
Notes and bills rediscounted.....	278,385 96	161,267 75	110,571 19
Totals	\$38,900,770 88	\$129,959,209 43	\$152,193,029 75

It will also be observed that, according to the above statement, deposits and loans in the 213 State banks and three trust companies, during the year 1901, have increased over previous year as follows. (For reference I include National banks.) :

Number of banks.	Deposits.	Loans.
213 State banks and 3 trust companies.....	\$20,004,197 40	\$17,941,543 40
85 National banks.....	6,908,574 73	5,174,899 57
Total increase.....	\$26,912,772 13	\$23,116,442 97

On December 10, 1901, the amount of cash in the 213 State banks and three trust companies was \$29,919,610.85, and in the 85 National banks, \$24,119,423.56, making a total amount of \$54,039,034.41.

EARNINGS OF TWO HUNDRED AND THIRTEEN STATE BANKS AND THREE TRUST COMPANIES.

Dividends paid for 1901 on capital stock of \$12,953,523.85 amount to \$1,026,154.49. Increase of surplus fund was \$859,040.22.

Average dividend rate on capital for 1901 was 7 9-10 per cent.

Average dividend rate on capital and surplus, \$16,019,448.03, for 1901, was 6 4-10 per cent.

NUMBER OF DEPOSITORS.

The total number of depositors in the 213 State banks and 85 National banks on December 10, 1901, was 439,532, as follows:

State banks, individual deposits subject to check.....	52,756
State banks, commercial certificates of deposit.....	29,337
State banks, savings depositors.....	223,267
State banks, savings certificates of deposits.....	34,366
National banks, individual deposits subject to check.....	49,838
National banks, certificates of deposit.....	49,968

The following table will show number of commercial depositors and savings depositors in the 213 State banks and 85 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.
213 State banks.....	{ Commercial...	*82,093	\$44,205,173 38	\$538 00
	{ Savings.....	*257,633	\$1,699,318 57	316 00
85 National banks.....	Commercial...	*99,806	59,593,561 95	597 00
Totals.....		439,532	\$185,408,053 90	\$444 00

* 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 \$14,569.12. And there has been turned over to the Secretary of State for franchise fees on capital stock of new banks, \$550.00 and from banks extending their corporate existence \$775.00, in all \$1,325.00. This amount together with \$14,569.12, examination fees, makes a total of \$15,894.12 received from banks during the year.

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

Salary of George L. Maltz, Commissioner.....	\$2,500 00
Salary of W. T. Bradford, Deputy Commissioner.....	2,000 00
Salary of T. M. Joslin, examiner (resigned March 1, 1901)....	278 60
Salary of Ralph Stone, examiner (resigned May 6, 1901)....	593 12
Salary of B. C. Jolly, examiner.....	1,700 00
Salary of H. W. Clarke, examiner (resigned December 31, 1901)	1,700 00
Salary of William Donovan, examiner (appointed March 1, 1901)	1,421 40
Salary of Harmon Wendell, examiner (appointed June 1, 1901)	990 10
Salary of A. E. Manning, examiner.....	1,200 00
Salary of extra clerks.....	300 00
Expenses incurred in the examination of banks.....	3,655 88
Miscellaneous expenses, viz., printing, stationery, postage, etc.	1,850 79
Total	<u>\$18,189 89</u>

The above will show that this department actually costs the State \$2,295.77.

RESERVE CITIES.

In accordance with the provisions of sections 24 and 27 of the banking law, I have designated the following as reserve cities, viz.: Detroit, Grand Rapids, Bay City, Saginaw, Kalamazoo, Jackson, Port Huron, Adrian, Benton Harbor, Muskegon, New York, Boston, Philadelphia, Baltimore, Buffalo, Cleveland, Toledo, Cincinnati, St. Louis, Chicago and Milwaukee.

STATE BANKING DEPARTMENT

REPORTS OF RECEIVERS.

The following reports from the several receivers were called for under date of December 1, 1901, with the exception of the receiver of People's Savings Bank, Lansing, who reports under date of December 26, 1901.

Central Michigan Savings Bank, Lansing.

John A. May, 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....	1,349,529	46
Amount collected by receiver to date.....	653,318	86

Disposition of collections:

Loans paid	\$215,928	23
Dividends paid	358,434	94
Legal expenses	15,860	48
Receiver's salary paid to date.....	21,520	70
All other expenses	15,656	97
Balance in hands of State Treasurer....	22,545	24
Balance in hands of receiver.....	3,372	30
	<u>653,318</u>	<u>86</u>

People's Savings Bank, Lansing.

G. W. Jewett, receiver, under date of December 26, 1901, 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....	411,965	11
Amount collected by receiver to date.....	164,908	10

Disposition of collections:

Loans paid	\$67,784	69
Dividends paid	58,972	92
Legal expenses paid	8,323	14
Receiver's salary to date	8,250	00
All other expenses	19,982	86
In city bank	1,581	80
Balance in hands of receiver.....	12	69
	<u>164,908</u>	<u>10</u>

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	287,148	12
Amount collected by receiver to date	118,762	08
Disposition of collections:		
Loans paid	\$66,071	95
Dividends paid	28,710	09
Legal expenses	6,897	99
Receiver's salary to date	8,371	64
All other expenses	3,938	14
Balance in hands of receiver	4,772	27
		<u>118,762 08</u>

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	298,812	35
Amount collected by receiver to date	161,465	20
Disposition of collections:		
Loans paid	\$1,865	16
Dividends paid	115,153	97
Legal expenses paid	5,428	68
Receiver's salary to date	4,000	00
All other expenses	18,103	73
Special "stockholder's" fund for depositors	5,241	94
Balance in hands of receiver	11,671	72
		<u>161,465 20</u>

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

STATE BANKING DEPARTMENT.

Total assets at date of, and received since suspension.....		\$110,334 30
Amount collected by receiver to date.....		23,075 04
Disposition of collections:		
Loans paid	\$3,757 15	
Dividends paid	14,633 38	
Legal expenses	939 43	
Receiver's salary	1,150 00	
All other expenses	434 17	
Balance in hands of receiver.....	2,160 91	
		<u>23,075 04</u>

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	<u>\$102,844 49</u>
Total assets at date of, and received since suspension.....	147,019 18
Amount collected by receiver to date.....	72,037 19

Disposition of collections:

Loans paid	\$13,146 42	
Dividends paid	40,318 22	
Legal expenses paid	1,619 42	
Receiver's salary to date.....	730 00	
All other expenses	5,382 14	
Balance in hands of receiver	10,840 99	
		<u>72,037 19</u>

The Tawas State Savings Bank, East Tawas.

N. C. Hartingh, receiver, reports as follows:

Liability to depositors at date of, and received since suspension	\$11,040 63
Other liabilities	28,039 42
Total	<u>\$39,080 05</u>
Total assets at date of, and received since suspension....	80,383 63
Amount collected by receiver to date.....	8,888 53

Disposition of collections:

Loans paid	\$107 15	
Dividends paid	2,972 16	
Legal expenses	346 22	
Receiver's salary to date.....	490 00	
All other expenses	679 63	
Balance in hands of receiver.....	4,293 37	
		<u>8,888 53</u>

REPORT OF THE COMMISSIONER.

xvii

People's Savings Bank, Mt. Pleasant.

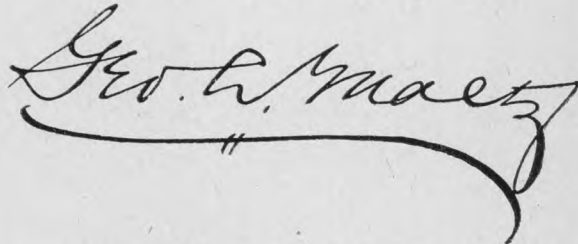
Charles T. Russell, receiver, reports as follows:

Liability to depositors at date of suspension, August 20, 1897		\$65,491 80
Other liabilities		15,810 14
		<hr/>
Total		\$81,301 94
Total assets at date of, and received since suspension....	236,525 08	
Amount collected by receiver to date.....	121,551 73	
Disposition of collections:		
Loans paid	\$79,887 72	
Dividends paid	28,631 91	
Legal expenses	1,737 99	
Receiver's salary to date	7,549 15	
All other expenses	2,462 63	
Balance in hands of State Treasurer....	1,218 09	
Balance in hands of receiver.....	64 24	
		<hr/>
		121,551 73
		<hr/>

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, Ralph Stone, H. W. Clarke, William Donovan, Harmon Wendell, and A. E. Manning.

Very respectfully,



Commissioner of the Banking Department.

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ABSTRACT OF REPORTS.

STATE BANKING DEPARTMENT.

Comparative abstract, giving the volume of business as shown by the December reports of 1898, 1899, 1900 and 1901, as made to the

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.	December 19, 1893, 159 banks, 3 trust companies.	December 19, 1894, 164 banks, 4 trust companies.
Loans and discounts..	\$22,624,667 12	\$27,628,145 16	\$30,543,959 76	\$38,883,892 66	\$32,402,874 53	\$34,320,138 74
Stocks, bonds and mortgages.....	15,645,031 54	18,846,687 08	21,308,913 14	26,843,183 47	24,804,367 45	26,516,601 07
Overdrafts.....	165,315 19	183,645 30	195,618 49	222,549 92	206,537 17	192,415 39
Banking house, furniture and fixtures.	523,466 20	714,313 50	941,191 77	1,274,415 65	1,517,146 91	1,694,992 89
Other real estate.....	253,782 59	311,476 52	350,381 69	692,412 41	647,824 26	719,150 15
Expenses and taxes paid.....	276,624 57	266,114 72	307,386 48	364,088 85	395,207 14	403,575 78
Interest paid.....	210,872 79	217,130 03	145,482 78	271,426 84	352,701 34	312,758 62
Premiums paid.....						
Due from banks in reserve cities.....	5,182,241 12	5,712,028 27	7,481,885 31	9,435,452 69	7,536,024 09	9,653,012 05
Due from other banks and bankers.....	298,942 90	371,808 62	468,162 59	526,816 22	450,100 31	361,668 44
Exchanges for clearing house.....	200,024 37	152,723 76	319,354 22	306,521 91	246,416 43	352,725 79
Checks and cash items	150,252 88	308,018 92	242,213 13	209,662 16	302,096 21	213,076 22
Nickels and cents.....	11,720 48	11,047 14	15,630 82	18,382 56	24,102 73	26,840 53
Gold coin.....	396,827 00	483,564 49	849,656 57	1,039,932 42	1,698,747 47	1,683,739 65
Silver coin.....	171,666 15	167,925 17	215,054 78	293,818 72	259,119 76	269,032 24
United States and National bank notes...	1,242,843 00	1,575,817 00	1,807,081 00	2,266,977 00	2,312,851 00	2,152,421 00
Totals.....	\$47,354,277 90	\$56,950,395 68	\$65,191,972 53	\$82,649,533 48	\$73,156,116 80	\$78,872,148 57
Liabilities.						
Capital stock paid in.	\$7,254,559 10	\$8,460,835 00	\$9,522,420 00	\$11,109,827 59	\$12,311,041 98	\$12,600,820 00
Surplus fund.....	1,132,329 90	1,502,849 44	1,704,248 31	2,124,487 81	2,443,906 07	2,589,052 49
Gross undivided earnings.....	1,679,925 61	1,912,300 21	2,169,532 72	2,534,015 14	2,639,574 57	2,698,387 31
Dividends unpaid....	2,571 63	6,234 60	2,158 87	5,739 37	18,081 02	17,696 03
Individual deposits...	7,879,586 71	9,300,393 00	11,750,841 68	16,948,803 62	14,529,942 64	15,476,103 85
Certificates of deposit	4,452,081 74	6,054,724 25	6,746,187 18	9,632,918 47	6,686,895 92	7,024,676 13
Savings deposits.....	23,669,030 20	27,779,136 09	31,186,303 14	37,909,010 12	32,216,067 08	35,939,957 25
Certified checks.....	29,987 61	40,450 93	37,541 35	67,981 89	42,076 74	65,583 23
Cashiers' checks outstanding.....	21,097 57	5,802 67	30,594 71	36,445 82	29,031 78	24,974 06
Due to banks and bankers.....	809,678 07	1,325,103 37	1,599,224 96	1,869,563 31	1,437,360 48	2,007,773 87
Notes and bills rediscounted.....	386,429 76	517,866 12	391,719 61	279,390 41	654,100 98	354,059 88
Bills payable.....	37,000 00	44,700 00	51,200 00	131,349 93	148,037 53	73,064 47
Liabilities other than above stated.....						
Totals.....	\$47,354,277 90	\$56,950,395 68	\$65,191,972 53	\$82,649,533 48	\$73,156,116 80	\$78,872,148 57

REPORT OF THE COMMISSIONER.

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

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.	December 13, 1900, 192 banks, 3 trust companies.	December 10, 1901, 213 banks, 3 trust companies.
\$40,179,933 36	\$36,982,440 70	\$38,601,949 09	\$41,384,075 83	\$50,272,936 26	\$53,161,024 07	\$61,706,112 90
27,852,301 82	28,451,447 71	31,926,938 07	37,453,689 93	43,420,804 26	46,495,505 41	55,903,472 79
224,066 95	199,468 95	227,624 36	298,762 48	334,526 17	242,650 61	244,675 75
1,758,139 62	1,814,724 74	1,820,639 66	1,906,096 96	2,075,425 01	2,245,982 87	2,331,104 32
882,473 08	1,237,183 41	1,593,803 10	2,054,891 06	2,032,366 69	2,060,599 30	1,764,547 92
.....
23,493 99	26,213 98	41,708 51	47,333 15	213,747 47	337,043 17	323,505 22
9,527,910 70	10,689,631 08	14,460,853 39	15,656,008 52	14,395,138 44	16,304,200 53	19,334,239 13
392,582 07	481,787 89	837,584 03	893,192 24	999,267 91	1,154,911 42	1,597,714 10
360,473 16	429,334 91	396,454 61	418,372 26	451,809 45	422,415 20	906,754 45
377,047 46	285,151 36	295,907 52	341,835 45	385,617 28	320,197 45	343,580 67
20,384 28	22,407 73	22,543 68	24,283 58	26,844 79	30,507 54	33,336 21
2,028,483 58	2,286,076 60	2,273,685 90	2,448,122 25	2,782,654 49	3,246,550 00	3,245,496 21
277,618 80	289,380 11	307,663 09	387,684 17	383,374 38	422,770 86	452,093 97
2,065,781 00	2,530,816 00	2,590,180 00	2,754,711 00	3,016,402 00	3,514,851 00	4,006,396 11
.....
\$85,970,689 87	\$85,686,065 17	\$95,397,535 01	\$106,069,058 88	\$120,790,914 60	\$129,959,209 43	\$152,193,029 75
.....
\$12,518,117 21	\$12,458,275 00	\$12,010,200 00	\$12,003,600 00	\$12,262,100 00	\$12,953,523 85	\$14,035,880 00
2,735,755 49	2,876,322 12	2,986,650 27	2,981,382 73	2,987,971 24	3,065,924 18	3,762,660 91
*2,112,933 75	*2,042,341 06	*1,927,498 49	*1,958,531 34	*2,102,350 42	*2,430,966 72	*2,932,193 32
23,539 94	14,629 00	16,430 88	8,204 48	11,914 42	10,178 36	4,929 72
16,562,755 06	15,274,265 98	18,025,578 88	20,599,904 56	24,522,326 97	24,840,803 37	29,540,186 91
8,364,560 85	7,530,592 54	8,576,587 67	9,782,646 49	12,250,239 67	12,341,536 00	14,664,986 47
41,192,483 54	42,055,852 60	48,076,282 71	54,105,981 76	62,660,212 66	69,548,293 05	81,609,318 57
85,970 78	140,220 18	67,246 32	111,903 86	66,649 37	98,418 48	94,652 52
33,828 85	22,834 67	13,771 80	19,723 43	83,450 18	27,222 23	68,734 87
1,936,615 12	2,441,456 29	3,647,253 47	4,420,425 42	3,748,526 37	4,481,075 44	5,368,915 27
359,129 28	273,075 73	36,886 14	51,754 81	14,000 00	35,799 00	6,071 19
45,000 00	32,000 00	13,148 38	25,000 00	81,173 30	125,468 75	104,500 00
.....	524,200 00	.....	.....	.....	.....	.....
.....
\$85,970,689 87	\$85,686,065 17	\$95,397,535 01	\$106,069,058 88	\$120,790,914 60	\$129,959,209 43	\$152,193,029 75

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

Comparative abstract, showing the volume of business of the national banks of the State 1898, 1899, 1900 and 1901, as made to and furnished this

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.	December 19, 1893, 99 national banks.	December 19, 1894, 96 national banks.
Loans and discounts..	\$45,860,178 79	\$47,527,375 32	\$48,424,955 39	\$52,752,163 51	\$40,783,209 13	\$43,083,288 41
Stocks, bonds and mortgages	4,716,830 60	4,289,671 45	4,231,798 69	5,623,070 40	6,945,499 58	6,808,219 06
Overdrafts.....	214,415 50	219,314 54	222,506 90	292,210 95	187,479 07	191,899 31
Due from reserve agents	5,273,805 17	6,000,383 99	6,942,032 64	8,304,177 63	6,191,185 16	7,158,187 74
Due from other banks and bankers.....	1,417,240 70	1,531,500 83	2,055,712 68	2,457,593 23	1,508,833 10	2,138,681 61
Banking house, furniture and fixtures .	1,161,347 88	1,175,007 50	1,140,593 47	1,092,330 52	1,058,013 55	1,067,140 95
Other real estate.....	696,499 38	807,729 15	654,818 49	597,433 76	523,837 66	556,397 40
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	414,646 27	300,541 92
Checks and cash items	206,917 13	252,540 59	222,864 76	269,288 40	208,277 54	226,913 43
Cash	5,156,435 60	5,363,033 64	5,337,462 12	5,479,123 70	5,352,544 48	5,089,305 10
Due from United States treasurer....	175,937 44	166,537 96	155,501 41	201,723 10	269,208 62	240,670 62
Premiums on United States bonds.....	506,812 27	416,961 40	326,649 58	415,932 79	448,743 01	430,463 13
Totals	\$66,051,502 97	\$68,358,341 25	\$70,555,261 76	\$78,235,686 10	\$63,891,477 17	\$67,281,708 68
Liabilities.						
Capital stock paid in.	\$15,674,600 00	\$15,539,600 00	\$15,244,600 00	\$15,034,000 00	\$14,584,000 00	\$13,634,000 00
Surplus fund.....	3,173,932 03	3,332,775 18	3,715,238 33	3,858,283 29	3,769,273 96	3,572,570 99
Gross undivided earnings	2,589,639 53	2,715,207 61	2,359,221 32	2,375,539 99	*1,879,151 51	*1,803,480 48
Dividends unpaid	25,279 32	9,632 59	36,373 86	18,212 61	17,180 18	8,348 50
Individual deposits... United States deposits.....	35,217,989 08	36,792,399 46	38,500,510 19	42,409,084 23	31,789,116 14	34,718,215 02
Due banks and bankers.....	.....	566,999 05	483,927 31	330,558 68	401,760 31	383,962 29
National bank notes outstanding	5,857,859 32	6,052,260 90	7,140,938 64	9,946,624 23	6,100,036 83	8,641,246 57
Notes and bills rediscounted	2,853,300 00	2,660,200 00	2,587,020 00	3,281,300 00	4,557,055 00	4,141,997 50
Bills payable.....	658,903 69	689,166 46	462,157 73	466,083 07	426,228 15	316,887 33
Liabilities other than those above stated..	.....	100 00	23,000 00	.....	367,442 03	61,000 00
Totals	\$66,051,502 97	\$68,358,341 25	\$70,555,261 76	\$78,235,686 10	\$63,891,477 17	\$67,281,708 68

* Undivided earnings, less expenses and taxes paid.

REPORT OF THE COMMISSIONER.

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

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.	December 13, 1900, 85 national banks.	December 10, 1901, 85 national banks.
\$44,736,533 88	\$40,304,416 58	\$41,143,927 46	\$42,919,871 77	\$47,581,061 50	\$51,651,236 44	\$54,938,142 28
6,795,879 01	6,061,223 33	6,572,265 92	9,766,446 01	11,652,043 11	12,318,672 86	14,141,822 34
184,138 47	174,561 83	169,842 80	220,627 59	194,788 80	246,158 27	286,561 65
5,697,542 13	8,051,478 98	11,777,125 43	10,816,560 04	8,671,815 91	10,658,399 31	11,231,301 10
1,754,960 91	2,145,066 98	3,492,498 90	3,757,850 18	3,647,971 66	3,463,374 00	4,058,641 12
1,016,259 30	1,029,048 72	943,880 03	1,019,100 09	1,003,999 44	1,142,970 99	1,150,952 69
690,205 85	796,229 53	880,219 77	1,061,231 36	1,060,810 20	927,158 12	696,254 41
243,688 09	333,694 76	358,309 99	392,218 02	597,274 04	415,477 92	930,166 52
160,616 79	199,702 79	136,857 46	179,112 92	240,308 50	182,689 83	204,714 74
5,039,661 46	5,333,487 61	5,505,338 94	5,982,621 40	6,151,557 96	7,105,053 78	7,358,362 08
236,528 07	231,775 11	209,475 82	234,094 42	242,948 86	308,427 88	336,238 00
414,815 00	375,089 75	365,223 50	465,448 84	453,937 69	203,917 94	228,358 81
\$66,970,828 96	\$65,435,775 97	\$71,554,966 02	\$76,815,182 64	\$81,498,517 67	\$88,623,537 34	\$95,561,515 74
\$13,434,000 00	\$12,959,000 00	\$11,945,000 00	\$11,770,000 00	\$11,440,000 00	\$11,578,000 00	\$11,548,750 00
3,631,010 78	3,418,221 47	3,242,018 09	3,188,318 72	3,157,388 20	3,276,188 20	3,052,638 20
*1,789,465 90	*1,687,088 73	*1,594,998 14	*1,374,061 73	*1,563,841 93	*1,850,274 85	*2,007,685 64
11,509 58	9,156 46	17,563 29	20,387 30	17,340 81	13,983 81	18,542 81
35,612,374 38	34,391,087 75	39,217,006 25	43,486,965 94	49,920,532 09	54,232,091 31	59,593,561 95
357,750 18	409,961 73	401,136 29	1,255,821 32	1,354,864 72	1,391,304 19	1,772,959 84
7,406,212 51	8,260,695 23	11,772,976 46	11,760,185 28	9,738,696 81	11,024,083 47	11,764,875 41
4,202,742 50	4,071,495 00	3,551,767 50	3,958,300 00	4,250,300 00	5,160,102 50	5,580,200 00
386,898 33	140,289 20	2,500 00	.....	23,644 61	11,989 72	5,500 00
137,500 00	88,400 00	10,000 00	.....	27,000 00	75,000 00	205,000 00
1,364 80	380 40	.....	1,142 35	4,908 50	10,519 29	11,801 89
\$66,970,828 96	\$65,435,775 97	\$71,554,966 02	\$76,815,182 64	\$81,498,517 67	\$88,623,537 34	\$95,561,515 74

* Undivided earnings, less expenses and taxes paid.

STATE BANKS.

Abstracts of reports made by the State banks to the Commissioner of the Banking Department, the reports being called for on past days unknown to the bank officers, viz: February 5, July 15, September 30, and December 10, 1901. For reports of individual State banks and trust companies see succeeding pages.

Resources.	Report of Feb. 5, 193 State banks, 3 trust companies.	Report of July 15, 204 State banks, 3 trust companies.	Report of Sept. 30, 210 State banks, 3 trust companies.	Report of Dec. 10, 213 State banks, 3 trust companies.
Loans and discounts.....	\$53,728,721 57	\$58,490,809 39	\$61,196,651 62	\$61,706,112 90
Bonds, mortgages and securities.....	46,551,237 99	51,111,173 67	53,398,841 91	54,975,452 79
Premiums paid on bonds.....	305,843 08	281,825 12	302,515 01	323,505 22
Overdrafts.....	256,657 42	213,765 96	254,449 09	244,675 75
Banking house, furniture and fixtures....	2,151,423 28	2,234,040 42	2,308,955 71	2,331,104 32
Other real estate.....	2,121,962 19	1,879,755 58	1,799,307 38	1,764,547 92
Due from other banks and bankers (not reserve cities).....	1,347,659 42	2,319,195 05	1,885,692 74	1,597,714 10
United States bonds.....	914,362 50	931,087 50	922,887 50	928,020 00
Due from banks in reserve cities.....	17,627,129 52	18,435,576 63	18,101,669 14	19,334,239 13
Exchange for clearing house.....	559,854 11	863,402 29	1,541,193 84	906,754 45
U. S. and national bank currency.....	3,969,202 00	4,337,565 30	3,793,746 95	4,006,396 11
Gold coin.....	3,251,578 66	3,173,896 78	3,135,892 58	3,245,496 21
Silver coin.....	509,438 36	442,298 51	414,625 95	452,093 97
Nickels and cents.....	35,635 62	35,143 95	33,137 69	33,336 21
Checks, cash items and internal revenue account.....	255,741 18	287,404 02	345,567 67	343,580 67
Totals.....	\$133,586,446 90	\$145,036,939 57	\$149,435,134 78	\$152,193,029 75
Liabilities.				
Capital stock paid in.....	\$13,149,909 75	\$13,672,440 00	\$13,891,565 00	\$14,035,880 00
Surplus fund.....	3,451,578 31	3,723,526 36	3,747,672 24	3,762,660 91
Undivided profits, less current expenses, interest and taxes paid.....	2,132,883 49	2,304,570 37	2,557,337 38	2,932,193 32
Dividends unpaid.....	11,017 51	36,272 67	7,806 79	4,929 72
Commercial deposits subject to check...	26,449,916 89	29,009,179 97	33,000,302 13	29,540,186 91
Commercial certificates of deposit.....	12,925,251 92	13,388,561 14	10,701,023 85	14,664,986 47
Due to banks and bankers.....	4,550,063 88	4,930,341 95	5,103,488 90	5,368,915 27
Certified checks.....	93,237 48	202,513 98	131,501 12	94,652 52
Cashier's checks outstanding.....	74,047 97	98,351 53	100,272 90	68,734 87
Savings deposits.....	61,023,547 66	66,607,742 67	68,073,528 38	69,679,367 43
Savings certificates of deposit.....	9,563,427 20	10,895,452 93	12,059,544 80	11,929,951 14
Notes and bills rediscounted.....	57,941 83	36,976 00	.....	6,071 19
Bills payable.....	103,623 01	131,010 00	61,091 29	104,500 00
Totals.....	\$133,586,446 90	\$145,036,939 57	\$149,435,134 78	\$152,193,029 75

NATIONAL BANKS.

Abstracts of reports made by the national banks of Michigan to the Commissioner of the Banking Department February 5, July 15, September 30, and December 10, 1901. For reports of individual national banks see succeeding pages.

Resources.	Report of Feb. 5, 85 national banks.	Report of July 15, 85 national banks.	Report of Sept. 30, 85 national banks.	Report of Dec. 10, 85 national banks.
Loans and discounts.....	\$51,890,971 02	\$53,354,206 43	\$55,331,297 43	\$54,938,142 28
Overdrafts, secured and unsecured.....	271,880 53	248,280 78	248,530 36	286,561 65
U. S. bonds to secure circulation.....	5,339,060 00	5,556,360 00	5,662,360 00	5,671,560 00
U. S. bonds to secure U. S. deposits.....	1,610,000 00	1,711,000 00	1,761,000 00	1,761,000 00
U. S. bonds on hand	103,050 00	93,920 00	93,390 00	99,750 00
Premiums on U. S. bonds.....	196,101 16	214,895 01	225,918 84	228,358 81
Stocks, securities, etc.....	5,515,177 50	6,468,821 72	6,605,214 67	6,609,512 34
Banking house, furniture and fixtures....	1,048,553 85	1,037,190 86	1,102,656 76	1,150,952 69
Other real estate and mortgages owned... Due from national banks (not reserve agents).....	858,914 79 2,451,265 65	744,064 61 2,496,991 13	742,588 50 2,502,507 89	696,254 41 2,625,378 86
Due from State banks and bankers.....	1,338,660 08	1,714,990 05	1,500,015 27	1,433,262 26
Due from approved reserve agents.. ..	11,091,470 30	10,708,637 37	11,193,491 45	11,231,301 10
Checks and other cash items.....	175,966 14	224,398 26	275,715 92	204,714 74
Exchanges for clearing house.....	547,501 63	713,822 15	989,643 04	930,166 52
Notes of other national banks.....	709,799 00	845,570 00	636,393 00	701,910 00
Fractional paper currency, nickels and cents	33,806 47	27,983 66	33,096 76	30,955 49
Specie	4,147,159 97	4,108,918 18	4,060,746 48	4,306,503 59
Legal tender notes.....	1,926,781 00	2,456,491 00	1,903,925 00	2,318,993 00
Redemption fund with U. S. treasurer (5% of circulation).....	261,668 00	276,385 50	273,168 00	282,303 00
Due from U. S. treasurer, other than 5% redemption fund.....	26,927 54	54,352 50	45,503 00	53,935 00
Totals.....	\$89,544,714 63	\$93,056,649 21	\$95,187,162 37	\$95,561,515 74
Liabilities.				
Capital stock paid in.....	\$11,660,000 00	\$11,585,000 00	\$11,580,025 00	\$11,548,750 00
Surplus fund.....	3,177,413 20	3,125,135 52	3,122,338 33	3,052,638 20
Undivided profits, less expenses and taxes paid.....	1,537,190 48	1,655,758 80	1,874,323 63	2,007,685 64
National bank notes outstanding	5,216,162 50	5,191,990 00	5,542,905 00	5,580,200 00
Due to other national banks.....	3,664,110 51	3,640,460 89	3,692,514 14	3,890,428 84
Due to State banks and bankers.....	8,040,336 15	8,458,879 33	7,515,401 17	7,874,446 57
Dividends unpaid.....	37,610 77	48,347 37	45,632 79	18,542 81
Individual deposits subject to check	54,739,615 33	57,658,474 54	60,024,547 89	59,593,561 95
United States deposits.....	1,290,580 49	1,530,176 53	1,654,409 88	1,675,441 11
Deposits of U. S. disbursing officers	97,368 48	92,289 05	102,179 24	97,518 73
Notes and bills rediscounted.....	13,500 00	.....	.....	5,500 00
Bills payable	64,796 00	70,000 00	25,000 00	205,000 00
Liabilities other than those above stated.	6,030 72	137 18	7,885 30	11,801 89
Totals.....	\$89,544,714 63	\$93,056,649 21	\$95,187,162 37	\$95,561,515 74

STATE AND NATIONAL BANKS.

Abstracts showing the total volume of business transacted by the State and national banks and trust companies of Michigan, as made to the Commissioner of the Banking Department February 5, July 15, September 30, and December 10, 1901.

Resources.	Report of Feb. 5, 193 State banks, 85 national banks, 3 trust companies.	Report of July 15, 204 State banks, 85 national banks, 3 trust companies.	Report of Sept. 30, 210 State banks, 85 national banks, 3 trust companies.	Report of Dec. 10, 213 State banks, 85 national banks, 3 trust companies.
Loans and discounts.....	\$105,619,692 59	\$111,845,015 82	\$116,527,949 05	\$116,644,255 18
Stocks, bonds and mortgages.....	52,066,415 49	57,579,995 39	60,004,056 58	61,584,965 13
Overdrafts.....	528,537 95	462,046 74	502,979 45	531,237 40
U. S. bonds to secure circulation.....	5,339,060 00	5,556,360 00	5,662,360 00	5,671,560 00
U. S. bonds to secure U. S. deposits.....	1,610,000 00	1,711,000 00	1,761,000 00	1,761,000 00
U. S. bonds on hand.....	1,017,412 50	1,024,377 50	1,016,277 50	1,027,770 00
Premiums paid.....	501,944 24	496,720 13	528,433 85	551,864 03
Banking house, furniture and fixtures....	3,199,977 13	3,271,231 28	3,411,612 47	3,482,057 01
Other real estate.....	2,980,876 98	2,623,820 19	2,541,895 88	2,460,802 33
Due from other banks and bankers.....	5,137,585 15	6,531,176 23	5,888,215 90	5,656,355 22
Due from banks in reserve cities.....	28,718,599 82	29,144,213 40	29,295,160 59	30,565,540 23
Checks and other cash items.....	431,707 32	511,802 28	621,283 59	548,295 41
Exchanges for clearing house.....	1,107,355 74	1,577,224 44	2,530,836 88	1,836,920 97
Nickels and cents.....	69,442 09	63,127 61	66,234 45	64,291 70
Specie.....	7,908,176 99	7,725,113 47	7,611,265 01	8,004,093 77
U. S. and national bank notes.....	6,605,782 00	7,639,626 30	6,334,064 95	7,027,299 11
Redemption fund with U. S. treasurer (5% of circulation.....)	261,668 00	276,385 50	273,168 00	282,303 00
Due from U. S. treasurer, other than 5% redemption fund.....	26,927 54	54,352 50	45,503 00	53,935 00
Totals.....	\$223,131,161 53	\$238,093,588 78	\$244,622,297 15	\$247,754,545 49
Liabilities.				
Capital stock paid in.....	\$24,809,909 75	\$25,257,440 00	\$25,471,590 00	\$25,584,630 00
Surplus fund.....	6,628,991 51	6,848,661 88	6,870,010 57	6,815,299 11
Undivided profits, less expenses and taxes paid.....	3,670,073 97	3,960,329 17	4,431,661 01	4,939,878 96
National bank notes outstanding.....	5,216,162 50	5,191,990 00	5,542,905 00	5,580,200 00
Dividends unpaid.....	48,628 28	84,620 04	53,439 58	23,472 53
Deposits.....	164,794,996 48	177,761,925 23	183,980,448 17	185,502,706 42
Cashier's checks outstanding.....	74,047 97	98,351 53	100,272 90	68,734 87
United States deposits.....	1,387,948 97	1,622,465 58	1,756,589 12	1,772,959 84
Due to banks and bankers.....	16,254,510 54	17,029,682 17	16,311,404 21	17,133,790 68
Notes and bills rediscounted.....	71,441 83	36,976 00	.....	11,571 19
Bills payable.....	168,419 01	201,010 00	86,091 29	309,500 00
Liabilities other than those above stated.	6,030 72	137 18	7,885 30	11,801 89
Totals.....	\$223,131,161 53	\$238,093,588 78	\$244,622,297 15	\$247,754,545 49

REPORT OF THE COMMISSIONER.

xxvii

DETROIT.

Abstracts of the published reports of the fifteen State banks and two trust companies of the city of Detroit, as made to the Commissioner of the Banking Department, February 5, July 15, September 30, and December 10, 1901.

Resources.	Report of Feb. 5, 15 State banks, 2 trust companies.	Report of July 15, 15 State banks, 2 trust companies.	Report of Sept. 30, 15 State banks, 2 trust companies.	Report of Dec. 10, 15 State banks, 2 trust companies.
Loans and discounts.....	\$21,076,624 62	\$23,482,953 33	\$25,029,097 49	\$24,476,400 74
Bonds, mortgages and securities.....	25,188,877 77	28,082,128 06	29,344,774 79	29,765,226 13
Premiums paid on bonds.....	128,918 93	152,111 23	166,230 73	188,337 48
Overdrafts.....	20,863 19	21,441 62	25,744 05	26,363 99
Banking house, furniture and fixtures....	740,774 51	750,608 31	750,659 71	733,778 46
Other real estate.....	1,337,002 29	1,181,745 86	1,145,931 53	1,088,843 87
Due from other banks and bankers (not reserve cities).....	677,164 85	1,634,078 36	1,318,502 13	910,489 12
United States bonds.....	502,500 00	602,500 00	602,500 00	602,500 00
Due from banks in reserve cities.....	6,828,194 20	6,640,188 08	6,006,060 89	7,130,620 25
Exchange for clearing house.....	426,396 74	644,318 28	1,342,649 96	687,097 07
U. S. and national bank currency.....	1,970,766 00	1,868,080 00	1,555,051 25	1,561,218 00
Gold coin.....	1,775,657 95	1,667,063 00	1,644,789 52	1,687,387 95
Silver coin.....	184,408 44	123,346 25	133,448 25	142,750 46
Nickels and cents.....	6,716 10	4,850 40	4,281 49	5,124 39
Checks, cash items and internal revenue account.....	61,143 06	79,628 47	99,268 39	117,681 27
Totals.....	\$60,926,008 65	\$66,935,041 25	\$69,168,990 18	\$69,123,819 18
Liabilities.				
Capital stock paid in.....	\$4,315,250 00	\$4,550,000 00	\$4,575,000 00	\$4,600,000 00
Surplus fund.....	1,174,250 00	1,441,500 00	1,466,500 00	1,476,500 00
Undivided profits, less current expenses, interest and taxes paid.....	1,075,748 10	1,136,236 08	1,157,141 56	1,307,080 08
Dividends unpaid.....	2,070 29	6,973 00	1,748 00	785 00
Commercial deposits subject to check....	9,770,464 61	11,632,962 93	15,404,742 18	12,188,085 46
Commercial certificates of deposit.....	3,144,425 06	4,048,754 93	1,401,454 73	3,659,103 03
Due to banks and bankers.....	3,964,132 03	4,278,183 41	4,489,238 59	4,713,938 47
Certified checks.....	84,515 07	186,519 49	112,856 02	74,050 59
Cashier's checks outstanding.....	64,517 88	72,754 21	77,191 72	39,482 83
Savings deposits.....	34,670,031 73	36,685,545 54	37,298,493 28	37,751,515 74
Savings certificates of deposit.....	2,660,603 88	2,895,611 66	3,184,624 10	3,313,277 98
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$60,926,008 65	\$66,935,041 25	\$69,168,990 18	\$69,123,819 18

DETROIT.

Abstracts of the published reports of the six national banks in the city of Detroit, as made to the Commissioner of the Banking Department, February 5, July 15, September 30, and December 10, 1901.

Resources.	Report of Feb. 5, 6 national banks.	Report of July 15, 6 national banks.	Report of Sept. 30, 6 national banks.	Report of Dec. 10, 6 national banks.
Loans and discounts.....	\$15,399,566 32	\$15,441,489 90	\$16,611,317 85	\$16,195,303 42
Overdrafts, secured and unsecured.....	7,540 55	6,899 55	6,186 43	8,089 51
U. S. bonds to secure circulation.....	1,450,000 00	1,450,000 00	1,450,000 00	1,450,000 00
U. S. bonds to secure U. S. deposits.....	750,000 00	750,000 00	750,000 00	750,000 00
U. S. bonds on hand.....	200 00	.....	12,500 00	23,000 00
Premiums on U. S. bonds.....	135,312 50	135,312 50	135,312 50	135,312 50
Stocks, securities, etc.....	1,605,639 56	2,283,500 04	2,117,715 97	2,068,508 97
Banking house, furniture and fixtures....	24,288 50	23,288 50	22,788 50	19,288 50
Other real estate and mortgages owned... Due from national banks (not reserve agents).....	320,013 24 1,657,296 39	282,086 51 1,881,913 11	262,939 33 1,561,004 54	215,056 72 1,650,831 65
Due from State banks and bankers.....	671,175 00	855,149 67	574,373 18	550,183 60
Due from approved reserve agents.....	3,312,570 29	2,690,886 29	2,641,731 79	2,865,532 42
Checks and other cash items.....	17,646 81	19,427 13	21,984 86	21,835 47
Exchanges for clearing house.....	458,166 69	552,528 02	845,255 47	786,253 95
Notes of other national banks.....	258,034 00	394,131 00	186,994 25	257,056 00
Fractional paper currency, nickels and cents.....	8,359 25	6,197 82	8,430 47	7,423 69
Specie.....	1,682,976 50	1,629,080 75	1,559,283 50	1,709,887 75
Legal tender notes.....	848,078 00	1,163,151 00	846,215 00	1,166,863 00
Redemption fund with U. S. treasurer (5% of circulation).....	70,430 00	72,500 00	65,050 00	72,500 00
Due from U. S. treasurer, other than 5% redemption fund.....	12,500 00	33,200 00	14,000 00	27,350 00
Totals.....	\$28,689,793 60	\$29,670,741 79	\$29,693,083 64	\$29,980,277 15
Liabilities.				
Capital stock paid in.....	\$3,300,000 00	\$3,300,000 00	\$3,300,000 00	\$3,300,000 00
Surplus fund.....	616,000 00	622,000 00	622,000 00	622,000 00
Undivided profits, less expenses and taxes paid.....	323,790 30	342,595 72	343,373 90	339,111 60
National bank notes outstanding.....	1,394,630 00	1,382,220 00	1,404,230 00	1,399,820 00
Due to other national banks.....	3,214,721 40	3,293,497 57	3,219,728 98	3,389,248 31
Due to State banks and bankers.....	6,078,264 98	6,393,110 11	5,603,617 18	5,915,039 80
Dividends unpaid.....	503 42	5,697 48	20,160 00	360 00
Individual deposits subject to check.....	13,012,263 56	13,622,390 33	14,434,384 46	14,053,247 45
United States deposits.....	636,670 46	651,620 16	680,641 16	705,046 12
Deposits of U. S. disbursing officers.....	53,153 48	57,610 42	64,947 96	56,403 87
Notes and bills rediscounted.....	.....	.....	.....	.....
Bills payable.....	59,796 00	.....	.....	200,000 00
Liabilities other than those above stated.....	.....	.....	.....	.....
Totals.....	\$28,689,793 60	\$29,670,741 79	\$29,693,083 64	\$29,980,277 15

DETROIT.

Abstracts of the published reports of the fifteen State, six national banks and two trust companies in the city of Detroit, as made to the Commissioner of the Banking Department, February 5, July 15, September 30, and December 10, 1901.

Resources.	Report of Feb. 5, 15 State banks, 6 national banks, 2 trust companies.	Report of July 15, 15 State banks, 6 national banks, 2 trust companies.	Report of Sept. 30, 15 State banks, 6 national banks, 2 trust companies.	Report of Dec. 10, 15 State banks, 6 national banks, 2 trust companies.
Loans and discounts.....	\$36,476,190 94	\$38,924,443 23	\$41,640,415 34	\$40,671,704 16
Stocks, bonds and mortgages.....	26,794,517 33	30,365,628 10	31,462,490 76	31,833,735 10
Overdrafts.....	28,403 74	28,341 17	31,930 48	34,453 50
U. S. bonds to secure circulation.....	1,450,000 00	1,450,000 00	1,450,000 00	1,450,000 00
U. S. bonds to secure U. S. deposits.....	750,000 00	750,000 00	750,000 00	750,000 00
U. S. bonds on hand.....	502,700 00	602,500 00	615,000 00	625,500 00
Premiums paid.....	264,231 43	287,423 73	301,543 23	323,649 98
Banking house, furniture and fixtures....	765,063 01	773,896 81	773,448 21	753,066 96
Other real estate.....	1,637,015 53	1,463,832 37	1,408,870 86	1,303,900 59
Due from other banks and bankers.....	3,005,636 24	4,371,141 14	3,453,879 85	3,111,504 37
Due from banks in reserve cities.....	10,140,764 49	9,331,074 37	8,647,792 68	9,996,152 67
Checks and other cash items.....	78,789 87	99,055 60	121,253 25	139,516 74
Exchanges for clearing house.....	884,563 43	1,196,846 30	2,187,905 43	1,473,351 02
Nickels and cents.....	15,075 35	11,048 22	12,711 96	12,548 08
Specie.....	3,643,042 89	3,419,490 00	3,337,521 27	3,540,026 16
U. S. and national bank notes.....	3,076,878 00	3,425,362 00	2,588,260 50	2,985,137 00
Redemption fund with U. S. treasurer (5% of circulation).....	70,430 00	72,500 00	65,050 00	72,500 00
Due from U. S. treasurer, other than 5% redemption fund.....	12,500 00	33,200 00	14,000 00	27,350 00
Totals.....	\$89,615,802 25	\$96,605,783 04	\$98,862,073 82	\$99,104,096 33
Liabilities.				
Capital stock paid in.....	\$7,615,250 00	\$7,850,000 00	\$7,875,000 00	\$7,900,000 00
Surplus fund.....	1,790,250 00	2,063,500 00	2,088,500 00	2,098,500 00
Undivided profits, less expenses and taxes paid.....	1,399,538 40	1,478,831 80	1,500,515 46	1,646,191 68
National bank notes outstanding.....	1,394,630 00	1,382,220 00	1,404,230 00	1,399,820 00
Dividends unpaid.....	2,573 71	12,670 48	21,908 00	1,145 00
Deposits.....	63,342,303 91	69,071,784 88	71,722,598 49	70,972,557 60
Cashier's checks outstanding.....	64,517 88	72,754 21	191,148 00	106,265 48
United States deposits.....	689,823 94	709,230 58	745,589 12	761,449 99
Due to banks and bankers.....	13,257,118 41	13,964,791 09	13,312,584 75	14,018,226 58
Notes and bills rediscounted.....				
Bills payable.....	59,796 00			200,000 00
Liabilities other than those above stated.....				
Totals.....	\$89,615,802 25	\$96,605,783 04	\$98,862,073 82	\$99,104,096 33

STATE BANKING DEPARTMENT.

GRAND RAPIDS.

Abstracts of published reports of the four State and five national banks and one trust company in the city of Grand Rapids, as made to the Commissioner of the Banking Department, December 10, 1901.

Resources.	Four State banks, one trust company.	Five national banks.	Total.
Loans and discounts.....	\$3,754,533 61	\$8,627,728 77	\$12,382,262 38
Stocks, bonds and mortgages.....	3,207,807 81	426,908 61	3,634,716 42
Overdrafts.....	2,617 79	19,465 12	22,082 91
U. S. bonds to secure circulation.....		725,000 00	725,000 00
U. S. bonds to secure U. S. deposits.....		350,000 00	350,000 00
U. S. bonds on hand.....			
Premiums paid.....	31,678 58	37,908 35	69,586 93
Banking house, furniture and fixtures.....	77,631 03	278,863 77	356,494 80
Other real estate.....	89,842 29	111,249 42	201,091 71
Due from other banks and bankers.....	38,542 90	616,329 11	654,872 01
Due from banks in reserve cities.....	1,208,928 99	1,482,937 96	2,691,866 95
Checks and other cash items.....	13,613 10	9,048 43	22,661 53
Exchanges for clearing house.....	46,558 03	105,707 94	152,265 97
Nickels and cents.....	1,414 31	4,888 45	6,302 76
Specie.....	188,746 50	362,577 99	551,324 49
U. S. and national bank notes.....	176,916 00	334,803 10	511,719 10
Redemption fund with U. S. treasurer (5 per cent of circulation).....		58,255 00	58,255 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....		25,000 00	25,000 00
Totals.....	\$8,838,830 94	\$13,576,672 02	\$22,415,502 96
Liabilities.			
Capital stock paid in.....	\$650,000 00	\$2,200,000 00	\$2,850,000 00
Surplus fund.....	280,000 00	435,000 00	715,000 00
Undivided profits less expenses and taxes paid.....	144,416 71	285,188 25	429,604 96
National bank notes outstanding.....		718,850 00	718,850 00
Dividends unpaid.....	75 00	1,115 31	1,190 31
Commercial deposits.....	1,243,522 35	3,982,551 22	5,226,073 57
Commercial certificate deposits.....	1,685,807 89	4,129,272 55	5,815,080 44
Savings deposits.....	3,359,981 63		3,359,981 63
Savings certificates of deposit.....	1,430,112 54		1,430,112 54
Cashier's checks outstanding.....			
United States deposits.....		350,000 00	350,000 00
Due to banks and bankers.....	44,914 82	1,474,694 69	1,519,609 51
Notes and bills rediscounted.....			
Bills payable.....			
Liabilities other than those above stated.....			
Totals.....	\$8,838,830 94	\$13,576,672 02	\$22,415,502 96

REPORT OF THE COMMISSIONER.

xxxix

SAGINAW.

Abstracts 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 10, 1901.

Resources.	Four State banks.	Two national banks.	Total.
Loans and discounts.....	\$2,588,698 17	\$2,924,127 85	\$5,512,826 02
Stocks, bonds and mortgages.....	2,476,319 08	587,000 00	3,063,319 08
Overdrafts.....	2,043 26	3,056 85	5,100 11
U. S. bonds to secure circulation.....		300,000 00	300,000 00
U. S. bonds to secure U. S. deposits.....		561,000 00	561,000 00
U. S. bonds on hand.....		32,740 00	32,740 00
Premiums paid.....	30,579 79	3,000 00	33,579 79
Banking house, furniture and fixtures.....	107,875 48	55,000 00	162,875 48
Other real estate.....	40,881 64	21,200 00	62,081 64
Due from other banks and bankers.....	45,136 73	69,563 85	114,700 58
Due from banks in reserve cities.....	765,842 38	554,951 99	1,320,794 37
Checks and other cash items.....	6,188 09	5,082 97	11,271 06
Exchanges for clearing house.....	19,332 20	9,945 18	29,277 38
Nickels and cents.....	832 30	581 95	1,414 25
Specie.....	164,780 65	183,044 65	347,825 30
U. S. and national bank notes.....	215,607 00	125,317 00	340,924 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....		15,000 00	15,000 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....		1,000 00	1,000 00
Totals.....	\$6,464,116 77	\$5,451,612 29	\$11,915,729 06
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 expenses and taxes paid.....	172,096 08	239,633 83	411,729 91
National bank notes outstanding.....		299,200 00	299,200 00
Dividends unpaid.....	7 02		7 02
Commercial deposits.....	1,382,586 90	2,442,842 34	3,825,429 24
Commercial certificates of deposit.....	1,152,268 87	757,516 27	1,909,785 14
Savings deposits.....	2,929,342 46		2,929,342 46
Savings certificates of deposit.....	22,612 56		22,612 56
Cashier's checks outstanding.....	829 55	3,252 42	4,081 97
United States deposits.....		561,000 00	561,000 00
Due to banks and bankers.....	196,873 33	598,167 43	795,040 76
Notes and bills rediscounted.....			
Bills payable.....			
Liabilities other than those above stated.....			
Totals.....	\$6,464,116 77	\$5,451,612 29	\$11,915,729 06

STATE BANKING DEPARTMENT.

BAY CITIES.

Abstracts 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 10, 1901.

Resources.	Five State banks.	Two national banks.	Total.
Loans and discounts.....	\$1,766,874 72	\$1,534,199 87	\$3,301,074 59
Stocks, bonds and mortgages.....	836,262 14	101,092 57	937,354 71
Overdrafts.....	3,801 78	83 08	3,884 86
U. S. bonds to secure circulation.....		275,000 00	275,000 00
U. S. bonds to secure U. S. deposits.....			
U. S. bonds on hand.....	10,220 00		10,220 00
Premiums paid.....	13,000 00	3,984 49	16,984 49
Banking house, furniture and fixtures.....	43,864 92	22,500 00	66,364 92
Other real estate.....	42,969 62	6,806 12	49,775 74
Due from other banks and bankers.....	4,201 92	84,810 22	89,012 14
Due from banks in reserve cities.....	758,554 04	359,960 18	1,118,514 22
Checks and other cash items.....	1,867 39	981 54	2,848 93
Exchanges for clearing house.....	6,349 92	7,252 94	13,602 86
Nickels and cents.....	600 10	583 44	1,183 54
Specie.....	82,653 30	67,598 00	150,251 30
U. S. and national bank notes.....	149,418 00	91,221 00	240,639 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....		13,750 00	13,750 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....		2,660 00	2,660 00
Totals.....	\$3,720,637 85	\$2,572,483 45	\$6,293,121 30
Liabilities.			
Capital stock paid in.....	\$400,000 00	\$300,000 00	\$700,000 00
Surplus fund.....	77,500 00	75,000 00	152,500 00
Undivided profits, less expenses and taxes paid.....	42,480 58	62,805 10	105,285 68
National bank notes outstanding.....		275,000 00	275,000 00
Dividends unpaid.....		1,150 00	1,150 00
Commercial deposits.....	801,157 54	932,555 42	1,733,712 96
Commercial certificates of deposit.....	354,584 86	817,019 50	1,171,604 36
Savings deposits.....	1,888,904 39		1,888,904 39
Savings certificates of deposit.....	141,505 53		141,505 53
Cashier's checks outstanding.....		1,787 17	1,787 17
United States deposits.....			
Due to banks and bankers.....	14,504 95	107,166 26	121,671 21
Notes and bills rediscounted.....			
Bills payable.....			
Liabilities other than those above stated.....			
Totals.....	\$3,720,637 85	\$2,572,483 45	\$6,293,121 30

REPORT OF THE COMMISSIONER.

xxxiii

KALAMAZOO.

Abstracts of the published reports of the two State and four national banks in the city of Kalamazoo as made to the Commissioner of the Banking Department, December 10, 1901.

Resources.	Two State banks.	Four national banks.	Total.
Loans and discounts.....	\$766,933 66	\$2,667,304 04	\$3,434,237 70
Stocks, bonds and mortgages.....	329,417 25	228,467 44	557,884 69
Overdrafts.....	4,492 99	38,292 69	42,785 68
U. S. bonds to secure circulation.....		232,000 00	232,000 00
U. S. bonds to secure U. S. deposits.....			
U. S. bonds on hand.....		18,150 00	18,150 00
Premiums paid.....		8,042 96	8,042 96
Banking house, furniture and fixtures.....	18,038 00	44,525 00	62,563 00
Other real estate.....	5,542 87	35,291 32	40,834 19
Due from other banks and bankers.....	462 92	97,608 90	98,071 82
Due from banks in reserve cities.....	239,321 37	508,716 45	748,037 82
Checks and other cash items.....		16,062 28	16,062 28
Exchanges for clearing house.....	13,027 55	13,740 87	26,768 42
Nickels and cents.....	269 24	867 91	1,137 15
Specie.....	25,266 60	94,448 25	119,714 85
U. S. and national bank notes.....	31,325 00	148,605 00	179,930 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....		11,600 00	11,600 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....		2,502 50	2,502 50
Totals.....	\$1,434,097 45	\$4,166,225 61	\$5,600,323 06
Liabilities.			
Capital stock paid in.....	\$100,000 00	\$450,000 00	\$550,000 00
Surplus fund.....	87,000 00	282,500 00	369,500 00
Undivided profits, less expenses and taxes paid.....	16,990 96	85,406 54	102,397 50
National bank notes outstanding.....		231,200 00	231,200 00
Dividends unpaid.....		5,892 00	5,892 00
Commercial deposits.....	124,345 86	992,317 59	1,116,663 45
Commercial certificates of deposit.....	270,552 77	2,111,669 10	2,382,221 87
Savings deposits.....	735,486 84		735,486 84
Cashier's checks outstanding.....			
United States deposits.....			
Due to banks and bankers.....	99,721 02	7,240 38	106,961 40
Notes and bills rediscounted.....			
Bills payable.....			
Liabilities other than those above stated.....			
Totals.....	\$1,434,097 45	\$4,166,225 61	\$5,600,323 06

PORT HURON.

Abstracts of the published reports of the three State and one national bank of the city of Port Huron, as made to the Commissioner of the Banking Department, December 10, 1901.

Resources.	Three State banks.	One national bank.	Total.
Loans and discounts.....	\$1,623,627 35	\$636,845 49	\$2,260,472 84
Stocks, bonds and mortgages.....	675,015 04	119,610 00	794,625 04
Overdrafts.....	6,028 00	1,199 68	7,227 68
U. S. bonds to secure circulation.....		135,000 00	135,000 00
U. S. bonds to secure U. S. deposits.....			
U. S. bonds on hand.....			
Premiums paid.....			
Banking house, furniture and fixtures.....	60,850 00		60,850 00
Other real estate.....	9,936 81	23,000 00	32,936 81
Due from other banks and bankers.....	40,002 36	27,914 10	67,916 46
Due from banks in reserve cities.....	259,610 47	90,795 42	350,405 89
Checks and other cash items.....	9,359 58	1,535 42	10,895 00
Exchanges for clearing house.....	31,942 11		31,942 11
Nickels and cents.....	602 98	585 44	1,188 42
Specie.....	22,478 00	13,269 25	35,747 25
U. S. and national bank notes.....	69,523 00	33,093 00	102,616 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....		6,750 00	6,750 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....			
Totals.....	\$2,808,975 70	\$1,089,597 80	\$3,898,573 50
Liabilities.			
Capital stock paid in.....	\$250,000 00	\$135,000 00	\$385,000 00
Surplus fund.....	95,000 00	37,000 00	132,000 00
Undivided profits less expenses and taxes paid.....	99,313 00	22,887 06	122,200 06
National bank notes outstanding.....		135,000 00	135,000 00
Dividends unpaid.....	420 00	150 00	570 00
Commercial deposits.....	821,890 76	635,140 71	1,457,031 47
Commercial certificates of deposit.....	142,670 27	88,788 77	231,459 04
Savings deposits.....	1,356,481 00		1,356,481 00
Cashier's checks outstanding.....	10,472 83		10,472 83
United States deposits.....			
Due to banks and bankers.....	32,727 84	35,631 26	68,359 10
Notes and bills rediscounted.....			
Bills payable.....			
Liabilities other than those above stated.....			
Totals.....	\$2,808,975 70	\$1,089,597 80	\$3,898,573 50

REPORT OF THE COMMISSIONER.

XXXV

JACKSON.

Abstracts of the published reports of the three State and one national bank in the city of Jackson, as made to the Commissioner of the Banking Department, December 10, 1901.

Resources.	Three State banks.	One national bank.	Total.
Loans and discounts.....	\$1,414,908 61	\$397,094 04	\$1,812,002 65
Stocks, bonds and mortgages.....	565,582 34	92,601 36	658,183 70
Overdrafts.....	11,436 04	3,616 98	15,053 02
U. S. bonds to secure circulation.....		25,000 00	25,000 00
U. S. bonds to secure U. S. deposits.....			
U. S. bonds on hand.....	5,500 00		5,500 00
Premiums paid.....		1,156 25	1,156 25
Banking house, furniture and fixtures.....	76,000 00	2,000 00	78,000 00
Other real estate.....	42,866 83	22,284 79	65,151 62
Due from other banks and bankers.....		20,843 45	20,843 45
Due from banks in reserve cities.....	473,405 54	73,876 58	547,282 12
Checks and other cash items.....	12,452 38	287 16	12,739 54
Exchanges for clearing house.....	35,916 40	4,032 29	39,948 69
Nickels and cents.....	1,281 16	346 17	1,627 33
Specie.....	78,574 70	36,604 95	115,179 65
U. S. and national bank notes.....	86,190 00	26,429 00	112,619 00
Redemption fund with U. S. treasurer (5 per cent of circulation).....		1,250 00	1,250 00
Due from U. S. treasurer, other than 5 per cent redemption fund.....			
Totals.....	\$2,804,114 00	\$707,423 02	\$3,511,537 02
Liabilities.			
Capital stock paid in.....	\$350,000 00	\$100,000 00	\$450,000 00
Surplus fund.....	128,210 73	20,188 20	148,398 93
Undivided profits less expenses and taxes paid.....	89,158 44	19,547 16	108,705 60
National bank notes outstanding.....		25,000 00	25,000 00
Dividends unpaid.....			
Commercial deposits.....	608,451 35	184,353 61	792,804 96
Commercial certificates of deposit.....	273,118 98	358,334 05	631,453 03
Savings deposits.....	1,110,320 17		1,110,320 17
Savings certificates of deposit.....	205,965 06		205,965 06
Cashier's checks outstanding.....			
United States deposits.....			
Due to banks and bankers.....	38,889 27		38,889 27
Notes and bills rediscounted.....			
Bills payable.....			
Liabilities other than those above stated.....			
Totals.....	\$2,804,114 00	\$707,423 02	\$3,511,537 02

STATE BANKING DEPARTMENT.

ADRIAN.

Abstract of the published reports of the four State banks in the city of Adrian, as made to the Commissioner of the Banking Department, December 10, 1901.

Resources.	Four State banks.
Loans and discounts.....	\$868,548 03
Bonds, mortgages and securities.....	1,320,033 05
Premiums paid on bonds.....	56 50
Overdrafts.....	1,132 65
Banking house, furniture and fixtures.....	43,634 40
Other real estate.....	9,737 18
Due from other banks and bankers (not reserve cities).....	2,334 30
U. S. bonds.....	.....
Due from banks in reserve cities.....	281,979 65
Exchange for clearing house.....	3,050 84
U. S. and national bank currency.....	71,257 00
Gold coin.....	17,929 50
Silver coin.....	5,986 30
Nickels and cents.....	617 70
Checks, cash items and internal revenue account.....	6,304 42
Totals	\$2,632,601 52
Liabilities.	
Capital stock paid in.....	\$325,000 00
Surplus fund.....	56,500 00
Undivided profits, less current expenses, interest and taxes paid.....	34,809 54
Dividends unpaid.....	.....
Commercial deposits subject to check.....	342,119 40
Commercial certificates of deposit.....	65,885 43
Due to banks and bankers.....	1,365 75
Certified checks.....	.....
Cashier's checks outstanding.....	70 07
Savings deposits.....	1,806,851 33
Savings certificates of deposit.....	.....
Notes and bills rediscounted.....	.....
Bills payable.....	.....
Totals	\$2,632,601 52

REPORT OF THE COMMISSIONER.

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

No.	Name of bank.	Location.	Date of examination.	Amount paid.
162	Adrian State Savings Bank.....	Adrian.....	November 6.....	\$68 86
89	The Commercial Savings Bank.....	Adrian.....	March 20.....	59 69
66	Lenawee County Savings Bank.....	Adrian.....	September 3.....	65 69
171	Waldby & Clay's State Bank.....	Adrian.....	March 18.....	65 30
179	Albion State Bank.....	Albion.....	May 8.....	20 57
167	Commercial and Savings Bank.....	Albion.....	May 7.....	20 26
233	First State Bank of Alma.....	Alma.....	November 4.....	24 32
232	The Alma State Savings Bank.....	Alma.....	November 11.....	12 31
169	Alpena County Savings Bank.....	Alpena.....	March 19.....	44 02
48	Ann Arbor Savings Bank.....	Ann Arbor.....	March 25.....	166 94
26	Farmers and Mechanics' Bank.....	Ann Arbor.....	September 3.....	75 93
144	State Savings Bank.....	Ann Arbor.....	September 5.....	61 65
228	Armada Savings Bank.....	Armada.....	October 28.....	15 83
213	Athens State and Savings Bank.....	Athens.....	July 16.....	10 00
236	State Bank of Frank W. Hubbard & Co....	Bad Axe.....	October 15.....	10 49
237	State Savings Bank of Bad Axe.....	Bad Axe.....	October 16.....	10 00
62	West Michigan Savings Bank.....	Bangor.....	January 31.....	19 30
93	City Bank.....	Battle Creek.....	April 15.....	139 25
178	Merchants' Savings Bank.....	Battle Creek.....	September 12.....	50 35
63	Bay City Bank.....	Bay City.....	August 21.....	170 07
43	Bay County Savings Bank.....	Bay City.....	April 15.....	77 66
30	Commercial Bank.....	Bay City.....	April 17.....	49 82
2	Belding Savings Bank.....	Belding.....	March 6.....	14 74
159	People's Savings Bank.....	Belding.....	March 6.....	19 91
219	Benton Harbor State Bank.....	Benton Harbor.....	July 5.....	18 90
220	Citizens' State Bank.....	Benton Harbor.....	August 1.....	14 61
76	Farmers & Merchants' Bank.....	Benton Harbor.....	July 18.....	74 84
248	Citizens' State Bank.....	Big Rapids.....	December 17.....	18 06
163	Blissfield State Bank.....	Blissfield.....	August 14.....	24 35
221	Jipson-Carter State Bank.....	Blissfield.....	August 13.....	25 07
187	First State Savings Bank.....	Breckenridge.....	April 22.....	10 00
216	Brown City Savings Bank.....	Brown City.....	June 28.....	11 06
212	Burr Oak State Bank.....	Burr Oak.....	July 25.....	10 00
181	Cadillac State Bank.....	Cadillac.....	August 5.....	57 30
87	Merchants and Miners' Bank.....	Calumet.....	July 29.....	144 59
208	Capac Savings Bank.....	Capac.....	May 7.....	10 00
72	State Bank of Carson City.....	Carson City.....	March 25.....	18 15
234	Exchange State Bank.....	Carsonville.....	October 22.....	10 00
180	State Bank of Carsonville.....	Carsonville.....	June 19.....	11 87

List of banks examined.—CONTINUED.

No.	Name of bank.	Location.	Date of examination.	Amount paid.
218	Eaton County Savings Bank.....	Charlotte.....	July 15.....	\$10 00
67	Chelsea Savings Bank.....	Chelsea.....	May 2.....	32 72
203	The Kempf Commercial and Savings Bank	Chelsea.....	May 1.....	33 43
235	The Chesaning State Bank.....	Chesaning.....	October 28.....	18 78
118	Clare County Savings Bank.....	Clare.....	June 3.....	15 79
104	Branch County Savings Bank.....	Coldwater.....	July 17.....	39 03
32	Farmers' State Bank.....	Concord.....	May 23.....	14 07
174	Commercial State Bank.....	Constantine.....	March 28.....	17 38
173	First State Bank.....	Constantine.....	January 28.....	12 43
183	Sanilac County State Bank.....	Croswell.....	July 8.....	16 86
182	State Bank of Croswell.....	Croswell.....	July 10.....	10 36
176	Davison State Bank.....	Davison.....	May 9.....	10 00
102	First State Bank.....	Decatur.....	April 3.....	12 33
196	Farmers' State Bank of Deckerville.....	Deckerville.....	June 19.....	11 35
195	State Bank of Deckerville.....	Deckerville.....	June 20.....	10 00
210	Delray Savings Bank.....	Delray.....	May 9.....	15 71
73	Central Savings Bank.....	Detroit.....	January 14.....	71 04
82	Citizens' Savings Bank.....	Detroit.....	June 3.....	165 83
37	City Savings Bank.....	Detroit.....	October 14.....	369 37
47	Detroit Savings Bank.....	Detroit.....	May 13.....	748 39
94	Detroit River Savings Bank.....	Detroit.....	August 5.....	63 88
....	Detroit Trust Company.....	Detroit.....	November 6.....	314 01
9	Dime Savings Bank.....	Detroit.....	September 16.....	342 46
5	German American Bank.....	Detroit.....	January 21.....	141 10
90	Home Savings Bank.....	Detroit.....	January 28.....	269 62
161	McLellan & Anderson Savings Bank.....	Detroit.....	January 15.....	82 83
4	Mechanics' Bank.....	Detroit.....	September 25.....	117 25
81	Michigan Savings Bank.....	Detroit.....	January 21.....	182 49
15	Peninsular Savings Bank.....	Detroit.....	August 26.....	393 53
52	People's Savings Bank.....	Detroit.....	September 30.....	948 97
7	State Savings Bank.....	Detroit.....	February 18.....	1,036 64
	Union Trust Company.....	Detroit.....	October 28.....	456 99
6	Wayne County Savings Bank.....	Detroit.....	June 8.....	994 74
157	Dexter Savings Bank.....	Dexter.....	May 6.....	13 18
28	City Bank.....	Dowagiac.....	April 1.....	30 99
142	Monroe County Bank.....	Dundee.....	January 7.....	13 62
124	Shiawassee County Bank.....	Durand.....	February 8.....	13 33
238	State Bank of East Jordan.....	East Jordan.....	September 3.....	10 00
53	Michigan State Bank.....	Eaton Rapids.....	August 12.....	24 60

REPORT OF THE COMMISSIONER.

xxxix

List of banks examined.—CONTINUED.

No.	Name of bank.	Location.	Date of examination.	Amount paid.
193	Edmore State Bank.....	Edmore.....	April 23.....	\$10 00
129	Elk Rapids Savings Bank.....	Elk Rapids.....	July 30.....	12 05
152	First State Savings Bank.....	Ewart.....	June 4.....	17 60
215	Old State Bank.....	Fennville.....	February 1.....	10 00
209	Commercial Savings Bank of Fenton.....	Fenton.....	May 13.....	13 12
101	Citizens' Commercial and Savings Bank...	Flint.....	April 8.....	91 95
23	Genesee County Savings Bank.....	Flint.....	March 11.....	112 75
165	Union Trust and Savings Bank.....	Flint.....	March 13.....	98 66
126	First State and Savings Bank.....	Flushing.....	April 18.....	22 30
223	People's State Bank.....	Flushing.....	April 19.....	10 66
141	State Savings Bank of of Fowler.....	Fowler.....	February 11.....	14 63
229	Benzie County State Savings Bank.....	Frankfort.....	September 6.....	10 00
153	Gaylord State Savings Bank.....	Gaylord.....	August 12.....	16 50
249	Grand Haven State Bank.....	Grand Haven.....	December 18.....	10 00
61	Grand Rapids Savings Bank.....	Grand Rapids.....	April 1.....	170 10
65	Kent County Savings Bank.....	Grand Rapids.....	April 22.....	208 52
	Michigan Trust Company.....	Grand Rapids.....	September 9.....	108 50
108	People's Savings Bank.....	Grand Rapids.....	March 18.....	167 91
139	State Bank of Michigan.....	Grand Rapids.....	October 21.....	171 98
27	Farmers' Bank of Grass Lake.....	Grass Lake.....	May 22.....	15 77
188	Greenville State Bank.....	Greenville.....	March 27.....	28 24
95	Superior Savings Bank.....	Hancock.....	July 24.....	73 12
50	Oceana County Savings Bank.....	Hart.....	July 25.....	13 55
11	Hastings City Bank.....	Hastings.....	February 12.....	26 22
78	Hillsdale Savings Bank.....	Hillsdale.....	November 7.....	46 30
56	First State Bank of Holland.....	Holland.....	April 30.....	69 01
91	Holland City State Bank.....	Holland.....	June 24.....	49 18
106	First State and Savings Bank.....	Holly.....	May 1.....	27 83
109	First State and Savings Bank.....	Howell.....	August 12.....	16 13
140	Boies State Savings Bank.....	Hudson.....	October 8.....	39 20
143	Thompson Savings Bank.....	Hudson.....	October 9.....	70 79
24	Lapeer County Bank.....	Imlay City.....	April 11.....	28 51
58	Ionia County Savings Bank.....	Ionia.....	July 11.....	43 07
191	State Savings Bank.....	Ionia.....	March 4.....	39 72
135	Commercial Bank.....	Iron Mountain.....	August 1.....	46 49
12	Peninsula Bank.....	Ishpeming.....	July 23.....	37 24
150	Ithaca Savings Bank.....	Ithaca.....	February 13.....	25 50
177	Jackson City Bank.....	Jackson.....	June 24.....	122 32
186	Jackson State Savings Bank.....	Jackson.....	March 13.....	43 84

STATE BANKING DEPARTMENT.

List of banks examined.—CONTINUED.

No.	Name of bank.	Location.	Date of examination.	Amount paid.
14	Union Bank.....	Jackson.....	March 11.....	\$94 99
115	Grosvenor Savings Bank.....	Jonesville.....	September 5.....	19 90
147	Home Savings Bank.....	Kalamazoo.....	January 3.....	39 12
1	Kalamazoo Savings Bank.....	Kalamazoo.....	September 9.....	85 93
41	Lake Odessa Savings Bank.....	Lake Odessa.....	May 2.....	14 50
133	Lansing State Savings Bank.....	Lansing.....	November 4.....	78 73
117	State Savings Bank.....	Lapeer.....	May 2.....	29 26
201	State Savings Bank of Laurium.....	Laurium.....	July 29.....	56 41
8	People's Bank.....	Leslie.....	January 7.....	13 72
184	Lexington State Bank.....	Lexington.....	June 18.....	10 00
111	Lowell State Bank.....	Lowell.....	September 9.....	16 18
239	Ludington State Bank.....	Ludington.....	December 19.....	14 44
130	Antrim County State Savings Bank.....	Mancelona.....	June 18.....	15 06
88	* People's Bank.....	Manchester.....	August 28.....	18 61
172	Union Savings Bank.....	Manchester.....	January 9.....	23 27
116	Manistee County Savings Bank.....	Manistee.....	July 26.....	50 77
21	Manistique Bank.....	Manistique.....	August 2.....	30 91
122	Marine Savings Bank.....	Marine City.....	July 31.....	41 38
246	Marlette State Bank.....	Marlette.....	December 4.....	12 32
100	Marquette County Savings Bank.....	Marquette.....	July 22.....	67 65
127	Commercial Savings Bank.....	Marshall.....	April 4.....	60 78
198	G. W. Jones' Exchange Bank.....	Marcellus.....	August 14.....	14 49
22	Farmers' Bank.....	Mason.....	June 27.....	17 15
107	First State and Savings Bank.....	Mason.....	July 29.....	14 64
168	First State Bank.....	Mendon.....	March 26.....	13 98
113	State Bank of Middleville.....	Middleville.....	February 14.....	10 60
97	Midland County Savings Bank.....	Midland.....	April 17.....	16 45
77	Farmers' and Merchants' Bank.....	Milan.....	August 15.....	17 91
202	Wakefield State Bank.....	Morenci.....	April 11.....	37 69
222	Citizens' Savings Bank.....	Mt. Clemens.....	September 20.....	23 15
51	Mt. Clemens Savings Bank.....	Mt. Clemens.....	April 30.....	87 63
158	Ullrich Savings Bank.....	Mt. Clemens.....	April 8.....	59 94
170	Exchange Savings Bank.....	Mt. Pleasant.....	February 11.....	18 55
189	Munising State Bank.....	Munising.....	July 23.....	15 62
60	Muskegon Savings Bank.....	Muskegon.....	June 26.....	50 54
19	Farmers' and Merchants' Bank.....	Nashville.....	February 13.....	14 44
245	New Haven Savings Bank.....	New Haven.....	October 1.....	10 00
240	Niles City Bank.....	Niles.....	October 28.....	10 00
36	Pioneer Bank.....	North Branch.....	August 16.....	20 36

* Reorganized 1901.

REPORT OF THE COMMISSIONER.

List of banks examined.—CONTINUED.

No.	Name of bank.	Location.	Date of examination.	Amount paid.
145	Northville State Savings Bank	Northville.....	April 3.....	\$17 59
230	The State Bank of Norway.....	Norway.....	July 31.....	10 00
214	State Bank of Ontonagon.....	Ontonagon.....	July 26.....	10 35
190	Orion State Bank.....	Orion.....	May 15.....	13 28
199	State Savings Bank.....	Ovid.....	February 12.....	12 49
185	Citizens' Savings Bank.....	Owosso	May 20.....	24 78
112	Owosso Savings Bank.....	Owosso.....	April 24.....	37 92
34	Oxford Savings Bank.....	Oxford.....	May 14.....	23 38
59	Paw Paw Savings Bank.....	Paw Paw.....	July 17.....	19 66
247	State Savings Bank of Peck.....	Peck.....	October 30.....	10 00
132	State Bank of Perry.....	Perry.....	May 6.....	10 00
119	First State Bank.....	Petoskey.....	June 19.....	25 78
99	Plymouth Savings Bank.....	Plymouth.....	April 4.....	28 40
146	First Commercial Bank.....	Pontiac.....	January 3.....	82 82
149	Oakland County Savings Bank.....	Pontiac.....	March 6.....	45 34
211	Pontiac Savings Bank.....	Pontiac.....	March 4.....	58 03
75	Commercial Bank.....	Port Huron.....	August 12.....	131 45
49	Port Huron Savings Bank.....	Port Huron.....	August 7.....	50 68
98	St. Clair County Savings Bank	Port Huron	July 8.....	84 25
	The United Home Protectors' Fraternity..	Port Huron	December 16.....	30 00
217	Quincy State Bank.....	Quincy.....	July 24	11 04
69	State Bank of Reading.....	Reading	August 20.....	14 38
206	Macomb County Savings Bank.....	Richmond (Lenox } P. O.).....	April 10.....	19 17
224	Rochester Savings Bank.....	Rochester.....	February 27.....	12 15
194	Romeo Savings Bank.....	Romeo	August 27.....	44 83
25	Bank of Saginaw.....	Saginaw.....	August 19.....	238 84
38	People's Savings Bank of East Saginaw ..	Saginaw.....	February 5.....	68 80
84	Saginaw County Savings Bank.....	Saginaw.....	February 6.....	59 57
44	Savings Bank of East Saginaw.....	Saginaw.....	May 6.....	248 69
29	Commercial and Savings Bank.....	Saint Clair	April 11	28 52
39	Clinton County Savings Bank.....	Saint Johns.....	February 13.....	36 39
45	State Bank of St. Johns.....	Saint Johns.....	February 4.....	31 22
31	Union Banking Company.....	Saint Joseph.....	August 19.....	37 77
42	Commercial Savings Bank.....	Saint Louis.....	February 14.....	15 93
197	Gratiot County State Bank	Saint Louis.....	February 14.....	12 81
231	State Bank of Sanilac Centre.....	Sanilac Centre.....	October 23.....	10 00
200	Truman Moss State Bank	Sanilac Centre.....	June 5.....	10 00
225	Saranac State Bank.....	Saranac	March 8	10 00
54	Sault Savings Bank.....	Sault Ste. Marie.....	July 17	72 85

STATE BANKING DEPARTMENT.

List of banks examined.—CONCLUDED.

No.	Name of Bank.	Location.	Date of examination.	Amount paid.
204	State Savings Bank of Scottville.....	Scottville	June 6.....	\$10 00
175	Commercial State Bank.....	Shepherd.....	February 12.....	13 72
148	Citizens' State Bank.....	South Haven.....	July 22	28 48
71	First State bank	South Haven.....	July 23	37 64
207	Sparta State Bank.....	Sparta.....	April 23	10 00
243	State Savings Bank	Stanton	November 6.....	10 00
134	Citizens' State Bank	Sturgis.....	September 12.....	27 05
151	Lilley State Bank.....	Tecumseh.....	April 9	20 50
156	Tecumseh State Savings Bank.....	Tecumseh.....	January 10	13 02
120	First State Savings Bank	Three Rivers.....	March 27	35 12
138	Traverse City State Bank.....	Traverse City	July 31	98 90
241	Bank of Vassar.....	Vassar.....	October 30.....	15 82
192	State Savings Bank.....	Vassar.....	June 26.....	19 17
105	Wayne Savings Bank.....	Wayne	January 2	34 03
96	Lumberman's State Bank	West Bay City	March 4	28 02
17	People's Savings Bank.....	West Bay City	March 6	33 40
3	State Bank of White Pigeon.....	White Pigeon.....	July 29	21 59
35	Williamston State Bank.....	Williamston	July 22	21 49
166	First Commercial and Savings Bank.....	Wyandotte.....	April 8	22 83
64	Wyandotte Savings Bank.....	Wyandotte.....	April 1	47 62
227	Yale State Bank.....	Yale	August 17.....	10 00
86	Ypsilanti Savings Bank.....	Ypsilanti.....	October 21.....	76 91
226	Zeeland State Bank.....	Zeeland.....	March 21	23 06

REPORTS
OF THE
STATE BANKS AND TRUST COMPANIES

AS MADE TO THE COMMISSIONER OF THE STATE BANKING
DEPARTMENT

FEBRUARY 5, JULY 15, SEPTEMBER 30 AND
DECEMBER 10, 1901.

12/26

THE UNIVERSITY OF CHICAGO

PHYSICS DEPARTMENT

No. 162.

ADRIAN STATE SAVINGS BANK, ADRIAN.

Organized May 29, 1893.

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

DIRECTORS.—Richard A. Watts, 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. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$360,531 57	\$372,690 09	\$351,519 51	\$339,860 37
Bonds, mortgages and securities.....	209,841 91	199,650 91	209,220 41	209,790 41
Premiums paid on bonds.....				
Overdrafts	639 68	155 10	79 62	901 54
Banking house				
Furniture and fixtures.....	5,000 00	5,000 00	5,000 60	3,134 40
Other real estate.....	5,380 80	5,017 07	1,917 07	1,917 07
Due from other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....	69,400 61	63,034 62	88,899 40	62,660 59
Exchange for clearing house.....	425 32	1,410 95		1,436 19
U. S. and National bank currency.....	10,506 00	12,510 00	22,806 00	8,444 00
Gold coin.....	7,497 50	7,185 00	5,800 00	6,570 00
Silver coin	3,504 55	2,019 75	1,659 50	1,149 25
Nickels and cents.....	41 31	91 70	94 17	49 73
Checks, cash items and internal revenue account	127 00	76 00	4,598 19	38 00
Totals	\$672,896 25	\$668,841 19	\$691,593 87	\$635,951 55
Liabilities.				
Capital stock paid in.....	\$60,000 00	\$60,000 00	\$60,000 00	\$60,000 00
Surplus fund	9,000 00	9,000 00	9,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	17,218 84	22,790 97	27,816 50	24,773 71
Dividends unpaid				
Commercial deposits subject to check.....	170,337 97	124,007 29	145,148 78	89,392 81
Commercial certificates of deposit.....		33,315 46	36,355 32	42,426 92
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	387,754 57	419,727 47	413,273 27	409,358 11
Savings certificates of deposit.....	28,584 87			
Notes and bills re-discounted.....				
Bills payable				
Totals	\$672,896 25	\$668,841 19	\$691,593 87	\$635,951 55

THE COMMERCIAL SAVINGS BANK, ADRIAN.

Organized May 10, 1888.

C. R. MILLER, *President*; D. METCALF, *Vice President*; E. N. SMITH, *Cashier*.DIRECTORS.—A. H. Wood, C. R. Miller, D. Metcalf, E. C. Sword, R. A. Kaiser, C. G. Hart,
E. L. Baker, A. Bennett, A. M. Stephenson.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$169,246 65	\$170,084 70	\$185,930 74	\$200,775 64
Bonds, mortgages and securities.....	305,633 54	311,554 32	315,402 33	316,752 03
Premiums paid on bonds.....				
Overdrafts	146 92	650 73	79 00	222 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.....	15,753 71	7,549 61	7,521 86	7,540 78
Due from other banks and bankers (not reserve cities).....	9,080 73	200 00	1,851 79	1,821 80
United States bonds.....				
Due from banks in reserve cities.....	33,883 78	71,667 50	69,953 46	63,013 95
Exchange for clearing house.....	179 55	51 57	1,125 10	290 96
U. S. and National bank currency.....	14,314 00	18,757 00	19,109 50	15,208 00
Gold coin.....	2,983 50	2,511 00	1,667 00	3,357 00
Silver coin	2,426 00	2,176 00	3,070 00	1,975 00
Nickels and cents.....	142 80	259 38	221 66	223 32
Checks, cash items and internal revenue account	1,022 93	280 00	695 68	290 25
Totals	\$574,314 11	\$605,241 81	\$626,128 12	\$630,970 73
Liabilities.				
Capital stock paid in.....	\$110,000 00	\$110,000 00	\$110,000 00	\$110,000 00
Surplus fund	22,000 00	22,000 00	22,000 00	22,000 00
Undivided profits, less current expenses, interest and taxes paid.....	125 22	1,865 76	4,628 83	5,323 51
Dividends unpaid				
Commercial deposits subject to check.....	80,140 24	100,056 52	122,859 55	101,805 94
Commercial certificates of deposit.....	10,686 27	8,160 95	7,419 49	13,665 53
Due to banks and bankers.....	2,348 80	812 07	1,127 70	608 94
Certified checks	600 00	150 00	150 00	100 00
Cashier's checks outstanding.....	210 00			
Savings deposits	348,203 58	362,196 51	357,942 55	377,466 81
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals	\$574,314 11	\$605,241 81	\$626,128 12	\$630,970 73

No. 66.

LENAWEE COUNTY SAVINGS BANK, ADRIAN.

Organized December 16, 1869.

J. R. BENNETT, *President*; D. M. BAKER, *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.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$178,748 96	\$112,362 65	\$110,085 15	\$84,320 86
Bonds, mortgages and securities.....	358,479 30	440,047 84	444,043 03	456,669 10
Premiums paid on bonds.....	106 50	56 50	56 50	56 50
Overdrafts	61 16	61 76		
Banking house				
Furniture and fixtures.....	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate.....	5,248 79	2,982 28	3,100 18	279 33
Due from other banks and bankers (not reserve cities).....				512 50
United States bonds.....				
Due from banks in reserve cities.....	42,081 04	64,334 61	67,307 29	114,531 64
Exchange for clearing house.....				
U. S. and National bank currency.....	20,908 00	16,909 00	18,610 00	19,037 00
Gold coin.....	3,365 00	7,282 50	6,972 50	7,650 00
Silver coin	2,209 50	1,016 75	3,802 20	1,078 00
Nickels and cents.....	217 66	4 83	4 70	4 50
Checks, cash items and internal revenue account	1,474 34	557 04	297 68	5,339 81
Totals	\$615,900 25	\$648,615 76	\$657,279 23	\$692,479 24
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.....	1,533 79	3,830 34	1,678 43	4,262 74
Dividends unpaid				
Commercial deposits subject to check.....				
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....	2,229 07	602 07	121 73	70 07
Savings deposits	492,137 39	524,183 35	535,479 07	568,146 43
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals	\$615,900 25	\$648,615 76	\$657,279 23	\$692,479 24

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. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$234,135 82	\$263,087 71	\$238,328 52	\$243,591 16
Bonds, mortgages and securities.....	271,062 44	323,776 42	344,773 28	336,821 51
Premiums paid on bonds.....				
Overdrafts	2 35	133 55	49 41	9 11
Banking house	18,000 00	18,000 00	18,000 00	18,000 00
Furniture and fixtures.....				
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....	59,699 54	77,301 44	82,871 15	41,773 47
Exchange for clearing house.....				1,323 69
U. S. and National bank currency.....	25,636 00	32,055 00	28,966 00	28,568 00
Gold coin.....	300 00	1,000 00	125 00	352 50
Silver coin	2,088 90	1,980 60	831 45	1,784 05
Nickels and cents.....	358 99	174 35	154 73	340 15
Checks, cash items and internal revenue account	215 07	435 81	829 83	636 36
Totals	\$611,499 11	\$717,944 88	\$714,929 37	\$673,200 00
Liabilities.				
Capital stock paid in.....	\$55,000 00	\$55,000 00	\$55,000 00	\$55,000 00
Surplus fund	3,800 00	3,800 00	3,800 00	4,500 00
Undivided profits, less current expenses, interest and taxes paid.....	2,678 22	1,888 37	6,035 39	449 58
Dividends unpaid				
Commercial deposits subject to check.....	156,578 70	184,938 94	165,208 13	150,920 65
Commercial certificates of deposit.....	11,556 80	8,071 05	11,128 09	9,692 98
Due to banks and bankers.....	183 63	1,956 66	3,419 12	756 81
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	381,701 76	462,289 86	470,338 64	451,879 98
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals	\$611,499 11	\$717,944 88	\$714,929 37	\$673,200 00

STATE BANKS OF MICHIGAN.

7

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. Fiske, W. S. Kessler, Merritt O. Shepard, A. J. Gale, S. Y. Hill,
D. A. Garfield, Eugene P. Robertson, W. H. Rodenbach.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$90,076 70	\$96,977 94	\$91,773 03	\$96,444 37
Bonds, mortgages and securities.....	81,729 38	79,396 79	88,091 96	94,366 96
Premiums paid on bonds.....				
Overdrafts	6,117 38	1,777 56	2,640 99	767 82
Banking house				
Furniture and fixtures.....	1,177 32	1,203 82	1,203 82	1,203 82
Other real estate.....	5,742 54	5,877 64	6,004 99	
Due from other banks and bankers (not reserve cities).....				333 78
United States bonds.....				
Due from banks in reserve cities.....	12,251 48	27,032 98	26,307 85	16,798 22
Exchange for clearing house.....			200 00	1,441 59
U. S. and National bank currency.....	6,909 00	10,232 00	3,535 00	5,158 00
Gold coin.....	2,785 00	1,875 00	1,110 00	1,115 00
Silver coin	948 75	633 25	922 95	1,207 80
Nickels and cents.....	212 69	140 90	139 21	143 29
Checks, cash items and internal revenue account	638 61	3,652 06	572 94	471 51
Totals	\$208,588 85	\$228,799 94	\$222,502 74	\$219,452 16
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	7,500 00	7,500 00	7,500 00	7,500 00
Undivided profits, less current expenses, interest and taxes paid.....	1,010 32	2,607 56	3,718 71	3,238 27
Dividends unpaid	30 00			
Commercial deposits subject to check.....	43,743 75	54,700 56	39,333 88	37,508 22
Commercial certificates of deposit.....	23,787 15	28,747 34	35,078 77	32,920 99
Due to banks and bankers.....	857 04	1,970 52	1,794 84	
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	76,660 59	83,273 96	85,076 54	88,284 68
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable	5,000 00			
Totals	\$208,588 85	\$228,799 94	\$222,502 74	\$219,452 16

No. 167.

COMMERCIAL AND SAVINGS BANK, ALBION.

Organized September 30, 1893.

JOHN G. BROWN, *President*; S. B. ALLEN, *Vice President*; CHARLES G. BIGELOW, *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. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$86,812 49	\$92,221 36	\$92,515 74	\$91,745 65
Bonds, mortgages and securities.....	68,610 33	67,677 33	68,076 66	65,986 66
Premiums paid on bonds.....				
Overdrafts	2,576 94	4,327 24	875 81	804 75
Banking house	5,400 00	5,400 00	5,400 00	5,400 00
Furniture and fixtures.....	1,750 00	1,950 00	1,950 00	1,950 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Current expenses	412 81			
United States bonds.....	2,000 00	2,000 00	2,000 00	2,000 00
Due from banks in reserve cities.....	15,963 02	24,436 56	18,100 21	19,758 36
Exchange for clearing house.....				
U. S. and National bank currency.....	4,957 00	3,829 00	4,169 00	6,357 00
Gold coin.....	4,015 00	7,560 00	7,067 50	7,302 50
Silver coin	943 30	2,670 90	1,443 20	846 55
Nickels and cents.....	203 69	268 93	273 18	244 62
Checks, cash items and internal revenue account	677 91	935 02	624 40	780 37
Totals	\$194,322 49	\$213,276 34	\$202,495 70	\$203,176 46
Liabilities.				
Capital stock paid in.....	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund	4,500 00	4,650 00	4,650 00	4,650 00
Undivided profits, less current expenses, interest and taxes paid.....		176 39	429 40	598 77
Dividends unpaid				
Commercial deposits subject to check.....	45,159 91	42,424 03	31,160 24	28,659 38
Commercial certificates of deposit.....	22,374 16	23,992 01	22,235 32	24,190 88
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	78,808 42	100,033 91	102,020 74	103,077 43
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable	9,200 00	7,000 00	7,000 00	7,000 00
Totals	\$194,322 49	\$213,276 34	\$202,495 70	\$203,176 46

STATE BANKS OF MICHIGAN.

9

No. 232.

ALMA STATE SAVINGS BANK, ALMA.

Organized May 1, 1901.

WM. A. BAHLKE, *President*; J. H. LANCASHIRE, F. R. HATHAWAY, *Vice Presidents*;
GEORGE W. MOORE, *Cashier*.DIRECTORS.—Wm. A. Bahlke, J. H. Lancashire, F. R. Hathaway, Jas. H. Ruel,
Chas. H. Laflambo, Daniel L. Sharrar, Lester H. Hoyt.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....		\$25,050 94	\$36,584 67	\$44,684 87
Bonds, mortgages and securities.....		2,195 25	4,519 13	13,459 54
Premiums paid on bonds.....				
Overdrafts			16 96	
Banking house				
Furniture and fixtures.....		1,000 00	1,122 25	1,122 25
Other real estate.....				
Due from other banks and bankers (not reserve cities).....			13 13	90 44
United States bonds.....				
Due from banks in reserve cities.....		5,860 23	1,655 70	35,369 41
Exchange for clearing house.....				
U. S. and National bank currency.....		4,264 00	3,785 00	7,413 00
Gold coin.....			265 00	450 00
Silver coin		1,723 60	863 35	2,284 70
Nickels and cents.....		89 21	92 76	71 40
Checks, cash items and internal revenue account		123 14	153 64	165 57
Totals		\$40,306 37	\$49,071 59	\$105,111 18
Liabilities.				
Capital stock paid in.....		\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund				
Undivided profits, less current expenses, interest and taxes paid.....		177 83	69 99	253 29
Dividends unpaid				
Commercial deposits subject to check.....		8,793 04	7,397 46	49,652 21
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits				
Savings certificates of deposit.....		6,335 50	16,604 14	30,205 68
Notes and bills re-discounted.....				
Bills payable				
Totals		\$40,306 37	\$49,071 59	\$105,111 18

No. 233.

FIRST STATE BANK OF ALMA, ALMA.

Organized June 15, 1901.

A. W. WRIGHT, *President*; W. S. TURCK, *Vice President*; ELY BREWBAKER, *Cashier*;
CHARLES O. WARD, *Assistant Cashier*.

DIRECTORS.—A. W. Wright, W. S. Turck, G. S. Ward, L. A. Sharp, Ely Brewbaker.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....		\$147,219 99	\$133,886 14	\$138,420 75
Bonds, mortgages and securities.....		52,592 11	51,808 61	51,187 39
Premiums paid on bonds.....				
Overdrafts		225 13	1,872 08	2,097 96
Banking house				
Furniture and fixtures.....		500 00	500 00	500 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....		764 67	59 16	444 97
United States bonds.....				
Due from banks in reserve cities.....		13,751 46	20,023 06	45,136 22
Exchange for clearing house.....				
U. S. and National bank currency.....		12,669 00	5,609 00	6,320 00
Gold coin.....		2,065 00	1,820 00	520 00
Silver coin		1,480 00	719 80	1,456 25
Nickels and cents.....		38 19	88 66	181 84
Checks, cash items and internal revenue account			828 09	415 57
Totals		\$231,305 55	\$217,214 60	\$246,680 95
Liabilities.				
Capital stock paid in.....		\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund		3,000 00	3,000 00	3,000 00
Undivided profits, less current expenses, interest and taxes paid.....		149 54	328 87	1,271 30
Dividends unpaid				
Commercial deposits subject to check.....		78,015 95	123,481 08	123,649 56
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits				
Savings certificates of deposit.....		120,140 06	50,404 65	88,760 09
Notes and bills re-discounted.....				
Bills payable			10,000 00	
Totals		\$231,305 55	\$217,214 60	\$246,680 95

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. Whittelshofer, Michael
O'Brien, S. A. Davison, D. D. Hanover, Robert Montrose, C. B. Williams, Patrick Culligan.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$251,914 73	\$274,552 25	\$216,440 12	\$199,409 01
Bonds, mortgages and securities.....	108,120 04	115,154 26	127,803 51	154,495 66
Premiums paid on bonds.....				
Overdrafts	5,111 14	1,249 07	535 54	746 29
Banking house	8,000 00	7,000 00	7,000 00	7,000 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	384 81	1,255 21	11,707 40	4,143 66
United States bonds.....				
Due from banks in reserve cities.....	21,007 17	38,631 82	31,877 64	42,767 49
Exchange for clearing house.....	1,493 33	2,050 00	1,276 00	3,041 00
U. S. and National bank currency.....	7,535 00	13,525 00	18,735 00	7,681 00
Gold coin.....	4,015 00	4,087 50	4,150 00	4,130 00
Silver coin	865 00	2,882 50	2,149 00	2,710 25
Nickels and cents.....	352 54	327 49	427 85	498 98
Checks, cash items and internal revenue account	791 44	374 10	338 00	1,700 20
Totals	\$411,590 20	\$463,089 20	\$424,440 06	\$430,323 54
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.....	2,266 27	1,868 09	3,108 82	3,689 30
Dividends unpaid				
Commercial deposits subject to check.....	71,590 44	99,585 59	84,629 47	80,858 08
Commercial certificates of deposit.....	21,053 62	28,559 71	23,445 53	20,756 50
Due to banks and bankers.....	22,404 06	12,714 56	12,099 80	4,923 02
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	199,275 81	233,361 25	241,156 44	250,096 64
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable	35,000 00	27,000 00		10,000 00
Totals	\$411,590 20	\$463,089 20	\$424,440 06	\$430,323 54

No. 48.

ANN ARBOR SAVINGS BANK, ANN ARBOR.

Organized February 4, 1869. Re-organized December 9, 1889.

CHARLES E. HISCOCK, *President*; WM. D. HARRIMAN, *Vice President*; M. J. FRITZ, *Cashier*.DIRECTORS.—David Rinsey, Wm. D. Harriman, Wm. Deubel, Charles H. Worden,
Walter C. Mack, Michael J. Fritz, Chas. E. Hiscock.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$379,855 86	\$416,101 40	\$405,711 25	\$389,807 48
Bonds, mortgages and securities.....	937,647 01	974,938 31	940,949 08	954,359 62
Premiums paid on bonds.....	13,611 05	14,158 71	13,143 07	12,892 07
Overdrafts	466 76	1,208 02	742 96	823 92
Banking house	20,500 00	21,000 00	20,000 00	20,000 00
Furniture and fixtures.....	7,417 32	7,417 32	6,417 32	6,417 32
Other real estate.....	52,302 61	51,377 61	64,051 06	67,816 17
Due from other banks and bankers (not reserve cities).....				
United States bonds.....	12,000 00	12,000 00	12,000 00	12,000 00
Due from banks in reserve cities.....	137,454 64	156,646 12	166,709 39	175,127 86
Exchange for clearing house.....	1,269 66	3,780 76	3,913 47	1,624 77
U. S. and National bank currency.....	30,669 00	21,119 00	34,930 00	27,700 00
Gold coin.....	52,890 00	52,120 00	53,017 50	53,230 00
Silver coin	3,600 00	2,700 00	1,600 00	1,800 00
Nickels and cents.....	173 99	174 58	38 77	166 95
Checks, cash items and internal revenue account	4,581 02	534 30	1,882 17	1,521 66
Totals	\$1,654,438 92	\$1,735,276 13	\$1,725,106 04	\$1,725,287 82
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	150,000 00	150,000 00	150,000 00	150,000 00
Undivided profits, less current expenses, interest and taxes paid.....	8,830 52	9,462 25	21,785 37	31,407 04
Dividends unpaid	368 00	772 00	462 00	357 00
Commercial deposits subject to check.....	239,970 80	243,483 97	244,395 64	248,639 91
Commercial certificates of deposit.....				
Due to banks and bankers.....	35,640 70	43,338 14	38,487 89	34,043 23
Certified checks			534 70	317 00
Cashier's checks outstanding.....				
Savings deposits	1,105,519 21	1,161,454 30	1,142,195 51	1,137,684 22
Savings certificates of deposit.....	64,109 69	76,765 47	77,244 93	72,839 42
Notes and bills re-discounted.....				
Bills payable				
Totals	\$1,654,438 92	\$1,735,276 13	\$1,725,106 04	\$1,725,287 82

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. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$322,812 22	\$361,509 12	\$373,559 42	\$368,369 66
Bonds, mortgages and securities.....	199,078 01	225,676 15	246,335 97	244,865 97
Premiums paid on bonds.....				
Overdrafts	137 08	636 65	110 18	320 45
Banking house	25,702 09	25,000 00	25,000 00	25,000 00
Furniture and fixtures.....	1,000 00	6,000 00	6,000 00	6,000 00
Other real estate.....	8,450 00	6,775 00	9,607 50	9,607 50
Due from other banks and bankers (not reserve cities).....	8,286 53		2,536 98	8,151 53
United States bonds.....	3,700 00	3,800 00	4,160 00	4,160 00
Due from banks in reserve cities.....	68,289 87	78,016 66	54,778 64	78,555 97
Exchange for clearing house.....	954 73	755 54	2,563 80	822 37
U. S. and National bank currency.....	24,673 00	18,903 00	13,476 00	14,040 00
Gold coin.....	15,615 00	17,710 00	19,007 50	19,445 00
Silver coin	1,241 00	2,915 20	3,552 15	4,681 85
Nickels and cents.....	132 66	211 89	257 24	234 42
Checks, cash items and internal revenue account	1,105 36	1,098 24	370 27	1,023 07
Totals	\$681,177 55	\$749,007 45	\$761,315 65	\$785,277 79
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.....	6,965 96	9,676 86	11,932 37	12,977 70
Dividends unpaid	48 00	308 00		
Commercial deposits subject to check.....	148,083 76	147,448 66	169,997 12	156,111 97
Commercial certificates of deposit.....	90,106 08	125,359 33	120,162 25	131,981 31
Due to banks and bankers.....				21,143 19
Certified checks		25 94	1,637 40	528 50
Cashier's checks outstanding.....				
Savings deposits	350,973 75	381,188 66	372,586 51	377,535 12
Savings certificates of deposit.....				
*Notes and bills re-discounted.....				
Bills payable				
Totals	\$681,177 55	\$749,007 45	\$761,315 65	\$785,277 79

No. 144.

STATE SAVINGS BANK OF ANN ARBOR, ANN ARBOR.

Organized November 18, 1892.

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

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

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$250,210 38	\$276,197 18	\$277,343 07	\$281,065 06
Bonds, mortgages and securities.....	193,040 11	222,715 11	231,315 11	228,710 11
Premiums paid on bonds.....				
Overdrafts	100 25	347 53	1,331 34	322 95
Banking house				
Furniture and fixtures.....	2,200 00	2,000 00	2,000 00	2,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	3,062 73	10,106 69	14,325 33	3,281 62
United States bonds.....				
Due from banks in reserve cities.....	114,928 88	83,272 78	52,147 62	65,810 91
Exchange for clearing house.....	2,319 29	818 32	2,662 94	3,341 12
U. S. and National bank currency.....	13,850 00	18,661 00	18,897 00	15,757 00
Gold coin.....	9,932 50	12,267 45	13,210 00	13,132 50
Silver coin	981 00	1,227 30	1,654 60	2,264 20
Nickels and cents.....	229 43	91 93	129 16	61 09
Checks, cash items and internal revenue account	834 50		1,941 79	693 11
Totals	\$591,689 07	\$627,705 29	\$616,957 96	\$616,439 67
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	7,500 00	8,000 00	8,000 00	8,000 00
Undivided profits, less current expenses, interest and taxes paid.....	15,033 15	15,626 28	18,522 07	16,746 96
Dividends unpaid	39 00	279 00	30 00	
Commercial deposits subject to check.....	113,357 83	108,215 63	108,557 90	103,924 58
Commercial certificates of deposit.....			61,693 56	
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	353,028 49	386,815 87	370,154 43	369,158 89
Savings certificates of deposit.....	52,730 60	58,768 51		68,609 24
Notes and bills re-discounted.....				
Bills payable				
Totals	\$591,689 07	\$627,705 29	\$616,957 96	\$616,439 67

No. 228.

ARMADA SAVINGS BANK, ARMADA.

Organized February 13, 1901.

BERT C. PRESTON, *President*; GEORGE H. HEBBLEWHITE, *Vice President*; J. E. MACAULEY, *Cashier*.

DIRECTORS.—Frank E. Lathrop, John L. Preston, George H. Hebblewhite, Bert C. Preston, James H. McDonald.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....		\$64,364 78	\$70,245 19	\$58,707 97
Bonds, mortgages and securities.....		45,805 00	53,405 00	68,600 00
Premiums paid on bonds.....				
Overdrafts		255 61	1,049 93	166 92
Banking house		4,100 00	4,100 00	4,100 00
Furniture and fixtures.....		1,500 00	1,500 00	1,500 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....		2,230 00	305 00	3,036 78
United States bonds.....				
Due from banks in reserve cities.....		12,575 75	11,373 76	15,852 07
Exchange for clearing house.....				
U. S. and National bank currency.....		3,123 00	6,381 00	10,653 00
Gold coin.....		2,900 00	2,000 00	2,000 00
Silver coin		708 95	1,067 75	671 60
Nickels and cents.....		50 38	25 54	18 87
Checks, cash items and internal revenue account		686 55		132 87
Totals		\$138,300 02	\$151,453 17	\$165,440 08
Liabilities.				
Capital stock paid in.....		\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund				
Undivided profits, less current expenses, interest and taxes paid.....		67 87	937 30	844 41
Dividends unpaid				
Commercial deposits subject to check.....		20,824 65	14,599 37	21,721 66
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits		81,742 50	92,400 50	100,796 01
Savings certificates of deposit.....		10,665 00	18,516 00	17,078 00
Notes and bills re-discounted.....				
Bills payable				
Totals		\$138,300 02	\$151,453 17	\$165,440 08

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. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$44,630 26	\$48,028 07	\$50,988 54	\$51,484 27
Bonds, mortgages and securities.....	6,525 00	6,075 00	6,700 00	6,375 00
Premiums paid on bonds.....				
Overdrafts	3,420 79	2,658 95	2,755 23	7,451 75
Banking house				
Furniture and fixtures.....	300 00	500 00	500 00	500 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....	3,840 91	4,762 88	11,170 44	12,788 92
Exchange for clearing house.....				
U. S. and National bank currency.....	1,048 00	2,124 00	1,754 00	1,928 00
Gold coin.....	592 50	1,372 50	2,022 50	1,407 50
Silver coin	682 95	1,011 00	837 20	799 45
Nickels and cents.....	62 40	55 00	57 80	33 44
Checks, cash items and internal revenue account	659 24	333 18	244 19	2,155 67
Totals	\$61,762 05	\$66,920 58	\$77,029 90	\$84,924 00
Liabilities.				
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund	1,000 00	2,000 00	2,000 00	2,000 00
Undivided profits, less current expenses, interest and taxes paid.....	435 24	350 63	644 20	1,268 76
Dividends unpaid				
Commercial deposits subject to check.....	13,280 21	15,423 19	15,997 46	17,819 64
Commercial certificates of deposit.....	29,953 38	34,146 76	43,388 24	48,835 60
Due to banks and bankers.....	93 22			
Certified checks				
Cashier's checks outstanding.....				
Savings deposits				
Savings certificates of deposit.....				
Notes and bills re-discounted.....	2,000 00			
Bills payable				
Totals	\$61,762 05	\$66,920 58	\$77,029 90	\$84,924 00

STATE BANKS OF MICHIGAN.

17

No. 236.

STATE BANK OF FRANK W. HUBBARD & CO., BAD AXE.

Organized July 10, 1901.

FRANK W. HUBBARD, *President*; JOHN RYAN, *Vice President and Cashier*; WILLARD VARTY, *Assistant Cashier*.

DIRECTORS.—Frank W. Hubbard, Elizabeth L. Hubbard, John Ryan, Maggie Ryan, Harry H. Simpson.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....		\$41,589 91	\$57,709 54	\$98,884 84
Bonds, mortgages and securities.....		800 00	4,101 50	16,539 00
Premiums paid on bonds.....				
Overdrafts.....		2,060 30	2,043 35	1,062 37
Banking house.....		10,000 00	10,000 00	10,000 00
Furniture and fixtures.....				
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....		9,859 18	14,838 48	34,985 57
Exchange for clearing house.....			6,161 99	628 08
U. S. and National bank currency.....		4,130 00	3,513 00	7,416 00
Gold coin.....		170 00	380 00	200 00
Silver coin.....		1,080 00	900 00	550 00
Nickels and cents.....		27 43	30 48	75 87
Checks, cash items and internal revenue account.....		8,095 35	2,464 42	1,254 57
Totals.....		\$77,812 17	\$102,142 76	\$171,596 30
Liabilities.				
Capital stock paid in.....		\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....		98 28	1,609 22	3,614 55
Dividends unpaid.....				
Commercial deposits subject to check.....		47,713 89	56,514 04	95,030 94
Commercial certificates of deposit.....			14,019 50	42,950 81
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable.....				
Totals.....		\$77,812 17	\$102,142 76	\$171,596 30

No. 237.

STATE SAVINGS BANK OF BAD AXE, BAD AXE.

Organized June 22, 1901.

A. E. SLEEPER, *President*; A. L. WRIGHT, *Vice President*; JAMES BALDWIN, *Cashier*;
 JAPHETH HIND, *Assistant Cashier*.

DIRECTORS.—A. E. Sleeper, A. L. Wright, James Baldwin, Clara Baldwin,
 Charles D. Thompson.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....		\$45,512 16	\$40,698 25	\$40,968 61
Bonds, mortgages and securities.....		4,812 03	19,720 53	33,585 58
Premiums paid on bonds.....				
Overdrafts			28 87	1 25
Banking house		6,900 00	6,900 00	6,900 00
Furniture and fixtures.....		1,100 00	1,100 00	1,100 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....		25,997 57	19,885 09	20,073 73
Exchange for clearing house.....				
U. S. and National bank currency.....		3,544 00	3,146 00	5,748 00
Gold coin.....			215 00	35 00
Silver coin		514 30	415 80	349 75
Nickels and cents.....		75 38	138 15	78 43
Checks, cash items and internal revenue account		2,746 09	4,033 50	3,346 22
Totals		\$91,201 53	\$96,281 19	\$112,186 57
Liabilities.				
Capital stock paid in.....		\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund				500 00
Undivided profits, less current expenses, interest and taxes paid.....		156 42	1,011 95	764 59
Dividends unpaid				
Commercial deposits subject to check.....		24,202 85	27,645 26	32,294 03
Commercial certificates of deposit.....		41,842 26	42,623 98	53,627 95
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits				
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals		\$91,201 53	\$96,281 19	\$112,186 57

STATE BANKS OF MICHIGAN.

19

No. 62.

WEST MICHIGAN SAVINGS BANK, BANGOR.

Organized April 8, 1880.

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

DIRECTORS.—Alvin Chapman, William H. Chapman, Wm. Broadwell, Anson Goss, John E. Sebring, Emma C. McNitt, William Charles, Olla DeHaven.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$52,546 30	\$66,791 96	\$69,433 78	\$57,572 73
Bonds, mortgages and securities.....	69,644 74	74,542 72	78,732 30	84,627 71
Premiums paid on bonds.....	135 00	135 00	135 00	135 00
Overdrafts	413 19	950 53	1,589 06	978 19
Banking house				
Furniture and fixtures.....	200 00	200 00	200 00	200 00
Other real estate.....	1,510 00	791 15	791 15	785 00
Due from other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....	61,906 50	58,758 18	58,869 16	73,382 64
Exchange for clearing house.....	10 12	548 04	522 91	1,026 55
U. S. and National bank currency.....	2,049 00	6,996 00	2,407 00	4,305 00
Gold coin.....	700 00	1,339 00	1,831 95	2,296 95
Silver coin	2,097 25	2,740 00	915 50	2,222 00
Nickels and cents.....	27 15	188 19	105 90	110 73
Checks, cash items and internal revenue account				
Totals	\$191,239 25	\$213,980 77	\$215,533 71	\$227,642 50
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund	2,650 00	3,000 00	3,000 00	3,000 00
Undivided profits, less current expenses, interest and taxes paid.....	1,731 94	1,767 37	2,031 51	2,620 91
Dividends unpaid				
Commercial deposits subject to check.....	54,945 83	62,080 34	62,070 17	55,404 55
Commercial certificates of deposit.....	5,872 79	7,781 23	5,226 81	4,523 17
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	5,819 40	7,732 77	8,141 46	9,734 91
Savings certificates of deposit.....	95,219 29	106,619 06	110,063 76	127,358 96
Notes and bills re-discounted.....				
Bills payable				
Totals	\$191,239 25	\$213,980 77	\$215,533 71	\$227,642 50

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. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$944,977 70	\$903,288 36	\$943,232 31	\$992,495 08
Bonds, mortgages and securities.....	182,074 57	210,530 01	227,035 50	236,526 50
Premiums paid on bonds.....				
Overdrafts	5,072 79	5,424 25	7,829 08	6,660 50
Banking house				
Furniture and fixtures.....	4,275 00	2,500 00	2,500 00	2,500 00
Other real estate.....	13,116 82	2,500 00	2,500 00	2,500 00
Due from other banks and bankers (not reserve cities).....	3,342 29	3,220 14	7,371 97	2,598 34
United States bonds.....				
Due from banks in reserve cities.....	185,258 57	183,401 86	162,977 69	157,941 26
Exchange for clearing house.....				
U. S. and National bank currency.....	26,282 00	40,661 00	21,798 00	14,833 00
Gold coin.....	24,102 50	23,587 50	20,110 00	18,644 25
Silver coin	2,304 60	1,571 10	603 30	1,545 40
Nickels and cents.....	576,83	122 92	257 63	221 45
Checks, cash items and internal revenue account	2,764 82	2,223 70	4,494 16	6,567 99
Totals	\$1,394,148 49	\$1,379,030 84	\$1,400,709 64	\$1,443,033 77
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	55,000 00	35,000 00	35,000 00	35,000 00
Undivided profits, less current expenses interest and taxes paid.....	12,052 04	334 52	4,187 54	1,208 41
Dividends unpaid				
Commercial deposits subject to check.....	268,148 46	247,714 01	284,099 26	311,196 41
Commercial certificates of deposit.....	18,124 16	16,704 67	22,013 23	31,352 98
Due to banks and bankers.....	908 65	3,083 19	804 46	1,072 83
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	989,915 18	1,026,194 45	1,004,605 15	1,013,203 14
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals	\$1,394,148 49	\$1,379,030 84	\$1,400,709 64	\$1,443,033 77

* Corporate existence extended thirty years from June 5, 1901.

No. 178.

MERCHANTS' SAVINGS BANK, BATTLE CREEK.

Organized March 28, 1895.

FRANK TURNER, *President*; AMBROSE M. MINTY, *Vice President*; SCOTT FIELD, *Cashier*;
H. A. ROWLES, *Assistant Cashier*.

DIRECTORS.—Scott Field, A. M. Minty, Frank Turner, Isaac Amberg, Arthur B. Williams.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$175,329 65	\$186,055 79	\$184,233 17	\$183,375 33
Bonds, mortgages and securities.....	234,824 68	219,420 01	217,054 25	225,408 42
Premiums paid on bonds.....				
Overdrafts	512 35	961 20	465 38	643 87
Banking house				
Furniture and fixtures.....				
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	370 74	391 90	1,581 54	110 83
United States bonds.....				
Due from banks in reserve cities.....	28,908 97	65,531 49	62,485 36	75,745 33
Exchange for clearing house.....				
U. S. and National bank currency.....	13,646 00	15,021 00	17,650 00	12,775 00
Gold coin.....	11,705 00	11,395 00	11,390 00	11,675 00
Silver coin	1,834 00	1,725 00	1,069 00	1,381 00
Nickels and cents.....	69 56	118 73	70 88	128 67
Checks, cash items and internal revenue account	288 57	419 64	1,149 09	3,848 96
Totals	\$467,489 52	\$501,039 76	\$497,148 67	\$514,492 41
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.....	3,318 72	4,429 38	6,471 29	8,303 18
Dividends unpaid	65 00	280 00	50 00	
Commercial deposits subject to check.....	63,913 56	89,234 29	80,986 37	93,272 07
Commercial certificates of deposit.....	23,936 87	19,061 91	17,165 65	21,671 09
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	310,255 37	331,534 18	335,975 36	334,746 07
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable	10,000 00			
Totals	\$467,489 52	\$501,039 76	\$497,148 67	\$514,492 41

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. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$621,205 50	\$655,844 77	\$654,340 43	\$573,669 70
Bonds, mortgages and securities.....	577,068 15	597,545 92	621,154 36	640,528 92
Premiums paid on bonds.....	12,800 00	13,150 00	13,000 00	13,000 00
Overdrafts	2,889 43	1,903 73	1,777 09	1,560 30
Banking house				
Furniture and fixtures.....	7,800 00	7,800 00	7,000 00	7,000 00
Other real estate.....	9,900 00	6,100 00	2,600 00	2,600 00
Due from other banks and bankers (not reserve cities).....	6,038 97	5,181 95	2,431 80	2,045 92
United States bonds.....	10,220 00	10,220 00	10,220 00	10,220 00
Due from banks in reserve cities.....	421,829 34	303,132 69	279,514 34	421,874 57
Exchange for clearing house.....	6,171 86	8,136 13	4,270 69	2,405 29
U. S. and National bank currency.....	68,554 00	87,944 00	54,251 00	55,126 00
Gold coin.....	61,500 00	63,162 50	56,947 50	51,685 00
Silver coin	17,586 95	8,675 30	5,534 85	6,671 45
Nickels and cents.....	617 06	494 35	738 84	217 22
Checks, cash items and internal revenue account	892 44	1,037 92	1,395 92	729 55
Totals	\$1,825,073 70	\$1,770,329 26	\$1,715,176 82	\$1,789,333 92
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.....	28,031 81	30,328 15	34,773 92	28,462 21
Dividends unpaid		272 00		
Commercial deposits subject to check.....	373,422 86	283,215 98	221,954 88	295,711 42
Commercial certificates of deposit.....	278,893 65	273,815 96	280,126 60	291,127 41
Due to banks and bankers.....	9,372 15	14,204 56	19,405 99	14,504 95
Certified checks	817 80	1,973 70	1,115 58	773 62
Cashier's checks outstanding.....				
Savings deposits	934,535 43	966,518 91	957,799 85	958,754 31
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals	\$1,825,073 70	\$1,770,329 26	\$1,715,176 82	\$1,789,333 92

* Corporate existence extended thirty years from September 11, 1901.



STATE BANKS OF MICHIGAN.

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. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$508,149 37	\$424,597 56	\$438,641 13	\$460,367 63
Bonds, mortgages and securities.....	68,290 08	67,265 08	70,890 08	66,447 15
Premiums paid on bonds.....				
Overdrafts	136 43	87 79	66 49	86
Banking house				
Furniture and fixtures.....				
Other real estate.....	15,706 28	15,706 28	7,568 09	10,013 08
Due from other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....	84,551 57	190,240 11	141,788 31	207,627 47
Exchange for clearing house.....	3,432 17	5,520 31	881 10	1,138 69
U. S. and National bank currency.....	20,845 00	29,173 00	29,587 00	30,873 00
Gold coin.....	9,710 00	11,145 00	9,595 00	9,440 00
Silver coin	1,735 10	1,019 00	980 10	1,032 35
Nickels and cents.....	196 22	72 92	81 16	71 62
Checks, cash items and internal revenue account				
Totals	\$712,752 22	\$744,827 05	\$700,078 46	\$787,011 85
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.....	5,793 49	5,347 61	8,895 36	12,999 54
Dividends unpaid	25 00	85 00		
Commercial deposits subject to check.....	63,879 08	85,143 38	53,282 26	116,962 85
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks			600 00	
Cashier's checks outstanding.....				
Savings deposits	524,505 39	519,234 06	502,983 71	523,262 47
Savings certificates of deposit.....	43,549 26	60,017 00	59,317 13	58,786 99
Notes and bills re-discounted.....				
Bills payable				
Totals	\$712,752 22	\$744,827 05	\$700,078 46	\$787,011 85

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. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$372,160 56	\$366,489 87	\$386,122 22	\$394,851 78
Bonds, mortgages and securities.....	39,500 00	43,000 00	43,000 00	42,885 00
Premiums paid on bonds.....				
Overdrafts	2,097 98	688 42	686 88	1,909 26
Banking house				
Furniture and fixtures.....	6,434 92	6,434 92	6,434 92	6,434 92
Other real estate.....	3,984 79	4,134 79	4,134 79	4,134 79
Due from other banks and bankers (not reserve cities).....	2,727 93	1,707 06	697 43	2,156 00
United States bonds.....				
Due from banks in reserve cities.....	58,357 59	16,925 77	44,481 79	63,830 70
Exchange for clearing house.....	3,430 95	19,823 37	3,536 95	1,195 09
U. S. and National bank currency.....	28,541 00	16,436 00	17,254 00	31,843 00
Gold coin.....	9,035 00	5,000 00	3,717 50	3,732 50
Silver coin	4,708 70	7,774 00	1,591 07	2,870 90
Nickels and cents.....	373 43	782 85	201 06	86 00
Checks, cash items and internal revenue account	2,551 71	130 34	485 25	568 53
Totals	\$533,904 56	\$489,327 39	\$512,343 86	\$556,498 47
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	1,000 00	1,000 00	1,000 00	1,000 00
Undivided profits, less current expenses, interest and taxes paid.....	7,780 40	5,151 98	1,321 34	2,457 14
Dividends unpaid				
Commercial deposits subject to check.....	270,076 95	186,022 03	250,641 22	267,705 11
Commercial certificates of deposit.....	1,290 48	1,955 36	375 02	12,454 79
Due to banks and bankers.....				
Certified checks	20 00	20 00	1,007 20	20 00
Cashier's checks outstanding.....				
Savings deposits	124,393 73	123,137 73	123,461 94	134,171 23
Savings certificates of deposit.....	29,343 00	32,040 29	34,537 14	38,690 20
Notes and bills re-discounted.....				
Bills payable		40,000 00		
Totals	\$533,904 56	\$489,327 39	\$512,343 86	\$556,498 47

No. 2.

BELDING SAVINGS BANK, BELDING.

Organized January 15, 1889.

H. J. LEONARD, *President*; A. N. BELDING, *Vice President*; W. S. LAMBERTSON, *Acting Cashier*.DIRECTORS.—A. N. Belding, H. J. Leonard, O. F. Webster, H. L. Page, W. P. Hetherington,
E. E. Fales.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$81,159 58	\$97,953 35	\$103,375 97	\$105,949 23
Bonds, mortgages and securities.....	9,055 00	12,645 00	12,971 52	14,087 67
Premiums paid on bonds.....				
Overdrafts	784 21		9 91	
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.....	5,594 58	5,594 58	5,594 58	5,594 58
Due from other banks and bankers (not reserve cities).....	3,781 00	1,613 57	5,011 89	4,346 75
United States bonds.....				
Due from banks in reserve cities.....	16,518 94	24,186 81	13,469 10	24,216 15
Exchange for clearing house.....				
U. S. and National bank currency.....	7,543 00	8,819 00	4,821 00	7,120 00
Gold coin.....	1,746 00	3,481 00	3,626 00	3,531 00
Silver coin	1,565 75	1,620 05	624 70	975 45
Nickels and cents.....	157 10	204 70	189 00	144 81
Checks, cash items and internal revenue account	2,270 57	392 23	672 59	128 96
Totals	\$139,601 40	\$165,935 96	\$159,791 93	\$175,520 27
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.....	1,066 97	1,940 18	2,021 07	2,731 75
Dividends unpaid				
Commercial deposits subject to check.....	32,158 38	35,168 41	28,004 93	34,845 22
Commercial certificates of deposit.....	251 72	251 72	211 72	169 72
Due to banks and bankers.....	8 09	410 51	476 40	1,688 82
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	17,972 77	24,682 65	22,342 38	23,482 69
Savings certificates of deposit.....	58,143 47	73,482 49	76,735 43	82,602 07
Notes and bills re-discounted.....				
Bills payable				
Totals	\$139,601 40	\$165,935 96	\$159,791 93	\$175,520 27

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. H. Hoppough, A. A. Palmer.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$126,455 51	\$143,158 53	\$144,664 40	\$142,617 32
Bonds, mortgages and securities.....	27,308 37	21,935 75	24,480 75	27,061 34
Premiums paid on bonds.....				
Overdrafts	2,798 07	5 48	455 30	1,923 57
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.....	1,694 05	1,674 05	1,644 05	1,644 05
Due from other banks and bankers (not reserve cities).....	5,996 34	1,563 26	301 68	4,469 32
United States bonds.....				
Due from banks in reserve cities.....	1,790 78	12,120 82	13,320 76	19,866 47
Exchange for clearing house.....		3,278 44	1,849 46	392 94
U. S. and National bank currency.....	2,359 00	5,191 00	6,227 00	6,403 00
Gold coin.....	4,802 00	5,472 00	5,472 00	6,672 00
Silver coin	1,408 25	2,937 70	2,120 75	787 50
Nickels and cents.....	110 90	483 25	420 76	299 66
Checks, cash items and internal revenue account	4,579 58	248 00	328 00	108 50
Totals	\$190,052 85	\$208,818 28	\$212,034 91	\$222,995 67
Liabilities.				
Capital stock paid in.....	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund	7,000 00	7,000 00	7,000 00	7,000 00
Undivided profits, less current expenses interest and taxes paid.....	2,221 98	2,039 84	2,162 43	2,330 91
Dividends unpaid	156 00			
Commercial deposits subject to check.....	23,997 25	26,820 30	29,597 88	27,402 80
Commercial certificates of deposit.....	2,124 50	2,019 50	1,669 50	1,541 50
Due to banks and bankers.....	188 78	37 78	163 67	
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	16,124 85	20,536 11	18,567 86	19,786 09
Savings certificates of deposit.....	103,239 49	115,364 75	112,873 57	129,934 37
Notes and bills re-discounted.....				
Bills payable			5,000 00	
Totals	\$190,052 85	\$208,818 28	\$212,034 91	\$222,995 67

No. 219.

BENTON HARBOR STATE BANK, BENTON HARBOR.

Organized December 20, 1899.

I. W. CONKEY, *President*; H. D. POOL, *Vice President*; WM. RUPP, *Cashier*;
B. F. WELLS, *Assistant Cashier*.

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

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$72,449 60	\$106,972 56	\$112,649 75	\$119,724 92
Bonds, mortgages and securities.....	46,574 38	41,632 85	30,041 62	33,141 09
Premiums paid on bonds.....				
Overdrafts	102 68	170 38	339 86	213 69
Banking house				
Furniture and fixtures.....	2,135 68	2,446 68	2,464 63	2,464 63
Other real estate.....				
Due from other banks and bankers (not reserve cities).....		793 95	65 21	2,529 93
United States bonds.....				
Due from banks in reserve cities.....	35,156 09	18,340 23	73,612 40	59,148 33
Exchange for clearing house.....		1,990 12	889 22	1,929 58
U. S. and National bank currency.....	6,588 00	8,790 00	7,037 00	11,211 00
Gold coin.....	3,472 50	2,595 00	2,810 00	4,200 00
Silver coin	2,483 42	2,546 75	1,180 75	1,664 80
Nickels and cents.....	67 57	131 86	47 45	58 53
Checks, cash items and internal revenue account	525 00	275 00	230 00	210 00
Totals	\$169,554 92	\$186,685 38	\$231,367 89	\$236,496 50
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund		500 00	500 00	500 00
Undivided profits, less current expenses, interest and taxes paid.....	859 41	486 12	855 92	2,096 41
Dividends unpaid		75 00	30 00	
Commercial deposits subject to check.....	71,002 30	87,300 56	114,283 46	105,768 30
Commercial certificates of deposit.....	47,253 09	48,323 70	64,261 71	78,131 79
Due to banks and bankers.....	440 12		1,436 80	
Certified checks				
Cashier's checks outstanding.....				
Savings deposits				
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals	\$169,554 92	\$186,685 38	\$231,367 89	\$236,496 50

No. 220.

CITIZENS' STATE BANK, BENTON HARBOR.

Organized December 20, 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 Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$134,489 05	\$99,319 85	\$117,158 15	\$82,282 47
Bonds, mortgages and securities.....	21,780 25	21,440 86	22,440 86	26,486 32
Premiums paid on bonds.....				
Overdrafts	505 05	213 10	652 79	161 61
Banking house				
Furniture and fixtures.....	4,681 07	4,681 07	4,681 07	4,681 07
Other real estate.....				
Due from other banks and bankers (not reserve cities).....			796 50	
United States bonds.....				
Due from banks in reserve cities.....	25,493 95	22,615 90	20,630 77	24,134 04
Exchange for clearing house.....	1,048 71	2,050 15	2,800 15	3,050 72
U. S. and National bank currency.....	9,210 00	10,113 00	7,799 00	6,696 00
Gold coin.....	5,675 00	5,505 00	5,165 00	5,387 50
Silver coin	2,520 05	1,900 85	2,301 60	1,533 60
Nickels and cents.....	288 55	300 15	371 21	354 96
Checks, cash items and internal revenue account	960 20	550 55	697 34	924 15
Totals	\$206,651 88	\$168,690 48	\$185,494 44	\$155,692 44
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.....	13 81	282 48	692 25	967 37
Dividends unpaid				
Commercial deposits subject to check.....	88,320 27	63,427 68	85,119 14	50,894 12
Commercial certificates of deposit.....	1,175 60	4,562 65	7,349 12	10,883 50
Due to banks and bankers.....	324 16	419 95	8,100 25	10,791 65
Certified checks		100 00		
Cashier's checks outstanding.....				
Savings deposits	2,473 06	5,652 34	6,700 34	6,081 01
Savings certificates of deposit.....	59,344 98	44,245 38	27,533 34	26,074 79
Notes and bills re-discounted.....				
Bills payable	5,000 00			
Totals	\$206,651 88	\$168,690 48	\$185,494 44	\$155,692 44

No. 76.

FARMERS AND MERCHANTS' BANK, BENTON HARBOR.

Organized February 20, 1888.

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

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

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$378,653 03	\$425,570 99	\$407,775 84	\$413,034 30
Bonds, mortgages and securities.....	56,062 43	53,860 96	54,760 96	69,525 95
Premiums paid on bonds.....	1,665 25	2,088 25	1,962 25	2,270 25
Overdrafts	711 75	293 32	180 64	109 08
Banking house	7,000 00	7,000 00	7,000 00	7,000 00
Furniture and fixtures.....	5,000 00	5,000 00	5,000 00	5,000 00
Other real estate.....	1,800 00	1,800 00	1,800 00	1,800 00
Due from other banks and bankers (not reserve cities).....		2,643 27	1,530 14	4,346 70
United States bonds.....	23,000 00	28,000 00	26,600 00	25,800 00
Due from banks in reserve cities.....	226,041 53	140,844 61	380,445 79	259,953 42
Exchange for clearing house.....		1,412 96	3,689 54	550 12
U. S. and National bank currency.....	26,585 00	37,269 00	40,384 00	35,915 00
Gold coin.....	22,680 00	17,910 00	22,920 00	22,360 00
Silver coin	6,399 50	8,515 45	7,446 85	8,166 00
Nickels and cents.....	632 16	794 89	583 02	567 63
Checks, cash items and internal revenue account	833 94	21 00	135 85	278 21
Totals	\$757,064 59	\$733,024 70	\$962,214 88	\$856,676 66
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.....	6,410 75	7,520 82	10,195 76	7,090 60
Dividends unpaid				
Commercial deposits subject to check.....	290,088 96	241,369 73	408,123 74	282,533 43
Commercial certificates of deposit.....	47,316 84	48,698 94	66,134 13	60,566 56
Due to banks and bankers.....	25,540 37	47,904 13	78,063 40	93,691 15
Certified checks	236 00	1,610 00	15 60	55 00
Cashier's checks outstanding.....	68 00	250 00	73 00	2,626 00
Savings deposits	72,123 76	77,262 52	80,601 25	84,590 07
Savings certificates of deposit.....	165,279 91	158,408 56	169,008 00	175,523 85
Notes and bills re-discounted.....				
Bills payable				
Totals	\$757,064 59	\$733,024 70	\$962,214 88	\$856,676 66

No. 248.

CITIZENS' STATE BANK, BIG RAPIDS.

Organized September 28, 1901.

E. C. MORRIS, *President*; E. W. HUDNUTT, *Vice President*; D. C. MORRILL, *Cashier*.

DIRECTORS.—J. S. Weidman, E. W. Hudnutt, Wm. Hugh, E. C. Morris, W. E. Darrah, S. J. Reynolds, W. N. Ferris, G. F. Fairman, B. I. Webster, Jos. Barton, G. A. Wright, W. T. Dodge, D. C. Morrill.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....				\$49,084 08
Bonds, mortgages and securities.....				9,725 00
Premiums paid on bonds.....				
Overdrafts				244 69
Banking house				10,000 00
Furniture and fixtures.....				
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				937 37
United States bonds.....				
Due from banks in reserve cities.....				79,016 00
Exchange for clearing house.....				
U. S. and National bank currency.....				14,877 00
Gold coin.....				680 00
Silver coin				1,791 60
Nickels and cents.....				117 86
Checks, cash items and internal revenue account				1,205 53
Totals				\$167,679 13
Liabilities.				
Capital stock paid in.....				\$50,000 00
Surplus fund				
Undivided profits, less current expenses, interest and taxes paid.....				474 12
Dividends unpaid				
Commercial deposits subject to check.....				81,513 30
Commercial certificates of deposit.....				2,294 71
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				90
Savings deposits				1,795 06
Savings certificates of deposit.....				31,601 04
Notes and bills re-discounted.....				
Bills payable				
Totals				\$167,679 13

No. 163.

BLISSFIELD STATE BANK, BLISSFIELD.

Organized May 31, 1893.

H. B. HATHAWAY, *President*; WILLIAM ROTHFUSS, *Vice President*; CHAS. B. PHILLIPS, *Cashier*; L. H. ROTHFUSS, *Assistant Cashier*.

DIRECTORS.—Chas. B. Phillips, George F. Ford, Adam Dreher, H. B. Hathaway Wm. Rothfuss.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$98,988 15	\$84,654 81	\$110,273 58	\$116,591 64
Bonds, mortgages and securities.....	44,600 00	68,195 54	70,036 09	85,786 09
Premiums paid on bonds.....				
Overdrafts	1,310 35	343 22	1,546 04	153 44
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.....		513 86	513 86	513 86
Due from other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....	22,683 18	62,182 55	43,897 61	26,128 83
Exchange for clearing house.....				
U. S. and National bank currency.....	6,352 00	8,635 00	6,915 00	9,432 00
Gold coin.....	2,600 00	2,575 00	2,175 00	2,400 00
Silver coin	628 50	902 15	166 60	890 15
Nickels and cents.....	7 78	81 24	45 80	32 59
Checks, cash items and internal revenue account	1,714 48	2,260 05	3,218 18	1,950 92
Totals	\$186,634 44	\$238,093 42	\$246,537 76	\$251,629 52
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund	3,500 00	4,000 00	4,000 00	4,000 00
Undivided profits, less current expenses, interest and taxes paid.....	1,182 48	3,198 01	1,878 21	2,933 64
Dividends unpaid				
Commercial deposits subject to check.....	13,211 21	14,610 15	20,298 88	18,050 79
Commercial certificates of deposit.....	51,957 53	68,371 56	68,475 82	64,589 05
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	96,783 22	127,913 70	131,884 85	142,056 04
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals	\$186,634 44	\$238,093 42	\$246,537 76	\$251,629 52

No. 221.

THE JIPSON-CARTER STATE BANK, BLISSFIELD.

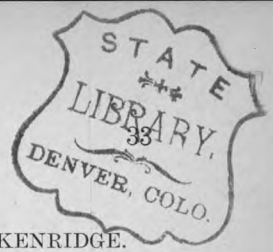
Organized February 27, 1901.

RUSSEL C. CARTER, *President*; A. D. ELLIS, *Vice President*; WEBSTER C. JIPSON, *Cashier*;
 JAMES E. DOWNEN, *Assistant Cashier*.

DIRECTORS.—A. D. ELLIS, C. E. Howland, W. F. Rodgers, J. C. Holt, W. C. Jipson,
 J. E. Downen, R. C. Carter.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$70,794 81	\$40,595 77	\$60,015 34	\$77,052 94
Bonds, mortgages and securities.....	88,640 55	96,511 41	107,893 41	103,629 19
Premiums paid on bonds.....				
Overdrafts	69 41	45 90	2,115 62	4,015 25
Banking house	5,416 85	5,416 85	5,416 85	5,416 85
Furniture and fixtures.....	2,655 15	2,655 15	2,655 15	2,655 15
Other real estate.....				2,500 00
Due from other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....	33,502 26	96,688 08	64,702 94	44,547 26
Exchange for clearing house.....				
U. S. and National bank currency.....	5,599 00	8,643 00	8,979 00	8,569 00
Gold coin.....	2,200 00	97 50	672 50	1,205 00
Silver coin	582 74	1,062 40	494 15	365 20
Nickels and cents.....	45 23	46 18	45 24	66 19
Checks, cash items and internal revenue account	352 32	5,581 30	1,150 91	2,187 42
Totals	\$209,858 32	\$257,343 54	\$254,141 11	\$252,209 45
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund		500 00	500 00	500 00
Undivided profits, less current expenses interest and taxes paid.....	1,964 28	1,369 34	2,827 70	2,929 41
Dividends unpaid				
Commercial deposits subject to check.....	20,275 46	29,137 33	21,718 82	20,352 19
Commercial certificates of deposit.....	80,350 72	78,150 21	78,322 06	
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	82,267 86	123,186 66	125,772 53	131,455 14
Savings certificates of deposit.....				71,972 71
Notes and bills re-discounted.....				
Bills payable				
Totals	\$209,858 32	\$257,343 54	\$254,141 11	\$252,209 45

12/26



STATE BANKS OF MICHIGAN.

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. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$30,396 87	\$37,144 83	\$39,263 27	\$40,276 16
Bonds, mortgages and securities.....	14,793 50	15,446 00	15,986 00	18,242 50
Premiums paid on bonds.....				
Overdrafts	36 66	125 62		5 15
Banking house	1,219 40	1,219 40	1,219 40	1,219 40
Furniture and fixtures.....	776 07	776 07	776 07	776 07
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	154 44	389 95	175 00	
United States bonds.....				
Due from banks in reserve cities.....	6,177 86	7,012 49	7,843 78	15,708 48
Exchange for clearing house.....				
U. S. and National bank currency.....	1,837 00	2,011 00	1,937 00	3,810 00
Gold coin.....	680 00	1,585 00	1,005 00	875 00
Silver coin	478 85	907 50	1,886 60	320 75
Nickels and cents.....	146 75	115 91	42 16	28 26
Checks, cash items and internal revenue account	134 16	50 99	35 27	35 26
Totals	\$56,831 56	\$66,784 76	\$70,169 55	\$81,297 03
Liabilities.				
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund	3,000 00	3,000 00	3,000 00	3,000 00
Undivided profits, less current expenses, interest and taxes paid.....	746 03	670 91	1,074 37	2,787 88
Dividends unpaid				
Commercial deposits subject to check.....	9,187 28	12,803 79	11,419 55	10,546 61
Commercial certificates of deposit.....	28,898 25	35,310 06	39,675 63	49,962 54
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits				
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals	\$56,831 56	\$66,784 76	\$70,169 55	\$81,297 03

STATE BANKING DEPARTMENT.

No. 216.

BROWN CITY SAVINGS BANK, BROWN CITY.

Organized June 9, 1899.

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

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

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$70,174 76	\$81,988 25	\$85,441 09	\$91,560 51
Bonds, mortgages and securities.....	4,625 91	5,591 83	5,677 33	7,149 77
Premiums paid on bonds.....				
Overdrafts	194 34	73 24	798 43	885 17
Banking house	1,619 04	1,619 04	1,615 00	1,615 00
Furniture and fixtures.....	1,636 75	1,636 75	1,950 00	1,950 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	486 99	50 00	3,049 81	7,846 26
United States bonds.....				
Due from banks in reserve cities.....	16,684 61	13,839 66	17,228 46	17,729 58
Exchange for clearing house.....				
U. S. and National bank currency.....	4,502 00	4,524 00	2,189 00	4,681 00
Gold coin.....	1,950 00	2,305 00	1,640 00	2,170 00
Silver coin	733 55	855 85	752 35	743 35
Nickels and cents.....	49 96	140 12	147 93	125 41
Checks, cash items and internal revenue account	286 45	210 14	33 32	502 88
Totals	\$102,944 36	\$112,833 88	\$120,522 72	\$136,958 93
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund	750 00	1,000 00	1,000 00	1,250 00
Undivided profits, less current expenses, interest and taxes paid.....	1,454 30	792 55	1,379 45	392 76
Dividends unpaid				
Commercial deposits subject to check.....	21,673 71	18,320 41	19,134 29	39,891 25
Commercial certificates of deposit.....	57,267 88	66,223 70	71,260 25	68,587 58
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....	1,798 47	1,497 22	2,748 73	6,837 34
Savings deposits				
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable		5,000 00	5,000 00	
Totals	\$102,944 36	\$112,833 88	\$120,522 72	\$136,958 93

No. 212.

THE BURR OAK STATE BANK, BURR OAK.

Organized December 21, 1898.

HENRY P. MOWRY, *President*; JOHN B. KEESLAR, *Vice President*; JACKSON S. SHENEMAN, *Second Vice President*; H. C. KAAS, *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. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$25,035 27	\$26,507 90	\$28,790 93	\$32,727 15
Bonds, mortgages and securities.....	10,190 00	10,920 00	11,420 00	10,890 00
Premiums paid on bonds.....	111 33	111 33	111 33	111 33
Overdrafts	52 43	30 71	387 01	581 96
Banking house	1,727 10	1,727 10	1,727 10	1,727 10
Furniture and fixtures.....	1,383 10	1,383 10	1,383 10	1,383 10
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Expense			46 18	
United States bonds.....				
Due from banks in reserve cities.....	10,710 77	5,542 58	7,712 11	4,693 39
Exchange for clearing house.....			37 39	
U. S. and National bank currency.....	3,371 00	2,396 00	1,700 00	3,900 00
Gold coin.....	1,095 00	952 50	1,315 00	1,175 00
Silver coin	486 00	616 00	374 40	134 20
Nickels and cents.....	9 07	24 18	37 79	16 13
Checks, cash items and internal revenue account	44 52	41 00		812 80
Totals	\$54,215 59	\$50,252 40	\$55,042 34	\$58,152 16
Liabilities.				
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund	200 00	200 00	200 00	200 00
Undivided profits, less current expenses interest and taxes paid.....	392 57	505 69		250 70
Dividends unpaid	90 00			
Commercial deposits subject to check.....	20,983 05	13,251 17	12,602 75	13,887 35
Commercial certificates of deposit.....	17,549 97	21,295 54	27,239 59	28,814 11
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits				
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals	\$54,215 59	\$50,252 40	\$55,042 34	\$58,152 16

STATE BANKING DEPARTMENT.

No. 181.

CADILLAC STATE BANK, CADILLAC.

Organized October 30, 1895.

F. J. COBBS, *President*; S. W. KRAMER, *Vice President*; HENRY KNOWLTON, *Cashier*.DIRECTORS.—S. W. Kramer, W. W. Mitchell, Frank J. Cobbs, W. W. Cummer, D. F. Diggins,
Fred L. Reed.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$313,691 69	\$376,192 58	\$325,385 63	\$327,231 90
Bonds, mortgages and securities.....	74,570 84	77,365 84	73,622 50	73,232 50
Premiums paid on bonds.....	775 00	775 00	775 00	775 00
Overdrafts	792 74	277 58	153 28	372 44
Banking house	2,800 00	4,012 09	7,110 67	11,595 38
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....	123 45	123 45	123 45	123 45
Due from other banks and bankers (not reserve cities).....				
United States bonds.....			20,000 00	20,000 00
Due from banks in reserve cities.....	82,842 38	65,037 18	78,816 39	85,409 14
Exchange for clearing house.....				
U. S. and National bank currency.....	25,091 00	33,639 00	9,247 00	9,478 00
Gold coin.....	6,352 50	8,415 00	12,271 50	12,905 00
Silver coin	1,391 65	4,464 65	2,076 00	1,754 65
Nickels and cents.....	93 72	127 22	73 65	17 07
Checks, cash items and internal revenue account	2,293 04	1,694 38	487 14	3,133 73
Totals	\$511,818 01	\$573,123 97	\$531,142 21	\$547,028 26
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.....	8,713 87	14,756 07	16,283 36	16,284 96
Dividends unpaid	69 00	150 00		
Commercial deposits subject to check.....	145,087 04	192,647 66	147,007 76	154,199 47
Commercial certificates of deposit.....	199,707 19	208,741 94	206,416 20	207,080 90
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	83,249 91	81,828 30	86,434 89	94,462 93
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals	\$511,818 01	\$573,123 97	\$531,142 21	\$547,028 26

No. 87.

MERCHANTS AND MINERS' BANK, CALUMET.

Organized August 7, 1873.

CHAS. BRIGGS, *President*; PETER RUPPE, *Vice President*; STEPHEN PAULL, *Cashier*;
F. J. KOHLHAAS, *Assistant Cashier*.

DIRECTORS.—W. A. Childs, C. W. Niles, P. Ruppe, John Duncan, Chas. Briggs, Paul P. Roehm,
E. M. Lieblein.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$531,359 89	\$571,235 86	\$581,533 11	\$576,744 36
Bonds, mortgages and securities.....	204,529 35	228,524 48	233,024 48	220,992 02
Premiums paid on bonds.....	174 32	174 32	174 32	174 32
Overdrafts	1,122 91	1,303 31	806 92	852 53
Banking house				
Furniture and fixtures.....	5,574 00	5,956 00	6,008 50	6,008 50
Other real estate.....	12,972 19	10,100 59	7,600 59	7,600 59
Due from other banks and bankers (not reserve cities).....	1,042 38	2,401 23	2,226 42	4,377 16
United States bonds.....				
Due from banks in reserve cities.....	449,402 44	466,786 24	366,603 74	319,328 80
Exchange for clearing house.....				
U. S. and National bank currency.....	106,145 00	49,630 00	89,056 00	117,129 00
Gold coin.....	50,012 50	52,145 00	44,765 00	63,810 00
Silver coin	5,913 90	5,582 10	5,054 50	8,450 45
Nickels and cents.....	1,119 83	920 15	419 22	562 64
Checks, cash items and internal revenue account	4,118 73	7,032 59	5,936 20	620 87
Totals	\$1,373,487 44	\$1,401,791 87	\$1,343,209 00	\$1,326,651 24
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.....	11,127 28	16,106 74	19,868 78	23,137 24
Dividends unpaid	120 00	1,028 00	280 00	160 00
Commercial deposits subject to check.....	1,222,631 29	378,660 03	334,402 09	443,273 87
Commercial certificates of deposit.....	3,227 25	1,304 06	920 41	805 27
Due to banks and bankers.....	1,381 62	155 82	2,993 89	2,517 05
Certified checks				
Cashier's checks outstanding.....				
Savings deposits		761,652 22	741,858 83	718,872 81
Savings certificates of deposit.....		107,885 00	107,885 00	2,885 00
Notes and bills re-discounted.....				
Bills payable				
Totals	\$1,373,487 44	\$1,401,791 87	\$1,343,209 00	\$1,326,651 24

CAPAC SAVINGS BANK, CAPAC.

Organized September 8, 1898.

A. D. BENNETT, *President*; H. C. SIEGEL, *Vice President*; R. MORRISON, JR., *Cashier*.

DIRECTORS.—A. D. Bennett, E. J. Buck, Herbert C. Siegel, Walter Shearsmith, R. Morrison, Jr.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$42,488 76	\$51,175 40	\$58,147 89	\$63,087 27
Bonds, mortgages and securities.....	21,612 45	25,385 22	29,547 85	31,318 55
Premiums paid on bonds.....				
Overdrafts				
Banking house				
Furniture and fixtures.....	1,316 64	1,422 33	1,422 33	1,422 33
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	1,050 15	206 75	893 52	389 75
Current expenses and interest paid.....		81 09		
United States bonds.....				
Due from banks in reserve cities.....	13,507 81	7,322 98	7,570 75	6,519 98
Exchange for clearing house.....				
U. S. and National bank currency.....	1,005 00	1,115 00	2,005 00	2,148 00
Gold coin.....	737 50	1,187 50	502 50	1,097 50
Silver coin	304 85	76 30	555 10	252 80
Nickels and cents.....	82 14	41 48	63 05	18 43
Checks, cash items and internal revenue account	292 80	118 99	363 33	427 47
Totals	\$82,398 10	\$88,133 04	\$101,071 32	\$106,682 08
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund	600 00	700 00	700 00	700 00
Undivided profits, less current expenses interest and taxes paid.....	52 23		428 19	1,475 26
Dividends unpaid	94 00	301 00	37 00	34 00
Commercial deposits subject to check.....	13,065 90	7,318 73	11,916 44	12,929 16
Commercial certificates of deposit.....	8,704 28	14,176 95	18,920 52	20,692 98
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	39,881 69	45,636 36	49,069 17	50,850 68
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals	\$82,398 10	\$88,133 04	\$101,071 32	\$106,682 08

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. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$69,367 31	\$86,442 33	\$88,209 38	\$74,863 98
Bonds, mortgages and securities.....	47,637 50	52,660 02	59,745 02	73,255 02
Premiums paid on bonds.....				
Overdrafts	94 22	25 76	195 25	
Banking house	4,700 00	4,700 00	4,700 00	4,700 00
Furniture and fixtures.....	1,500 00	1,600 00	1,600 00	1,600 00
Other real estate.....	594 92	594 92	594 92	594 92
Due from other banks and bankers (not reserve cities).....	5,916 54	1,265 00	4,754 80	3,746 80
United States bonds.....				
Due from banks in reserve cities.....	26,489 45	34,034 03	21,629 75	20,902 73
Exchange for clearing house.....			622 04	
U. S. and National bank currency.....	11,062 00	7,842 00	10,345 00	12,109 00
Gold coin.....	3,125 00	3,150 00	3,105 00	3,085 00
Silver coin	596 80	850 40	1,055 95	885 75
Nickels and cents.....	64 63	47 65	33 76	65 69
Checks, cash items and internal revenue account	59 39	673 56	217 32	723 98
Totals	\$171,207 76	\$193,885 67	\$196,808 19	\$196,532 87
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.....	8,365 06	8,584 60	9,584 96	11,091 10
Dividends unpaid				
Commercial deposits subject to check.....	37,042 69	34,091 26	33,570 76	39,511 14
Commercial certificates of deposit.....	90,800 01	116,209 81	118,652 47	110,930 63
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits				
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals	\$171,207 76	\$193,885 67	\$196,808 19	\$196,532 87

STATE BANKING DEPARTMENT.

No. 234.

EXCHANGE STATE BANK, CARSONVILLE.

Organized June 20, 1901.

DAVID CROREY, *President*; DAVID CROREY, JR., *Vice President*; W. J. McCAREN, *Cashier*;
FRANK CROREY, *Assistant Cashier*.

DIRECTORS.—David Crorey, David Crorey, Jr., W. J. McCaren, June Crorey, Ellen McCaren.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....		\$27,660 41	\$26,457 30	\$29,911 85
Bonds, mortgages and securities.....		5,468 93	6,893 93	9,617 38
Premiums paid on bonds.....				
Overdrafts		505 73	2,077 17	64 22
Banking house		1,500 00	1,500 00	1,500 00
Furniture and fixtures.....		150 00	150 00	150 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....		28,174 47	24,212 70	28,519 48
Exchange for clearing house.....				
U. S. and National bank currency.....		1,041 00	2,140 00	1,861 00
Gold coin.....		900 00	400 00	400 00
Silver coin		466 60	469 25	289 85
Nickels and cents.....		17 94	22 65	22 95
Checks, cash items and internal revenue account		9 05	82 18	751 26
Totals		\$65,894 13	\$64,405 18	\$73,087 99
Liabilities.				
Capital stock paid in.....		\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund				1,238 67
Undivided profits, less current expenses interest and taxes paid.....		733 85	1,042 80	473 17
Dividends unpaid				
Commercial deposits subject to check.....		14,770 14	12,781 58	20,808 50
Commercial certificates of deposit.....		30,390 14	30,580 80	30,567 65
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits				
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals		\$65,894 13	\$64,405 18	\$73,087 99

No. 180.

STATE BANK OF CARSONVILLE, CARSONVILLE.

Organized October 17, 1895.

JOSEPH M. GAIGE, *President*; WM. H. AITKIN, *Vice President*; ALLA M. NILES, *Cashier*;
L. A. GOODRUM, *Assistant Cashier*.

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

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$74,902 05	\$89,588 26	\$91,769 05	\$83,489 27
Bonds, mortgages and securities.....	7,327 03	11,300 19	10,713 17	14,193 55
Premiums paid on bonds.....				
Overdrafts	1,078 22	143 24	1,159 75	4,878 09
Banking house	3,058 00	3,058 00	3,058 00	3,058 00
Furniture and fixtures.....	1,553 56	1,553 56	1,553 56	1,553 56
Other real estate.....	987 43	1,578 92	1,528 92	2,567 88
Due from other banks and bankers (not reserve cities).....	21 47	53 19		323 13
United States bonds.....				
Due from banks in reserve cities.....	6,316 96	10,021 19	7,710 99	12,166 38
Exchange for clearing house.....				
U. S. and National bank currency.....	1,239 00	4,197 00	3,301 00	3,373 00
Gold coin.....	1,382 50	1,085 00	1,375 00	1,850 00
Silver coin	522 85	589 90	314 55	415 75
Nickels and cents.....	7 53	18 45	89 58	67 65
Checks, cash items and internal revenue account	129 50	1,527 68	15 54	488 07
Totals	\$98,526 10	\$124,714 58	\$122,589 11	\$128,424 33
Liabilities.				
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund	1,650 00	2,000 00	2,000 00	2,000 00
Undivided profits, less current expenses, interest and taxes paid.....	1,970 69	161 34	305 84	1,972 50
Dividends unpaid				
Commercial deposits subject to check.....	13,705 74	27,762 02	23,299 21	21,638 11
Commercial certificates of deposit.....		63,034 86	66,448 36	72,781 02
Due to banks and bankers.....	5,361 18	1,221 36	535 70	32 70
Certified checks		535 00		
Cashier's checks outstanding.....				
Savings deposits				
Savings certificates of deposit.....	45,838 49			
Notes and bills re-discounted.....				
Bills payable				
Totals	\$98,526 10	\$124,714 58	\$122,589 11	\$128,424 33

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 E. Murray, H. K. Jennings.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$24,343 92	\$29,439 05	\$27,939 05	\$25,989 05
Bonds, mortgages and securities.....	41,832 50	50,918 00	52,623 00	53,597 00
Premiums paid on bonds.....				
Overdrafts				
Banking house				
Furniture and fixtures.....				
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	152 84		7,828 83	7,420 25
United States bonds.....				
Due from banks in reserve cities.....	6,821 47	6,989 66	6,995 97	9,003 68
Exchange for clearing house.....				
U. S. and National bank currency.....	1,950 00	1,950 00	1,950 00	1,950 00
Gold coin.....	1,000 00	2,700 00	2,700 00	2,700 00
Silver coin	45 00	45 00	45 00	45 00
Nickels and cents.....	5 00	5 00	5 00	5 00
Checks, cash items and internal revenue account				
Totals	\$76,150 73	\$92,046 71	\$100,086 85	\$100,709 98
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund	500 00	700 00	700 00	700 00
Undivided profits, less current expenses interest and taxes paid.....	587 59	263 75	655 82	1,325 56
Dividends unpaid		162 00	21 00	15 00
Commercial deposits subject to check.....				
Commercial certificates of deposit.....				
Due to banks and bankers.....		247 31		
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	50,063 14	65,673 65	73,710 03	73,669 42
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals	\$76,150 73	\$92,046 71	\$100,086 85	\$100,709 98

No. 67.

CHELSEA SAVINGS BANK, CHELSEA.

Organized January 30, 1882.

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

DIRECTORS.—John R. Gates, Frank 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. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$118,940 14	\$132,805 95	\$123,584 91	\$142,713 70
Bonds, mortgages and securities.....	151,450 65	166,566 64	173,311 20	169,961 26
Premiums paid on bonds.....				
Overdrafts.....				
Banking house.....	4,000 00	4,000 00	4,000 00	4,000 00
Furniture and fixtures.....	2,029 00	2,046 50	2,055 91	2,071 41
Other real estate.....	2,550 00	2,550 00	2,550 00	2,550 00
Due from other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....	45,043 42	45,483 52	29,457 29	33,700 70
Exchange for clearing house.....	287 40	603 85	101 28	243 21
U. S. and National bank currency.....	5,750 00	5,955 00	6,420 00	6,513 00
Gold coin.....	5,355 00	6,350 00	6,140 00	6,080 00
Silver coin.....	1,763 50	1,286 25	1,308 50	1,212 25
Nickels and cents.....	270 01	201 94	249 60	323 95
Checks, cash items and internal revenue account.....	903 52	404 05	666 69	623 39
Totals.....	\$338,342 64	\$368,253 70	\$349,845 38	\$369,992 87
Liabilities.				
Capital stock paid in.....	\$60,000 00	\$60,000 00	\$60,000 00	\$60,000 00
Surplus fund.....	8,807 00	9,222 00	9,222 00	9,222 00
Undivided profits, less current expenses interest and taxes paid.....	3,882 53	3,339 58	5,430 41	8,353 83
Dividends unpaid.....	246 00	361 00	136 00	61 00
Commercial deposits subject to check.....	48,266 82	70,583 41	49,096 39	56,259 08
Commercial certificates of deposit.....	66,936 53	61,294 77	61,142 42	64,765 46
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	49,455 27	61,257 06	68,416 03	74,509 01
Savings certificates of deposit.....	100,748 49	102,195 88	96,402 13	96,822 49
Notes and bills re-discounted.....				
Bills payable.....				
Totals.....	\$338,342 64	\$368,253 70	\$349,845 38	\$369,992 87

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,
Geo. A. Begole, Edward Vogel.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$63,814 18	\$66,369 47	\$61,417 29	\$50,713 46
Bonds, mortgages and securities.....	170,799 02	187,904 84	202,174 84	214,464 65
Premiums paid on bonds.....	398 75	348 75	348 75	348 75
Overdrafts	187 34	578 70	105 86	353 28
Banking house	7,500 00	7,500 00	7,500 00	7,500 00
Furniture and fixtures.....	2,000 00	1,500 00	1,500 00	1,500 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	11,880 00	17,500 00	17,500 00	25,550 00
United States bonds.....	5,500 00	5,500 00	5,500 00	5,500 00
Due from banks in reserve cities.....	43,380 08	38,060 69	44,461 63	46,797 76
Exchange for clearing house.....				
U. S. and National bank currency.....	4,929 00	4,802 00	4,082 00	4,086 00
Gold coin.....	5,225 00	5,035 00	5,460 00	5,900 00
Silver coin	2,289 83	2,087 40	2,240 45	2,668 95
Nickels and cents.....	183 43	249 02	201 34	186 12
Checks, cash items and internal revenue account	158 57	339 27	283 03	402 83
Totals	\$318,245 20	\$337,775 14	\$352,775 19	\$365,971 80
Liabilities.				
Capital stock paid in.....	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00
Surplus fund	2,500 00	3,900 00	3,000 00	3,000 00
Undivided profits, less current expenses, interest and taxes paid.....	2,816 87	2,336 33	5,071 20	3,770 57
Dividends unpaid	31 50	120 00		
Commercial deposits subject to check.....	50,412 55	42,982 20	53,597 64	62,802 22
Commercial certificates of deposit.....	17,895 18	21,326 27	22,691 27	23,318 62
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	186,862 99	213,958 23	213,647 97	217,323 28
Savings certificates of deposit.....	17,726 11	14,052 11	14,767 11	15,757 11
Notes and bills re-discounted.....				
Bills payable				
Totals	\$318,245 20	\$337,775 14	\$352,775 19	\$365,971 80

No. 235.

THE CHESANING STATE BANK, CHESANING.

Organized June 22, 1901.

B. G. CORYELL, *President*; O. D. CHAPMAN, *Vice President*; A. D. AGNEW, *Second Vice President*; F. A. GREENFELDER, *Cashier*; F. A. CHAPMAN, *Assistant Cashier*.

DIRECTORS.—B. G. Coryell, O. D. Chapman, F. A. Greenfelder, A. D. Agnew, G. M. Peet, A. Cantwell, M. L. Parshall.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....		\$95,682 85	\$139,901 12	\$139,203 35
Bonds, mortgages and securities.....		12,720 00	13,395 00	13,095 00
Premiums paid on bonds.....				
Overdrafts			1,019 69	368 17
Banking house				
Furniture and fixtures.....		1,100 00	1,100 00	1,100 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....		5,859 90	1,576 00	309 05
Current expenses		226 20		
United States bonds.....				
Due from banks in reserve cities.....		35,448 81	13,903 83	39,437 92
Exchange for clearing house.....				
U. S. and National bank currency.....		10,010 00	5,504 00	12,147 00
Gold coin.....		1,000 00	400 00	290 00
Silver coin		1,400 00	480 00	945 00
Nickels and cents.....		103 00	49 00	102 00
Checks, cash items and internal revenue account		312 66	449 18	583 88
Totals		\$163,863 42	\$177,777 82	\$207,581 37
Liabilities.				
Capital stock paid in.....		\$24,300 00	\$25,000 00	\$25,000 00
Surplus fund				
Undivided profits, less current expenses, interest and taxes paid.....			969 83	1,835 61
Dividends unpaid				
Commercial deposits subject to check.....		34,922 20	44,265 35	52,751 47
Commercial certificates of deposit.....		104,641 22	107,542 64	127,994 29
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits				
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals		\$163,863 42	\$177,777 82	\$207,581 37

CLARE COUNTY SAVINGS BANK, CLARE.

Organized June 23, 1891.

C. W. PERRY, *President*; W. WOLSEY, *Vice President*; C. H. SUTHERLAND, *Cashier*.

DIRECTORS.—C. H. Sutherland, Wm. Wolsey, C. W. Perry, R. H. Jenney, Louis Wiesman.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$67,716 28	\$69,477 90	\$67,730 91	\$64,936 33
Bonds, mortgages and securities.....	33,392 04	39,026 04	43,046 04	39,572 76
Premiums paid on bonds.....				
Overdrafts	956 03	196 33	210 37	57 99
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 other banks and bankers (not reserve cities).....	208 60	27 50	276 29	444 97
United States bonds.....				
Due from banks in reserve cities.....	46,178 09	31,664 19	31,438 47	46,652 82
Exchange for clearing house.....				
U. S. and National bank currency.....	2,922 00	5,803 00	4,560 00	3,427 00
Gold coin.....	940 00	905 00	1,315 00	1,385 00
Silver coin	1,151 70	1,234 55	1,358 45	1,129 00
Nickels and cents.....	71 08	156 28	115 50	165 95
Checks, cash items and internal revenue account	1,156 32	548 21	1,323 27	1,053 32
Totals	\$161,392 14	\$155,739 00	\$158,074 30	\$165,525 14
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.....	947 20	242 37	1,275 22	2,050 18
Dividends unpaid	135 00	50 00		
Commercial deposits subject to check.....	61,611 11	55,861 85	58,112 36	57,357 44
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	36,475 65	36,462 40	35,709 81	39,081 87
Savings certificates of deposit.....	35,223 18	36,122 38	35,976 91	40,035 65
Notes and bills re-discounted.....				
Bills payable				
Totals	\$161,392 14	\$155,739 00	\$158,074 30	\$165,525 14

No. 104.

BRANCH COUNTY SAVINGS BANK, COLDWATER.

Organized October 14, 1890.

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

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

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$147,467 57	\$162,309 93	\$166,934 91	\$164,020 16
Bonds, mortgages and securities.....	154,892 86	147,993 71	140,836 68	137,589 76
Premiums paid on bonds.....				
Overdrafts	944 99	1,044 05	1,492 96	2,080 16
Banking house				
Furniture and fixtures.....	1,400 00	1,400 00	1,400 00	1,400 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....	59,871 89	54,495 47	54,438 63	81,196 94
Exchange for clearing house.....				
U. S. and National bank currency.....	9,859 00	11,663 00	15,493 00	14,108 00
Gold coin.....	10,845 00	10,650 00	6,027 50	5,095 00
Silver coin	494 55	814 95	1,234 15	688 25
Nickels and cents.....	102 15	36 15	83 26	123 91
Checks, cash items and internal revenue account	141 00	39 12	1,307 69	213 81
Totals	\$386,019 01	\$390,446 38	\$389,248 78	\$406,515 99
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.....	1,994 32	2,270 96	3,146 79	6,030 18
Dividends unpaid	85 00	105 00		
Commercial deposits subject to check.....	54,125 10	45,793 30	35,018 08	39,190 46
Commercial certificates of deposit.....	64,951 51	67,707 04	80,554 33	88,683 52
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	204,863 08	214,370 08	210,529 58	212,611 83
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals	\$386,019 01	\$390,446 38	\$389,248 78	\$406,515 99

FARMERS' STATE BANK, CONCORD.

Organized November 20, 1886.

WILLIAM D. CHAPPLE, *President*; C. YOUNG, *Vice President*; PERCY E. CHAPPLE, *Cashier*.DIRECTORS.—W. D. Chapple, W. H. Magel, P. E. Chapple, C. Young, H. Erwin Dewey,
F. P. Dann, A. S. Wolcott.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$52,367 25	\$39,956 14	\$43,733 48	\$49,065 94
Bonds, mortgages and securities.....	47,277 50	49,552 50	48,452 50	48,362 50
Premiums paid on bonds.....	1,302 32	1,110 13	1,110 13	1,097 13
Overdrafts	234 13	316 51	156 19	60 93
Banking house	2,875 00	3,000 00	3,000 00	3,000 00
Furniture and fixtures.....	1,700 00	1,700 00	1,700 00	1,700 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Expenses and interest paid.....	448 92	451 77		
United States bonds.....				
Due from banks in reserve cities.....	26,300 07	47,859 45	28,955 70	21,855 52
Exchange for clearing house.....				
U. S. and National bank currency.....	3,210 00	3,982 00	3,845 00	3,310 00
Gold coin.....	3,075 00	3,627 50	3,027 50	3,140 00
Silver coin	680 00	372 00	434 50	489 75
Nickels and cents.....	2 65	3 71	24 03	27 29
Checks, cash items and internal revenue account		130 00	26 51	6 23
Totals	\$139,472 84	\$152,061 71	\$134,465 54	\$132,115 29
Liabilities.				
Capital stock paid in.....	\$35,000 00	\$35,000 00	\$25,000 00	\$25,000 00
Surplus fund	4,000 00	4,200 00	4,200 00	4,200 00
Undivided profits, less current expenses interest and taxes paid.....	270 91	326 17	108 25	334 85
Dividends unpaid	228 00	327 00	30 00	
Commercial deposits subject to check.....	30,080 08	35,789 64	21,509 06	20,273 30
Commercial certificates of deposit.....	69,893 85	7,871 06	8,497 38	6,317 92
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits				
Savings certificates of deposit.....		68,547 84	75,120 85	75,989 22
Notes and bills re-discounted.....				
Bills payable				
Totals	\$139,472 84	\$152,061 71	\$134,465 54	\$132,115 29

No. 174.

COMMERCIAL STATE BANK OF CONSTANTINE, CONSTANTINE.

Organized August 1, 1894.

SAMUEL GIBSON, *President*; JOHN B. GEORGE, *Vice President*; JAMES A. MARSH, *Cashier*; D. E. WILSON, *Assistant Cashier*.

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

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$101,851 92	\$95,999 70	\$97,142 00	\$107,900 48
Bonds, mortgages and securities.....	38,595 88	40,722 66	45,386 01	46,373 01
Premiums paid on bonds.....				
Overdrafts	1,067 36	348 36	496 90	395 33
Banking house	4,157 27	4,157 27	4,157 27	4,157 27
Furniture and fixtures.....	1,787 52	1,787 52	1,787 52	1,787 52
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....	12,159 16	36,464 58	51,793 29	41,379 41
Exchange for clearing house.....				
U. S. and National bank currency.....	1,912 00	5,215 00	1,524 00	2,985 00
Gold coin.....	3,182 50	3,382 50	3,715 00	3,735 00
Silver coin	615 15	343 40	143 05	441 75
Nickels and cents.....	61 20	26 55	82 53	7 82
Checks, cash items and internal revenue account	398 48	550 20	47 00	544 46
Totals	\$165,788 44	\$188,997 74	\$206,274 57	\$209,707 05
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.....	5,554 86	8,442 91	9,464 93	10,819 11
Dividends unpaid				
Commercial deposits subject to check.....	33,314 15	35,024 52	37,090 02	41,213 98
Commercial certificates of deposit.....	91,919 43	110,530 31	124,719 62	122,673 96
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits				
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals	\$165,788 44	\$188,997 74	\$206,274 57	\$209,707 05

FIRST STATE BANK OF CONSTANTINE, CONSTANTINE.

Organized June 28, 1894.

S. B. HAGENBUCH, *President*; EDWIN W. KEIGHTLEY, *Vice President*; W. W. HARVEY, *Cashier*;
GEORGE CROSSETT HARVEY, *Assistant Cashier*.DIRECTORS.—J. Mark Harvey, W. W. Harvey, S. B. Hagenbuch, D. S. Crossett, Edwin W.
Keightley, George Crossett Harvey, J. M. Harvey, Jr.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$75,411 81	\$66,760 09	\$65,487 19	\$69,364 33
Bonds, mortgages and securities.....	27,476 35	24,655 35	25,710 35	25,774 35
Premiums paid on bonds.....				
Overdrafts	2,689 30	626 46	1,115 31	414 47
Banking house	5,300 00	5,300 00	5,300 00	5,300 00
Furniture and fixtures.....				
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	383 80	30 00		
United States bonds.....				
Due from banks in reserve cities.....	4,802 81	9,745 74	9,339 59	23,325 57
Exchange for clearing house.....				
U. S. and National bank currency.....	1,985 00	3,550 00	1,895 00	2,825 00
Gold coin.....	5,000 00	4,000 00	4,000 00	4,000 00
Silver coin	300 00	450 00	350 00	500 00
Nickels and cents.....	125 30	201 60	145 41	229 48
Checks, cash items and internal revenue account	286 54	1,004 53	444 28	646 24
Totals	\$123,760 91	\$116,323 77	\$113,787 13	\$132,379 44
Liabilities.				
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund	1,800 00	2,000 00	2,000 00	2,000 00
Undivided profits, less current expenses, interest and taxes paid.....	81 46	1,068 89	735 76	597 58
Dividends unpaid				
Commercial deposits subject to check.....	20,326 03	17,409 03	12,804 64	20,617 41
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits				
Savings certificates of deposit.....	62,553 42	65,845 85	68,246 73	72,164 45
Notes and bills re-discounted.....				
Bills payable	9,000 00			7,000 00
Totals	\$123,760 91	\$116,323 77	\$113,787 13	\$132,379 44

No. 183.

SANILAC COUNTY STATE BANK, CROSWELL.

Organized December 26, 1895.

B. R. NOBLE, *President*; ROBERT GRAY, *Vice President*; JOHN P. NIGGEMAN, JR., *Cashier*;
W. CALKINS, *Assistant Cashier*.

DIRECTORS.—B. R. Noble, John P. Niggeman, Jr., Robert Gray, Dougal McNair, C. W. Jackson.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$92,602 34	\$106,659 04	\$116,397 37	\$125,173 37
Bonds, mortgages and securities.....				
Premiums paid on bonds.....				
Overdrafts	1,067 62	496 54	974 78	511 03
Banking house	2,590 00	2,590 00	2,590 00	2,590 00
Furniture and fixtures.....	2,760 00	2,760 00	2,760 00	2,760 00
Other real estate.....	1,600 00	1,600 00	1,600 00	1,575 00
Due from other banks and bankers (not reserve cities).....		7 71	651 81	629 85
United States bonds.....				
Due from banks in reserve cities.....	33,655 11	39,967 78	32,897 93	37,105 43
Exchange for clearing house.....	773 09	135 06	549 38	2,107 98
U. S. and National bank currency.....	7,546 00	10,269 00	10,650 00	8,350 00
Gold coin.....	1,605 50	1,625 50	1,585 50	1,727 50
Silver coin	410 00	584 75	675 00	665 40
Nickels and cents.....	85 03	106 31	150 40	98 20
Checks, cash items and internal revenue account	135 40	89 05	80 50	10 00
Totals	\$144,830 09	\$166,890 74	\$171,562 67	\$183,303 76
Liabilities.				
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund	4,200 00	4,700 00	4,700 00	5,100 00
Undivided profits, less current expenses, interest and taxes paid.....	2,132 41	827 09	1,853 64	705 01
Dividends unpaid				
Commercial deposits subject to check.....	36,506 75	37,928 89	39,768 12	46,186 18
Commercial certificates of deposit.....	57,592 90	74,552 74	82,547 77	91,152 12
Due to banks and bankers.....	539 25	690 15		1,665 45
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	13,858 78	18,191 87	12,693 14	8,495 00
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals	\$144,830 09	\$166,890 74	\$171,562 67	\$183,303 76

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, Wm. H. Aitkin, H. C. Aitkin, M. C. Richardson,
John H. Richardson.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$54,694 32	\$60,409 66	\$66,433 31	\$74,128 75
Bonds, mortgages and securities.....	11,700 00	13,898 00	12,823 00	10,920 00
Premiums paid on bonds.....				
Overdrafts	1,262 80	989 20	569 14	3,670 54
Banking house	2,050 00	2,100 00	2,100 00	2,100 00
Furniture and fixtures.....	752 40	957 81	957 81	957 81
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	5,221 27	2,116 59	2,219 33	
Net expenses	163 88			
United States bonds.....				
Due from banks in reserve cities.....	17,917 06	17,392 63	7,602 09	12,558 54
Exchange for clearing house.....	392 68	557 71	221 69	673 92
U. S. and National bank currency.....	1,293 00	4,255 00	1,516 00	3,060 00
Gold coin.....	15 00			
Silver coin	534 60	359 95	629 60	484 65
Nickels and cents.....	32 53	10 02	35 69	32 31
Checks, cash items and internal revenue account	86 92	20 00	71 52	9 55
Totals	\$96,116 46	\$103,066 57	\$95,179 18	\$108,596 07
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund	2,550 00	2,550 00	2,550 00	2,550 00
Undivided profits, less current expenses, interest and taxes paid.....		1,664 41	1,835 06	2,552 77
Dividends unpaid				
Commercial deposits subject to check.....	38,478 25	38,090 99	32,107 53	37,212 72
Commercial certificates of deposit.....	35,088 21	40,761 17	38,686 59	45,759 38
Due to banks and bankers.....				521 20
Certified checks				
Cashier's checks outstanding.....				
Savings deposits				
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals	\$96,116 46	\$103,066 57	\$95,179 18	\$108,596 07

No. 176.

DAVISON STATE BANK, DAVISON.

Organized December 28, 1894.

A. B. CULLEN, *President*; ISRAEL HILL, *Vice President*; W. G. BILLINGS, *Cashier*;
M. A. MCBRATNEY, *Assistant Cashier*.DIRECTORS.—A. B. Cullen, Israel Hill, J. H. Baxter, Charles Blackmore, J. F. Cartwright,
Susan M. Cartwright, Geo. Leach, F. H. Jaques, S. R. Billings.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$38,054 31	\$42,504 31	\$34,926 78	\$42,983 99
Bonds, mortgages and securities.....	17,399 15	31,626 55	32,101 55	35,425 50
Premiums paid on bonds.....				
Overdrafts	1,538 72	319 21	208 67	592 96
Banking house	6,900 00	6,900 00	6,900 00	6,850 00
Furniture and fixtures.....	1,350 00	1,350 00	1,350 00	1,350 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	1,531 24	356 42	1,872 65	1,919 13
Stock assigned to bank.....	1,000 00			
United States bonds.....				
Due from banks in reserve cities.....	4,549 41	2,266 44	7,944 81	3,319 87
Exchange for clearing house.....				
U. S. and National bank currency.....	4,089 00	5,520 00	3,220 00	2,699 00
Gold coin.....	460 00	500 00	510 00	605 00
Silver coin	781 05	557 85	1,281 80	803 90
Nickels and cents.....	160 79	147 38	177 04	190 80
Checks, cash items and internal revenue account	211 01	760 00	27 74	2,079 82
Totals	\$78,024 68	\$92,808 16	\$90,521 04	\$98,819 97
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund	600 00	600 00	600 00	600 00
Undivided profits, less current expenses, interest and taxes paid.....	283 24	622 45	718 49	1,069 94
Dividends unpaid	83 70			
Commercial deposits subject to check.....	15,471 18	13,341 93	13,308 53	16,369 07
Commercial certificates of deposit.....	41,586 56		55,894 02	60,780 96
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits				
Savings certificates of deposit.....		58,233 78		
Notes and bills re-discounted.....				
Bills payable		10 00		
Totals	\$78,024 68	\$92,808 16	\$90,521 04	\$98,819 97

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. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$65,048 14	\$55,644 61	\$69,212 72	\$55,881 25
Bonds, mortgages and securities.....	32,540 72	31,404 27	33,108 20	28,470 11
Premiums paid on bonds.....				
Overdrafts	26 36	133 08	1,091 31	268 65
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.....	2,605 00	2,585 00	2,585 00	2,585 00
Due from other banks and bankers (not reserve cities).....	2,851 40		963 21	536 67
United States bonds.....				
Due from banks in reserve cities.....	7,059 01	13,594 92	2,345 55	25,311 54
Exchange for clearing house.....				
U. S. and National bank currency.....	2,980 00	8,550 00	3,393 00	2,991 00
Gold coin.....	3,535 90	3,365 90	2,960 00	2,975 70
Silver coin	1,240 55	1,187 50	938 60	665 60
Nickels and cents.....	129 53	106 84	94 48	86 17
Checks, cash items and internal revenue account	588 19	824 84	1,187 44	2,315 96
Totals	\$122,104 80	\$120,896 96	\$121,379 51	\$125,587 65
Liabilities.				
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund	3,000 00	3,500 00	3,500 00	3,500 00
Undivided profits, less current expenses, interest and taxes paid.....	2,999 11	3,610 08	4,753 60	5,473 78
Dividends unpaid				
Commercial deposits subject to check.....	31,472 23	35,644 87	38,983 76	40,900 06
Commercial certificates of deposit.....	29,777 14	22,436 44	19,911 58	22,310 26
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits				
Savings certificates of deposit.....	24,856 32	25,705 57	24,230 57	23,403 55
Notes and bills re-discounted.....				
Bills payable				
Totals	\$122,104 80	\$120,896 96	\$121,379 51	\$125,587 65

No. 196.

FARMERS' STATE BANK OF DECKERVILLE, DECKERVILLE.

Organized June 25, 1897.

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

DIRECTORS.—Ira Arnot, Amanda Arnot, E. M. Mark, V. E. Arnot-Wooley, Phebe M. Arnot-Read.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$89,753 46	\$80,333 83	\$103,810 57	\$99,928 09
Bonds, mortgages and securities.....	4,500 00	8,938 00	7,000 00	7,850 00
Premiums paid on bonds.....				
Overdrafts	816 82	1,529 10	2,538 47	957 48
Banking house	1,919 46	1,919 46	1,919 46	1,919 46
Furniture and fixtures.....	929 75	979 75	1,042 02	1,042 02
Other real estate.....	137 67			
Due from other banks and bankers (not reserve cities).....		709 18	3,983 78	9,165 53
United States bonds.....				
Due from banks in reserve cities.....	8,816 81	24,070 66	6,322 56	12,002 19
Exchange for clearing house.....	2,927 66	2,784 83	4,394 49	1,985 55
U. S. and National bank currency.....	5,767 00	1,610 00	6,091 00	6,067 00
Gold coin.....	170 00	160 00	20 00	
Silver coin	192 40	52 15	186 25	20 10
Nickels and cents.....	22 80	13 71	19 64	16
Checks, cash items and internal revenue account				
Totals	\$115,953 83	\$123,100 67	\$137,328 24	\$140,937 58
Liabilities.				
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund	3,000 00	3,000 00	3,000 00	3,000 00
Undivided profits, less current expenses, interest and taxes paid.....	1,036 11	141 80	726 84	2,953 44
Dividends unpaid				
Commercial deposits subject to check.....	22,640 58	26,521 07	31,068 61	37,271 34
Commercial certificates of deposit.....	74,277 14	78,437 80	87,532 79	82,681 20
Due to banks and bankers.....				31 60
Certified checks				
Cashier's checks outstanding.....				
Savings deposits				
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals	\$115,953 83	\$123,100 67	\$137,328 24	\$140,937 58

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

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$52,419 28	\$63,654 51	\$58,063 08	\$54,878 37
Bonds, mortgages and securities.....	3,606 00	3,234 50	4,014 50	4,728 50
Premiums paid on bonds.....				
Overdrafts	213 59	273 65	692 26	472 73
Banking house	2,198 07	2,198 07	2,198 07	2,198 07
Furniture and fixtures.....	864 80	1,388 95	1,388 95	1,316 95
Other real estate.....	1,500 00	1,500 00	1,500 00	1,500 00
Due from other banks and bankers (not reserve cities).....	307 88	144 41	207 92	301 38
United States bonds.....				
Due from banks in reserve cities.....	8,897 21	2,835 78	7,228 49	5,636 89
Exchange for clearing house.....			208 44	1,300 00
U. S. and National bank currency.....	904 00	780 00	1,911 00	939 00
Gold coin.....	1,280 00	605 00	1,110 00	2,000 00
Silver coin	188 00	135 85	406 95	180 30
Nickels and cents.....	12 05	11 64	16 27	24 63
Checks, cash items and internal revenue account	65 25	57 98	42 22	1,026 27
Totals	\$72,456 13	\$76,820 34	\$78,988 15	\$76,503 09
Liabilities.				
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund	500 00	775 00	775 00	775 00
Undivided profits, less current expenses, interest and taxes paid.....	1,576 84	133 98	466 26	1,773 43
Dividends unpaid				
Commercial deposits subject to check.....	23,962 63	18,821 52	21,496 60	20,419 87
Commercial certificates of deposit.....	31,375 82	40,015 34	39,433 49	38,467 05
Due to banks and bankers.....	40 84	2,074 50	1,816 80	67 14
Certified checks				
Cashier's checks outstanding.....				
Savings deposits				
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals	\$72,456 13	\$76,820 34	\$78,988 15	\$76,503 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. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$103,285 25	\$96,304 63	\$105,679 22	\$90,150 22
Bonds, mortgages and securities.....	17,100 00	16,710 00	64,210 00	69,835 00
Premiums paid on bonds.....			918 85	918 85
Overdrafts	122 91	34 38	871 82	2,384 98
Banking house	12,500 00	12,500 00	12,500 00	12,500 00
Furniture and fixtures.....	3,359 09	3,422 94	3,414 54	3,444 54
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....	23,938 31	29,177 43	22,798 57	21,927 32
Exchange for clearing house.....				
U. S. and National bank currency.....	3,115 00	3,393 00	4,451 00	5,272 00
Gold coin.....	1,057 50	1,010 00	520 00	910 00
Silver coin	1,492 80	724 55	999 65	595 60
Nickels and cents.....	51 22	306 48	61 32	290 20
Checks, cash items and internal revenue account	131 80	100 23	61 23	343 11
Totals	\$166,153 88	\$163,683 64	\$216,486 20	\$208,571 82
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund	125 00	225 00	225 00	225 00
Undivided profits, less current expenses interest and taxes paid.....	675 33	707 44	1,082 69	146 27
Dividends unpaid		57 00		
Commercial deposits subject to check.....	70,899 61	53,722 41	84,116 13	69,765 57
Commercial certificates of deposit.....	90 00	725 87	776 43	516 43
Due to banks and bankers.....				
Certified checks		473 53	190 85	665 25
Cashier's checks outstanding.....				
Savings deposits	69,363 94	82,772 39	105,095 10	112,253 30
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals	\$166,153 88	\$163,683 64	\$216,486 20	\$208,571 82

No. 73.

CENTRAL SAVINGS BANK, DETROIT.

Organized April 19, 1888.

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

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

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$248,601 92	\$303,540 13	\$290,843 60	\$284,664 33
Bonds, mortgages and securities.....	347,677 72	339,864 32	339,771 81	342,734 75
Premiums paid on bonds.....				
Overdrafts	235 06	31 68	551 43	357 97
Banking house				
Furniture and fixtures.....	1,400 00	1,200 00	1,200 00	1,200 00
Other real estate.....	14,132 60	14,132 60	12,849 29	12,849 29
Due from other banks and bankers (not reserve cities).....	717 67	748 25	4,356 32	3,940 38
United States bonds.....				
Due from banks in reserve cities.....	62,078 46	58,365 26	79,744 68	103,601 76
Exchange for clearing house.....	9,523 42	11,665 45	11,111 02	9,043 28
U. S. and National bank currency.....	13,696 00	13,971 00	19,461 00	22,967 00
Gold coin.....	11,382 50	11,030 00	10,860 00	12,442 50
Silver coin	738 00	1,303 25	909 35	1,641 00
Nickels and cents.....	82 86	69 21	74 06	42 81
Checks, cash items and internal revenue account	737 88	493 05	493 48	493 48
Totals	\$711,004 09	\$756,414 20	\$772,226 04	\$795,978 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 current expenses, interest and taxes paid.....	3,978 80	8,096 54	7,402 42	17,458 70
Dividends unpaid	216 00	63 00		
Commercial deposits subject to check.....	128,061 40	118,298 02	116,094 87	143,497 95
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks	2,001 47	5,950 78	474 37	5,046 55
Cashier's checks outstanding.....	219 10	100 00	308 33	881 19
Savings deposits	442,414 35	481,086 27	498,014 12	477 896 15
Savings certificates of deposit.....	9,112 97	17,819 59	24,931 93	26,198 01
Notes and bills re-discounted.....				
Bills payable				
Totals	\$711,004 09	\$756,414 20	\$772,226 04	\$795,978 55

No. 82.

CITIZENS' SAVINGS BANK, DETROIT.

Organized March 2, 1885.

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

DIRECTORS.—John H. Avery, Levi L. Barbour, Thos. Berry, C. A. Kent, Christian Mack, Frank F. Tillotson, R. H. Fyfe, W. F. Jewell, Earl D. Babst, Theo. Quimby, Geo. Osius, Frank P. Glazier.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$639,502 79	\$715,931 99	\$776,544 28	\$785,010 49
Bonds, mortgages and securities.....	491,662 66	495,360 53	523,610 89	524,647 66
Premiums paid on bonds.....	2,307 73	2,307 73	2,307 73	2,307 73
Overdrafts	123 82	1,077 21	183 93	314 81
Banking house				
Furniture and fixtures.....	14,960 50	14,960 50	14,960 50	14,960 50
Other real estate.....	146,255 63	138,757 98	136,522 55	132,824 30
Due from other banks and bankers (not reserve cities).....	21,958 68	11,958 00	14,269 88	32,300 40
United States bonds.....				
Due from banks in reserve cities.....	166,310 64	128,545 41	110,690 80	136,253 64
Exchange for clearing house.....	16,271 03	17,039 26	16,698 83	17,943 46
U. S. and National bank currency.....	42,676 00	50,887 00	48,292 00	53,299 00
Gold coin.....	54,160 00	59,222 50	62,695 00	61,737 50
Silver coin	2,340 00	1,189 00	2,400 50	3,944 00
Nickels and cents.....	221 70	42 87	171 94	215 45
Checks, cash items and internal revenue account	978 80	18 33	18 98	17 83
Totals	\$1,599,729 98	\$1,637,298 31	\$1,709,367 81	\$1,765,776 77
Liabilities.				
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund	28,500 00	29,000 00	29,000 00	29,000 00
Undivided profits, less current expenses, interest and taxes paid.....	5,353 54	3,738 83	9,195 02	8,818 13
Dividends unpaid	36 00	455 00	150 00	25 00
Commercial deposits subject to check.....	352,470 24	341,404 05	380,094 99	395,656 11
Commercial certificates of deposit.....	13,898 51	11,109 39	12,035 14	9,375 00
Due to banks and bankers.....	204,369 38	246,114 46	183,436 79	253,028 77
Certified checks	5,399 22	11,051 45	21,113 16	19,668 51
Cashier's checks outstanding.....		2 25	478 52	706 73
Savings deposits	654,340 06	698,824 08	714,901 57	733,222 19
Savings certificates of deposit.....	135,363 03	95,598 80	158,962 62	116,276 33
Notes and bills re-discounted.....				
Bills payable				
Totals	\$1,599,729 98	\$1,637,298 31	\$1,709,367 81	\$1,765,776 77

No. 37.

THE CITY SAVINGS BANK, DETROIT.

Organized October 25, 1889.

F. C. PINGREE, *President*; FRANK C. ANDREWS, *Vice President*; H. R. ANDREWS, *Cashier*;
 JOS. A. SCHULTE, E. J. SNOVER, *Assistant Cashiers*; A. W. MUER, *Auditor*.

DIRECTORS.—F. C. Pingree, W. L. Andrus, F. C. Andrews, Joseph Schrage, Homer McGraw,
 Fred S. Osborne, H. R. Andrews.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$1,506,309 83	\$1,500,018 19	\$2,236,156 20	\$1,570,693 54
Bonds, mortgages and securities.....	906,027 84	1,076,124 85	1,060,069 29	1,082,676 66
Premiums paid on bonds.....		15,000 00	15,000 00	15,000 00
Overdrafts	987 58	1,160 84	297 57	516 41
Banking house				
Furniture and fixtures.....	4,500 00	4,000 00	4,000 00	4,000 00
Other real estate.....	145,694 42			11,450 38
Due from other banks and bankers (not reserve cities).....	36,750 67	25,975 34	28,818 48	25,232 61
United States bonds.....				
Due from banks in reserve cities.....	80,895 74	155,794 88	195,170 16	208,430 48
Exchange for clearing house.....	97,598 90	158,216 22	335,673 82	169,464 50
U. S. and National bank currency.....	140,585 00	155,757 00	173,365 00	161,284 00
Gold coin.....	28,292 50	12,392 50	11,800 00	30,480 00
Silver coin	19,102 25	3,282 50	1,463 00	12,725 00
Nickels and cents.....	260 64	327 98	154 96	216 68
Checks, cash items and internal revenue account	982 79	132 10	450 81	840 31
Totals	\$2,967,988 16	\$3,108,182 40	\$4,062,419 29	\$3,293,010 57
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.....	32,398 79	43,472 84	40,657 24	50,605 27
Dividends unpaid	96 00	528 00		
Commercial deposits subject to check.....	745,287 65	693,365 46	1,634,252 81	821,521 36
Commercial certificates of deposit.....	152,054 68	102,730 74	51,782 74	2,247 69
Due to banks and bankers.....	313,129 72	305,558 42	328,193 22	352,619 51
Certified checks	48,647 53	38,232 53	5,869 30	10,349 17
Cashier's checks outstanding.....				
Savings deposits	1,368,199 58	1,514,186 60	1,574,715 44	1,655,057 63
Savings certificates of deposit.....	128,174 21	230,107 81	246,948 54	220,609 94
Notes and bills re-discounted.....				
Bills payable				
Totals	\$2,967,988 16	\$3,108,182 40	\$4,062,419 29	\$3,293,010 57

No. 94.

THE DETROIT RIVER SAVINGS BANK, DETROIT.

Organized March 26, 1890.

J. W. DAILEY, *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. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$316,950 98	\$271,838 77	\$273,059 51	\$272,208 83
Bonds, mortgages and securities.....	215,291 14	247,038 01	252,637 67	239,728 40
Premiums paid on bonds.....				
Overdrafts	277 81	586 10	154 35	42 42
Banking house				
Furniture and fixtures.....	1,265 80	1,265 80	1,265 80	1,265 80
Other real estate.....	16,011 47	16,134 08	16,134 08	16,114 08
Due from other banks and bankers (not reserve cities).....	2,369 69	5,319 58	4,500 08	2,841 10
United States bonds.....				
Due from banks in reserve cities.....	89,970 60	72,026 83	71,718 11	158,589 27
Exchange for clearing house.....	5,378 27	8,710 42	5,808 30	4,932 81
U. S. and National bank currency.....	18,167 00	13,484 00	13,521 00	13,812 00
Gold coin.....	10,817 50	10,810 00	10,107 50	11,885 00
Silver coin	2,588 05	5,487 80	4,987 00	1,900 00
Nickels and cents.....	125 73	101 98	221 26	102 16
Checks, cash items and internal revenue account	819 51	364 34	341 42	594 28
Totals	\$680,033 55	\$653,167 71	\$654,456 08	\$724,016 15
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	19,000 00	19,500 00	19,500 00	19,500 00
Undivided profits, less current expenses, interest and taxes paid.....	2,233 23	3,320 23	4,057 67	7,648 23
Dividends unpaid	397 29	522 00	120 00	120 00
Commercial deposits subject to check.....	233,836 57	229,570 51	245,466 80	266,508 20
Commercial certificates of deposit.....	5,825 00	1,500 00		3,411 85
Due to banks and bankers.....	17,205 63	22,397 59	22,525 43	28,840 01
Certified checks	1,589 56	1,130 27	2,081 69	398 15
Cashier's checks outstanding.....	121 00	2 50	38 64	
Savings deposits	248,262 86	226,463 64	215,604 73	241,178 55
Savings certificates of deposit.....	51,562 41	48,760 97	45,061 12	56,411 16
Notes and bills re-discounted.....				
Bills payable				
Totals	\$680,033 55	\$653,167 71	\$654,456 08	\$724,016 15

No. 47.

*DETROIT SAVINGS BANK, DETROIT.

Organized 1849. Re-organized July 18, 1871.

SIDNEY D. MILLER, *President*; F. B. SIBLEY, *Vice President*; E. C. BOWMAN, *Cashier*;
CYRUS BOSS, *Assistant Cashier*.

DIRECTORS.—James McMillan, F. B. Sibley, George Hendrie, Sidney D. Miller, Charles A. Dean, W. K. Anderson, D. C. Delamater, E. A. Chapoton, J. E. Pitman.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$1,496,314 74	\$1,453,960 46	\$1,777,336 47	\$1,722,664 61
Bonds, mortgages and securities.....	3,989,866 35	4,139,064 20	4,201,025 86	4,230,296 97
Premiums paid on U. S. bonds.....	27,750 00	39,312 50	37,987 50	37,862 50
Overdrafts	550 43	222 44	2,504 22	4,603 13
Banking house				
Furniture and fixtures.....	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate.....	172,927 59	188,510 88	188,371 80	192,275 98
Due from other banks and bankers (not reserve cities).....	9,643 94	8,359 90	4,872 36	26,215 41
United States bonds.....	300,000 00	400,000 00	400,000 00	400,000 00
Due from banks in reserve cities.....	548,375 16	665,968 14	554,692 91	589,693 78
Exchange for clearing house.....	58,249 98	60,818 94	47,567 46	9,518 55
U. S. and National bank currency.....	454,829 00	348,066 00	259,016 00	265,356 00
Gold coin.....	328,870 00	302,412 50	274,067 50	310,225 00
Silver coin	7,053 65	10,388 85	22,253 90	21,562 20
Nickels and cents.....	276 80	578 67	258 82	207 39
Checks, cash items and internal revenue account	5,870 64	2,687 38	5,425 96	5,173 59
Totals	\$7,403,578 28	\$7,623,350 86	\$7,778,380 76	\$7,818,755 11
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 current expenses interest and taxes paid.....	314,460 69	293,273 25	294,827 64	311,272 32
Dividends unpaid	750 00	2,020 00	1,300 00	600 00
Commercial deposits subject to check.....	480,634 66	505,522 92	485,279 16	469,629 39
Commercial certificates of deposit.....	60,386 95	67,954 20	62,306 60	64,776 94
Due to banks and bankers.....	151,348 75	138,196 95	182,756 19	172,401 52
Certified checks	763 67	8,566 48	10,508 77	4,908 44
Cashier's checks outstanding.....	40 00	107 59	76 55	15 34
Savings deposits	5,895,193 56	6,107,709 47	6,241,325 85	6,295,151 16
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals	\$7,403,578 28	\$7,623,350 86	\$7,778,380 76	\$7,818,755 11

* Corporate existence extended thirty years from July 18, 1901.

DETROIT TRUST COMPANY, DETROIT.

Organized November 15, 1900.

ALEXANDER MCPHERSON, *President*; HENRY STEPHENS, THEODORE D. BUHL, *Vice Presidents*;
 GEORGE L. MCPHERSON, *Assistant Secretary and Treasurer*; RALPH STONE, *Assistant Secretary*.

DIRECTORS.—Ammi W. Wright, Theodore D. Buhl, Henry L. Kanter, James E. Davidson, Frederick E. Driggs, Merton E. Farr, James McGregor, Charles A. Dean, Oren Scotten, Edwin C. Nichols, George Peck, Edward H. Butler, John H. Avery, Daniel L. Quirk, Henry Stephens, James N. Wright, Elisha H. Flinn, Henry P. Baldwin, Chester G. White, Henry B. Joy, Alexander McPherson, Charles M. Heald, Sidney T. Miller, Frank W. Gilchrist, Eldridge M. Fowler, Frank W. Eddy, Rasmus Hanson.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Collateral loans—time	\$455,600 00	\$526,080 82	\$1,131,530 82	\$1,956,712 80
Collateral loans—demand		385,744 15	261,544 15	495,800 00
Loans on real estate mortgages, in office....	9,000 00	135,825 00	55,825 00	13,075 00
Loans on real estate mortgages, with state treasurer			80,000 00	125,000 00
Other loans				
Bonds, in office.....		364,500 00	338,500 00	278,000 00
Bonds, with state treasurer.....			120,000 00	75,000 00
Stocks				
Real estate owned.....				
Other investments				
Expenses	* 1,448,75			
Advances to trusts.....		45 88	473 28	
Premiums paid			11,832 00	17,842 90
Safe deposit vaults.....				
Furniture, and fixtures.....	949 15	1,802 68	1,830 18	1,858 18
Due from approved reserve agents.....				
Due from other banks and bankers.....	225,669 53	960,722 51	737,488 42	294,866 57
Cash items		14 95	94 82	48,279 11
Nickels and cents.....		1 14	1 29	70
Silver coin		23 55	8 80	20 90
Gold coin		15 00		
Cash in office.....	15 19			
U. S. and National bank notes.....		305 00	236 00	887 00
Totals	\$692,682 62	\$2,375,080 68	\$2,739,364 96	\$3,307,343 16
Liabilities.				
Capital stock paid in.....	\$265,250 00	\$500,000 00	\$500,000 00	\$500,000 00
Surplus fund	265,250 00	500,000 00	500,000 00	500,000 00
Undivided profits (less expenses, interest and taxes paid)		50,548 07	53,528 59	86,516 15
Dividends unpaid				
Trust deposits	162,182 62	1,324,532 61	1,685,856 37	2,220,827 01
Debentures				
Other liabilities				
Totals	\$692,682 62	\$2,375,080 68	\$2,739,364 96	\$3,307,343 16

THE DIME SAVINGS BANK, DETROIT.

Organized April 5, 1884.

WM. LIVINGSTONE, *President*; GEORGE H. BARBOUR, J. L. HUDSON, *Vice Presidents*;
C. A. WARREN, *Cashier*; C. S. FLEMING, *Assistant Cashier*; D. S. CARNEGIE, *Auditor*.

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

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$966,643 28	\$1,095,611 10	\$1,171,295 17	\$1,017,864 94
Bonds, mortgages and securities.....	1,233,341 21	1,441,380 34	1,460,644 01	1,576,790 19
Premiums paid on bonds.....				
Overdrafts	320 98	01	15 63	17 90
Banking house	30,000 00	30,000 00	30,000 00	30,000 00
Furniture and fixtures.....	2,991 00	2,991 00	2,991 00	2,991 00
Other real estate.....	162,782 41	176,294 53	176,687 54	109,403 21
Due from other banks and bankers (not reserve cities).....	7,262 06	1,996 86	2,633 41	2,772 77
United States bonds.....				
Due from banks in reserve cities.....	407,889 28	440,398 16	311,318 93	480,924 09
Exchange for clearing house.....	29,286 32	25,341 64	27,471 51	32,390 52
U. S. and National bank currency.....	86,722 00	72,083 00	81,803 00	108,172 00
Gold coin.....	103,733 80	108,445 00	110,725 00	117,282 50
Silver coin	8,706 55	7,470 40	7,326 20	7,372 81
Nickels and cents.....	525 28	276 32	775 26	979 78
Checks, cash items and internal revenue account	3,370 79	832 97	2,155 76	1,918 49
Totals	\$3,043,574 96	\$3,403,121 33	\$3,385,842 42	\$3,488,880 20
Liabilities.				
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund	45,000 00	50,000 00	55,000 00	65,000 00
Undivided profits, less current expenses, interest and taxes paid.....	12,701 30	18,073 93	17,771 38	26,631 18
Dividends unpaid	60 00	255 00	63 00	15 00
Commercial deposits subject to check.....	701,455 08	852,396 80	815,258 40	844,235 98
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks	2,698 56	4,010 59	8,377 01	1,977 11
Cashier's checks outstanding.....	8,930 85	1,948 16	6,011 28	7,936 36
Savings deposits	1,961,830 88	2,137,611 40	2,168,538 37	2,221,828 41
Savings certificates of deposit.....	110,898 29	138,915 45	114,822 98	121,256 16
Notes and bills re-discounted.....				
Bills payable				
Totals	\$3,043,574 96	\$3,403,121 33	\$3,385,842 42	\$3,488,880 20

No. 5.

GERMAN-AMERICAN BANK, DETROIT.

Organized February 3, 1883.

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

DIRECTORS.—C. E. Kanter, John S. Gray, Louis Blitz, George H. Kirchner, Philip Breitmeyer.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$600,283 69	\$705,327 51	\$677,106 63	\$687,200 28
Bonds, mortgages and securities.....	412,016 81	425,369 43	422,363 26	401,523 98
Premiums paid on bonds.....				
Overdrafts	4,867 77	9,165 28	8,789 30	6,046 18
Banking house				
Furniture and fixtures.....	1,500 00	1,500 00	1,500 00	1,500 00
Other real estate.....	21,638 85	20,175 67	20,067 61	27,111 56
Due from other banks and bankers (not reserve cities).....	2,242 44	10,796 44	13,019 83	8,809 52
United States bonds.....				
Due from banks in reserve cities.....	179,217 37	85,417 05	102,857 29	118,658 79
Exchange for clearing house.....	5,432 19	12,586 94	13,563 36	9,953 32
U. S. and National bank currency.....	40,236 00	87,170 00	58,606 00	63,236 00
Gold coin.....	65,137 50	58,080 00	56,555 00	59,342 50
Silver coin	10,544 95	5,792 55	6,186 35	4,374 10
Nickels and cents.....	322 29	273 49	190 49	222 85
Checks, cash items and internal revenue account	1,496 79	1,491 29	4,264 33	1,201 00
Totals	\$1,344,936 65	\$1,423,145 65	\$1,385,069 45	\$1,389,180 08
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	11,500 00	12,000 00	12,000 00	12,000 00
Undivided profits, less current expenses interest and taxes paid.....	19,980 13	20,864 33	21,183 07	26,084 36
Dividends unpaid		75 00	75 00	
Commercial deposits subject to check.....	230,119 02	213,698 84	225,323 45	232,832 97
Commercial certificates of deposit.....	9,730 00	7,070 00	8,300 00	6,150 00
Due to banks and bankers.....	68,803 64	54,928 97	42,465 93	39,492 16
Certified checks	649 89	27,726 49	1,988 51	10,285 04
Cashier's checks outstanding.....	2,762 78	12,170 71	4,719 47	902 23
Savings deposits	901,391 19	974,611 31	969,014 02	961,433 32
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals	\$1,344,936 65	\$1,423,145 65	\$1,385,069 45	\$1,389,180 08

No. 90.

THE HOME SAVINGS BANK, DETROIT.

Organized December 11, 1888.

JAMES MCGREGOR, *President*; EDWIN F. CONELY, *First Vice President*; CHARLES I. FARRELL, *Second Vice President*; J. H. HAASS, *Cashier*; WM. H. MCCLENAHEN, *Auditor*.

DIRECTORS.—James McGregor, C. I. Farrell, L. Connor, Edwin F. Conely, Fred Guenther, Ralph Phelps, Jr., J. H. Haass, Orla B. Taylor, Geo. H. Clippert.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$738,906 39	\$800,836 23	\$759,739 55	\$861,689 91
Bonds, mortgages and securities.....	1,298,065 78	1,512,539 88	1,575,436 66	1,640,241 54
Premiums paid on bonds.....				
Overdrafts	218 40	37 36	152 45	220 21
Banking house				
Furniture and fixtures.....	16,500 00	16,000 00	16,000 00	16,000 00
Other real estate.....	47,912 07	44,743 04	44,353 04	42,858 29
Due from other banks and bankers (not reserve cities).....	13,671 65	11,588 12	14,063 52	11,385 51
United States bonds.....				
Due from banks in reserve cities.....	426,955 81	292,257 29	394,239 99	350,771 40
Exchange for clearing house.....	14,679 20	17,406 68	15,914 40	13,843 11
U. S. and National bank currency.....	59,536 00	105,719 00	101,086 00	84,932 00
Gold coin.....	52,892 50	66,740 00	60,277 50	61,237 50
Silver coin	15,929 25	7,310 50	9,945 50	7,671 00
Nickels and cents.....	180 08	164 85	432 98	138 79
Checks, cash items and internal revenue account	70 00	155 00	270 91	64 25
Totals	\$2,685,517 13	\$2,875,497 95	\$2,991,912 50	\$3,091,053 51
Liabilities.				
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits, less current expense interest and taxes paid.....	4,821 62	8,471 62	12,891 94	26,078 41
Dividends unpaid				
Commercial deposits subject to check.....	379,843 11	417,292 13	459,110 56	436,942 30
Commercial certificates of deposit.....	1,120 00	2,364 98	3,336 02	5,461 57
Due to banks and bankers.....	38,893 98	39,457 20	33,788 42	23,333 60
Certified checks	2,334 43	34,771 14	6,434 01	5,346 78
Cashier's checks outstanding.....				
Savings deposits	1,946,569 75	2,058,633 29	2,151,026 34	2,254,962 71
Savings certificates of deposit.....	61,934 24	64,507 59	75,325 21	88,928 14
Notes and bills re-discounted.....				
Bills payable				
Totals	\$2,685,517 13	\$2,875,497 95	\$2,991,912 50	\$3,091,053 51

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, James H. McDonald, Enoch Smith, Henry T. Phillips, Henry Cowie.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$403,041 60	\$411,931 49	\$411,650 02	\$416,298 52
Bonds, mortgages and securities.....	312,981 49	314,269 66	341,476 16	370,561 37
Premiums paid on bonds.....				
Overdrafts	5 74	826 11	284 61	376 55
Banking house				
Furniture and fixtures.....				
Other real estate.....	11,248 29	10,299 63	10,123 47	9,035 83
Due from other banks and bankers (not reserve cities).....		186 18	62 02	309 14
United States bonds.....				
Due from banks in reserve cities.....	45,038 61	57,612 89	86,586 24	100,358 38
Exchange for clearing house.....	7,716 40	29,681 88	15,652 72	29,034 79
U. S. and National bank currency.....	13,254 00	15,870 00	11,203 00	10,173 00
Gold coin.....	27,175 00	28,120 00	26,425 00	26,935 00
Silver coin	903 25	2,017 00	3,150 00	1,995 00
Nickels and cents.....	79 98	25 30	45 73	50 29
Checks, cash items and internal revenue account	654 83	449 92	454 46	757 25
Totals	\$822,099 19	\$871,290 06	\$907,113 43	\$965,885 12
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund	10,000 00	11,000 00	11,000 00	11,000 00
Undivided profits, less current expenses, interest and taxes paid.....	8,945 93	11,400 91	15,785 35	12,477 29
Dividends unpaid	95 00	1,012 50	25 00	25 00
Commercial deposits subject to check.....	130,584 43	157,193 39	166,861 18	207,539 69
Commercial certificates of deposit.....				
Due to banks and bankers.....	150 63			
Certified checks				
Cashier's checks outstanding.....	700 00	1,339 31	3,793 00	
Savings deposits	421,029 00	463,798 11	487,960 51	513,042 12
Savings certificates of deposit.....	100,594 20	75,545 84	71,688 39	71,801 02
Notes and bills re-discounted.....				
Bills payable				
Totals	\$822,099 19	\$871,290 06	\$907,113 43	\$965,885 12

*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 Shelden, Fred E. Butler, Herbert Bowen.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$494,202 94	\$536,129 61	\$513,914 27	.....
Bonds, mortgages and securities.....	402,747 73	366,205 96	328,055 96	.....
Premiums paid on bonds.....	5,790 00	5,790 00	5,790 00	.....
Overdrafts	20 74	833 73	19 38	.....
Banking house .....	.....	.....	.....	.....
Furniture and fixtures.....	.....	.....	.....	.....
Other real estate.....	43,862 37	44,509 84	44,509 84	.....
Due from other banks and bankers (not reserve cities).....	4,382 36	4,748 29	5,898 73	.....
United States bonds.....	.....	.....	.....	.....
Due from banks in reserve cities.....	286,510 06	204,185 21	234,004 57	.....
Exchange for clearing house.....	6,608 92	4,231 38	29,248 34	.....
U. S. and National bank currency.....	17,043 00	41,693 00	22,860 00	.....
Gold coin.....	5,000 00	10,720 00	10,750 00	.....
Silver coin	2,438 00	1,322 00	455 00	.....
Nickels and cents.....	103 33	80 89	93 54	.....
Checks, cash items and internal revenue account	871 72	476 56	305 15	.....
Totals	\$1,269,581 17	\$1,220,926 47	\$1,195,904 78	.....
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$125,000 00	.....
Surplus fund	25,000 00	25,000 00	25,000 00	.....
Undivided profits, less current expenses, interest and taxes paid.....	4,573 79	8,989 19	8,144 24	.....
* Dividends unpaid .....	.....	.....	.....	.....
Commercial deposits subject to check.....	358,812 94	403,050 37	314,584 84	.....
Commercial certificates of deposit.....	144 61	142 40	119 61	.....
Due to banks and bankers.....	2,181 42	2,547 41	3,702 29	.....
Certified checks	2,190 06	1,640 71	851 25	.....
Cashier's checks outstanding.....	127 00	2 00	20,082 41	.....
Savings deposits	770,396 61	673,399 65	698,420 14	.....
Savings certificates of deposit.....	6,154 74	6,154 74	.....	.....
Notes and bills re-discounted.....	.....	.....	.....	.....
Bills payable .....	.....	.....	.....	.....
Totals	\$1,269,581 17	\$1,220,926 47	\$1,195,904 78	.....

* Re-organized as "The Mechanics' Bank of Detroit," September 25, 1901. (See following page.)

No. 244.

*MECHANICS' BANK OF DETROIT, DETROIT.

Organized September 25, 1901.

E. H. BUTLER, *President*; WM. A. BUTLER, JR., *Cashier*; FRED E. BUTLER, *Assistant Cashier*.DIRECTORS.—E. H. Butler, Herbert Bowen, F. E. Butler, Wm. A. Butler, Jr.,
Lawrence K. Butler.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....				\$196,180 69
Bonds, mortgages and securities.....				149,601 47
Premiums paid on bonds.....				2,525 85
Overdrafts				287 52
Banking house				
Furniture and fixtures.....				
Other real estate.....				46,220 33
Due from other banks and bankers (not reserve cities).....				2,387 51
United States bonds.....				
Due from banks in reserve cities.....				60,451 58
Exchange for clearing house.....				3,915 95
U. S. and National bank currency.....				14,085 00
Gold coin.....				15,000 00
Silver coin				387 00
Nickels and cents.....				62 46
Checks, cash items and internal revenue account				568 28
Totals				\$491,673 64
Liabilities.				
Capital stock paid in.....				\$150,000 00
Surplus fund				25,000 00
Undivided profits, less current expenses, interest and taxes paid.....				5,317 63
Dividends unpaid				
Commercial deposits subject to check.....				143,044 36
Commercial certificates of deposit.....				346 61
Due to banks and bankers.....				76,903 95
Certified checks				703 09
Cashier's checks outstanding.....				1,850 02
Savings deposits				85,299 82
Savings certificates of deposit.....				3,208 16
Notes and bills re-discounted.....				
Bills payable				
Totals				\$491,673 64

* In voluntary liquidation by resolution of stockholders December 16, 1901.

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. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$474,601 53	\$563,180 82	\$557,109 14	\$541,143 38
Bonds, mortgages and securities.....	849,450 48	876,275 67	873,503 36	882,533 68
Premiums paid on bonds.....	4,676 45	5,000 00	5,000 00	5,000 00
Overdrafts	1,377 33	56 20	381 77	127 55
Banking house				
Furniture and fixtures.....	2,375 00	2,200 00	2,200 00	2,200 00
Other real estate.....	62,705 55	44,286 11	61,569 08	57,141 22
Due from other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....	296,206 71	274,111 07	198,140 04	279,357 72
Exchange for clearing house.....	16,694 45	7,960 13	17,321 92	9,941 23
U. S. and National bank currency.....	31,476 00	28,643 75	23,838 00	34,957 00
Gold coin.....	72,171 60	73,539 40	71,858 20	77,174 65
Silver coin	566 85	743 20	648 80	1,349 45
Nickels and cents.....	122 26	75 61	57 48	59 49
Checks, cash items and internal revenue account	620 62	1,054 44	4,036 16	912 27
Totals	\$1,813,044 83	\$1,877,126 40	\$1,815,663 95	\$1,891,897 64
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	50,000 00	50,000 00
Undivided profits, less current expenses, interest and taxes paid.....	28,594 63	34,197 94	13,170 12	18,597 64
Dividends unpaid	120 00	525 00	15 00	.....
Commercial deposits subject to check.....	241,458 29	291,357 39	267,723 78	301,897 80
Commercial certificates of deposit.....	130 77	348 21	40 50	455 15
Due to banks and bankers.....	11,494 72	10,983 09	8,745 19	10,101 46
Certified checks	1,326 30	1,298 75	169 01	662 00
Treasurer's checks outstanding.....	.....	52 35	.....	5,423 05
Savings deposits	1,278,097 51	1,277,920 69	1,248,166 21	1,268,046 94
Savings certificates of deposit.....	71,822 61	80,442 98	77,634 14	86,713 60
Notes and bills re-discounted.....				
Bills payable				
Totals	\$1,813,044 83	\$1,877,126 40	\$1,815,663 95	\$1,891,897 64

No. 15.

THE PENINSULAR SAVINGS BANK, DETROIT.

Organized August 27, 1887.

A. CHAPOTON, JR., *President*; E. H. DOYLE, *First Vice President*; ALBERT H. WEBB, *Second Vice President*; J. H. JOHNSON, *Cashier*; J. A. LATTA, *Assistant Cashier*; H. H. ELLERTON, *Auditor*.

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. Leshner, D. A. MacLachlan, J. A. Latta, Joseph J. Noeker.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$1,791,714 91	\$1,833,638 09	\$2,117,594 97	\$2,272,545 16
Bonds, mortgages and securities.....	668,668 80	746,390 34	773,981 64	801,335 40
Premiums paid on bonds.....				
Overdrafts	3,209 16	4,210 37	1,427 75	1,132 94
Banking house	175,000 00	175,000 00	175,000 00	175,000 00
Furniture and fixtures.....	11,000 00	12,000 00	12,000 00	12,000 00
Other real estate.....	73,547 90	89,247 36	54,575 11	51,595 64
Due from other banks and bankers (not reserve cities).....	66,782 28	90,823 67	111,817 86	109,933 05
United States bonds.....				
Due from banks in reserve cities.....	334,063 03	282,161 45	399,774 10	330,278 13
Exchange for clearing house.....	15,683 66	49,512 61	74,490 31	15,522 59
U. S. and National bank currency.....	114,875 00	150,972 00	139,388 00	142,023 00
Gold coin.....	47,507 50	53,250 00	51,727 50	56,037 50
Silver coin	30,756 00	19,102 00	2,543 00	22,869 00
Nickels and cents.....	1,740 86	882 86	555 26	987 62
Checks, cash items and internal revenue account	9,608 15	16,869 30	16,441 21	11,003 56
Totals	\$3,344,157 25	\$3,524,040 05	\$3,931,316 71	\$4,002,263 59
Liabilities.				
Capital stock paid in.....	\$300,000 00	\$300,000 00	\$300,000 00	\$300,000 00
Surplus fund	60,000 00	60,000 00	60,000 00	60,000 00
Undivided profits, less current expenses, interest and taxes paid.....	7,289 62	12,228 16	17,691 01	20,108 41
Dividends unpaid	365 00	1,187 50		
Commercial deposits subject to check.....	851,096 75	953,926 91	1,303,941 14	1,173,650 60
Commercial certificates of deposit.....	14,599 79	19,521 83	13,000 21	14,061 48
Due to banks and bankers.....	1,001,386 40	955,645 11	881,435 89	1,027,787 33
Certified checks	4,005 79	14,323 90	37,313 21	6,223 73
Cashier's checks outstanding.....				
Savings deposits	995,086 52	1,103,305 54	1,194,332 07	1,266,102 44
Savings certificates of deposit.....	110,327 38	103,901 10	123,603 18	134,329 60
Notes and bills re-discounted.....				
Bills payable				
Totals	\$3,344,157 25	\$3,524,040 05	\$3,931,316 71	\$4,002,263 59

STATE BANKING DEPARTMENT.

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. SMYLLIE, *Auditor*.

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

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$3,510,347 75	\$3,672,946 34	\$4,082,702 61	\$2,233,510 31
Bonds, mortgages and securities.....	3,344,317 03	3,538,505 19	3,639,706 50	5,136,679 10
Premiums paid on bonds.....	13,651 00	18,826 00	23,501 00	27,838 50
Overdrafts	5,959 39	1,103 00	8,916 58	5,510 52
Banking house				
Furniture and fixtures.....	4,431 45	2,431 45	2,431 45	2,431 45
Other real estate.....	175,781 34	166,549 19	159,475 09	158,656 98
Due from other banks and bankers (not reserve cities).....	27,694 09	30,536 73	33,262 84	40,558 55
United States bonds.....				
Due from banks in reserve cities.....	973,148 76	1,274,474 24	948,776 24	1,489,060 64
Exchange for clearing house.....	73,190 32	119,809 72	115,214 27	67,313 08
U. S. and National bank currency.....	274,861 00	281,007 00	176,104 00	249,830 00
Gold coin.....	221,082 50	215,535 00	213,590 00	222,100 00
Silver coin	15,614 50	17,362 00	14,688 00	21,892 50
Nickels and cents.....	868 00	912 35	559 82	606 76
Checks, cash items and internal revenue account	3,011 54	2,583 72	2,200 77	3,640 91
Totals	\$8,643,958 67	\$9,342,581 93	\$9,421,129 17	\$9,659,629 30
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.....	67,444 59	66,161 31	76,787 43	83,468 03
Dividends unpaid	30 00	330 00		
Commercial deposits subject to check.....	990,196 69	1,128,697 44	1,005,439 23	1,240,938 84
Commercial certificates of deposit.....	29,653 79	27,959 38	25,490 88	23,786 74
Due to banks and bankers.....	578,901 91	654,949 70	752,676 03	715,683 70
Certified checks	3,954 66	8,175 41	7,435 33	2,983 36
Cashier's checks outstanding.....				
Savings deposits	5,860,059 45	6,280,865 92	6,360,523 18	6,418,042 28
Savings certificates of deposit.....	488,717 58	550,442 77	567,777 09	549,726 35
Notes and bills re-discounted.....				
Bills payable				
Totals	\$8,643,958 67	\$9,342,581 93	\$9,421,129 17	\$9,659,629 30

* Corporate existence extended thirty years from January 1, 1902.

No. 7.

STATE SAVINGS BANK, DETROIT.

Organized October 24, 1883.

GEORGE H. RUSSEL, *President*; RUFUS W. GILLETTE, H. C. POTTER, JR., *Vice Presidents*;
R. S. MASON, *Cashier*; AUSTIN E. WING, H. P. BORGMAN, *Assistant Cashiers*; EUGENE
A. SUNDERLIN, *Auditor*.

DIRECTORS.—George H. Russel, Robert S. Mason, Hugh McMillan, Henry Russel, Henry B.
Ledyard, Russell A. Alger, Henry M. Campbell, R. W. Gillette, Wm. C. McMillan, Chas. L.
Freer, Frank J. Hecker, Peter White, Truman H. Newberry, Henry C. Potter, Jr.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$4,099,766 12	\$4,922,828 72	\$5,494,499 22	\$5,480,291 98
Bonds, mortgages and securities.....	3,086,647 11	3,639,193 61	3,364,821 05	3,398,037 13
Premiums paid on bonds.....	31,212 50	22,343 75	21,281 25	25,428 75
Overdrafts	2,708 98	2,131 29	2,065 08	6,809 88
Banking house	250,000 00	250,000 00	250,000 00	250,000 00
Furniture and fixtures.....	28,206 88	28,206 88	28,206 88	28,206 88
Other real estate.....	65,641 23	71,580 40	71,925 99	72,033 76
Due from other banks and bankers (not reserve cities).....	121,013 22	182,501 21	154,810 88	195,109 09
United States bonds.....				
Due from banks in reserve cities.....	1,517,036 40	1,305,794 72	930,011 54	1,448,730 19
Exchange for clearing house.....	70,083 68	121,337 01	616,913 70	294,279 88
U. S. and National bank currency.....	515,835 00	356,592 00	279,305 25	187,111 00
Gold coin.....	458,360 05	340,688 60	347,451 32	280,800 80
Silver coin	59,535 00	37,237 80	53,527 60	29,462 95
Nickels and cents.....	1,341 19	923 71	533 07	1,091 34
Checks, cash items and internal revenue account	10,117 49	22,628 41	26,384 07	8,631 50
Totals	\$10,317,504 85	\$11,303,988 11	\$11,641,736 90	\$11,706,025 13
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 current expenses, interest and taxes paid.....	46,048 45	69,032 34	70,027 98	81,528 00
Dividends unpaid				
Commercial deposits subject to check.....	3,439,493 84	3,589,605 36	3,478,887 32	2,988,605 06
Commercial certificates of deposit.....	31,537 50	40,547 30	135,550 00	135,550 00
Due to banks and bankers.....	1,576,265 85	1,847,404 51	2,049,513 21	2,013,746 46
Certified checks	6,716 43	29,430 99	2,530 40	5,407 28
Cashier's checks outstanding.....	51,617 15	57,029 34	41,683 52	21,767 91
Savings deposits	3,739,967 49	4,157,360 52	4,191,039 67	4,676,434 66
Savings certificates of deposit.....	825,918 14	913,577 75	1,072,504 80	1,182,985 76
Notes and bills re-discounted.....				
Bills payable				
Totals	\$10,317,504 85	\$11,303,988 11	\$11,641,736 90	\$11,706,025 13

THE UNION TRUST COMPANY, DETROIT.

Organized November 24, 1890.

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

DIRECTORS.—S. D. Miller, Geo. H. Barbour, W. C. McMillan, D. C. Whitney, 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, Ellwood T. Hance, C. A. Ducharme, Henry Russel, T. H. Newberry, Elliott T. Slocum, F. J. Hecker, Wm. C. Yawkey, H. A. Conant, Charles L. Palms.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Collateral loans—time	\$1,143,820 93	\$1,885,203 98	\$1,449,764 24	\$1,381,482 37
Collateral loans—demand.....	500,499 38	485,572 78	671,163 28	651,646 39
Loans on real estate mortgages, in office...	751,900 13	787,121 24	799,979 10	803,237 17
Loans on real estate mortgages, with state treasurer	205,763 00	202,635 00	209,650 00	209,150 00
Other loans	35,763 38	30,423 94	.....	24,651 04
Bonds, in office.....	608,115 45	743,035 90	814,685 90	765,413 90
Bonds, with state treasurer.....	.....	.....	.....	.....
Stocks	239,000 00	239,000 00	239,000 00	239,000 00
Real estate owned.....	35,853 78	24,482 00	24,470 50	24,607 15
Other investments	134,100 00	136,300 00	136,100 00	136,100 00
Advances to trusts.....	34,337 19	32,737 02	50,693 23	25,365 03
Premiums paid.....	.....	.....	.....	.....
Safe deposit vaults.....	.....	.....	.....	.....
Furniture and fixtures.....	5,694 73	5,550 00	5,573 90	5,664 65
Due from approved reserve agents.....	.....	.....	.....	.....
Due from other banks and bankers.....	137,006 57	287,817 28	188,627 30	153,727 51
Cash items	4,625 77	6,735 93	3,694 62	3,581 37
Nickels and cents.....	4 34	2 94	9 45	9 05
Silver coin	47 45	20 10	66 75	57 55
Gold coin	75 00	45 00	125 00	145 00
U. S. and National bank notes.....	5,166 00	8,503 60	11,782 00	9,354 00
Totals	\$3,841,773 10	\$4,875,186 11	\$4,631,865 19	\$4,433,192 18
Liabilities.				
Capital stock paid in.....	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00
Surplus fund.....	100,000 00	125,000 00	125,000 00	125,000 00
Undivided profits (less expenses, interest and taxes paid)	71,498 32	73,038 88	96,784 88	113,954 34
Dividends unpaid .....	.....	.....	.....	.....
Trust deposits	344,931 32	413,140 73	380,197 45	300,757 84
Debentures	2,823,226 79	3,556,430 37	2,440,389 83	2,228,009 75
Certificates of deposit.....	.....	197,781 40	1,087,347 55	1,163,136 17
Other liabilities	2,116 67	9,794 73	2,145 48	2,334 08
Totals	\$3,841,773 10	\$4,875,186 11	\$4,631,865 19	\$4,433,192 18

No. 6.

*WAYNE COUNTY SAVINGS BANK, DETROIT.

Organized September 18, 1871.

CHAS. F. COLLINS, *President*; D. M. FERRY, *First Vice President*; WM. S. GREEN, *Second Vice President*; ALFRED K. KIEFER, *Secretary and Treasurer*; E. H. COLLINS, *Assistant Secretary and Treasurer*; WM. A. MOORE, *Attorney*.

DIRECTORS.—D. M. Ferry, Chas. F. Collins, Wm. A. Moore, Wm. S. Green, E. H. Flinn, H. Kirke White, J. B. Book, A. L. Stephens, F. H. Croul, Frank W. Eddy, Stephen Y. Seyburn.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$1,653,752 46	\$1,412,632 15	\$1,575,751 42	\$1,648,792 21
Bonds, mortgages and securities.....	5,647,899 85	6,252,922 09	6,116,076 18	6,293,845 69
Premiums paid on U. S. bonds.....	43,531 25	43,531 25	43,531 25	54,531 25
Overdrafts				
Banking house	187,000 00	187,000 00	187,000 00	170,000 00
Furniture and fixtures.....		11,500 00	11,500 00	11,500 00
Other real estate.....	141,006 79	132,042 55	124,296 54	124,665 87
Due from other banks and bankers (not reserve cities).....				
United States bonds.....	202,500 00	202,500 00	202,500 00	202,500 00
Due from banks in reserve cities.....	1,414,497 57	1,343,075 48	1,388,335 29	1,275,460 40
Exchange for clearing house.....				
U. S. and National bank currency.....	141,809 00	137,358 00	135,185 00	139,740 00
Gold coin.....	289,000 00	316,017 50	325,775 00	344,562 50
Silver coin	7,529 50	3,293 00	2,888 50	3,526 00
Nickels and cents.....	460 76	130 23	146 08	130 77
Checks, cash items and internal revenue account	17,305 74	22,640 78	32,235 48	30,003 79
Totals	\$9,746,292 92	\$10,064,643 03	\$10,145,220 74	\$10,299,258 48
Liabilities.				
Capital stock paid in.....	\$400,000 00	\$400,000 00	\$400,000 00	\$400,000 00
Surplus fund	150,000 00	150,000 00	150,000 00	150,000 00
Undivided profits, less current expenses, interest and taxes paid.....	446,778 42	411,327 71	397,235 58	410,515 99
Dividends unpaid				
Commercial deposits subject to check.....				
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks	2,237 50	210 00	7,710 00	91 38
Cashier's checks outstanding.....				
Savings deposits	8,187,252 92	8,529,769 05	8,584,911 06	8,682,113 38
Savings certificates of deposit.....	560,024 08	573,336 27	605,364 10	656,537 73
Notes and bills re-discounted.....				
Bills payable				
Totals	\$9,746,292 92	\$10,064,643 03	\$10,145,220 74	\$10,299,258 48

* Corporate existence extended thirty years from September 18, 1901.

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. Jenney,
J. T. Hovey, H. W. Newkirk.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$41,852 47	\$56,807 30	\$55,808 72	\$56,788 80
Bonds, mortgages and securities.....	37,676 40	41,631 40	39,631 40	42,318 95
Premiums paid on bonds.....				
Overdrafts	71 62	460 55	192 11	106 37
Banking house				
Furniture and fixtures.....	1,400 58	1,600 58	1,600 58	1,600 58
Other real estate.....	7,434 21	5,866 95	6,032 82	5,932 82
Due from other banks and bankers (not reserve cities).....				
United States bonds.....	5,000 00	5,000 00	5,000 00	5,000 00
Due from banks in reserve cities.....	22,399 70	22,394 20	15,462 51	18,327 96
Exchange for clearing house.....				
U. S. and National bank currency.....	813 00	359 00	939 00	1,696 00
Gold coin.....	562 50	720 00	485 00	665 00
Silver coin	972 25	1,672 30	1,079 00	731 95
Nickels and cents.....	83 57	69 56	83 20	36 40
Checks, cash items and internal revenue account	38	1 75	18 06	84 35
Totals	\$118,266 68	\$136,583 59	\$126,332 40	\$133,289 18
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund	2,000 00	2,500 00	2,500 00	2,500 00
Undivided profits, less current expenses interest and taxes paid.....	2,036 65	1,722 82	2,476 32	3,009 63
Dividends unpaid		78 00		
Commercial deposits subject to check.....	29,103 60	26,627 24	20,454 19	24,121 72
Commercial certificates of deposit.....	18,516 49	28,295 65	27,218 32	25,849 63
Due to banks and bankers.....	25 00			
Certified checks				
Cashier's checks outstanding.....	3,804 80	6,214 56	4,602 35	6,968 50
Savings deposits	42,780 14	51,145 32	49,081 22	50,839 70
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals	\$118,266 68	\$136,583 59	\$126,332 40	\$133,289 18

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, I. B. Gage, Oliver Lyle, John R. Carr, Levi Lyle.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$167,705 29	\$170,926 96	\$173,497 09	\$156,588 24
Bonds, mortgages and securities.....	41,594 29	41,479 29	38,390 12	41,297 70
Premiums paid on bonds.....				
Overdrafts	7,708 81	2,783 28	4,010 81	620 83
Banking house				
Furniture and fixtures.....	6,972 93	6,996 93	6,996 93	6,996 93
Other real estate.....	14,384 00	9,000 00	9,000 00	9,000 00
Due from other banks and bankers (not reserve cities).....				
Accrued interest	3,065 41			
United States bonds.....				
Due from banks in reserve cities.....	27,283 27	60,580 00	26,240 32	76,936 28
Exchange for clearing house.....		3,069 34	1,161 08	4,630 55
U. S. and National bank currency.....	13,439 00	11,411 00	9,315 00	10,301 00
Gold coin.....	10,345 00	10,490 00	8,330 00	8,960 00
Silver coin	2,107 70	482 00	2,116 00	1,334 70
Nickels and cents.....	96 34	129 40	80 40	174 55
Checks, cash items and internal revenue account	2,342 80	2,301 56	3,430 59	3,664 27
Totals	\$297,044 84	\$319,649 76	\$282,568 34	\$320,505 05
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.....	808 64	2,106 30	2,807 73	1,314 43
Dividends unpaid				
Commercial deposits subject to check.....	75,520 25	104,252 66	66,207 35	83,835 20
Commercial certificates of deposit.....	148,715 95	141,242 80	141,553 26	163,355 42
Due to banks and bankers.....				
Certified checks		48 00		
Cashier's checks outstanding.....				
Savings deposits				
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals	\$297,044 84	\$319,649 76	\$282,568 34	\$320,505 05

No. 142.

MONROE COUNTY BANK, DUNDEE.

Organized September 26, 1892.

G. J. SHAEFER, *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. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$79,934 16	\$85,603 45	\$83,769 31	\$76,594 28
Bonds, mortgages and securities.....	13,248 14	11,420 90	11,320 90	11,120 90
Premiums paid on bonds.....				
Overdrafts	1,592 79	913 28	1,912 83	3,927 10
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	
Due from other banks and bankers (not reserve cities).....	1,149 39	274 78	50 65	31 09
United States bonds.....				
Due from banks in reserve cities.....	26,404 71	23,242 88	23,209 16	41,466 40
Exchange for clearing house.....				
U. S. and National bank currency.....	2,144 00	4,749 00	1,771 00	2,512 00
Gold coin.....	4,670 00	3,230 00	3,175 00	3,145 00
Silver coin	624 05	160 35	14 90	240 60
Nickels and cents.....	136 78	27 62	17 67	45 04
Checks, cash items and internal revenue account	146 39	8 37	31 29	101 11
Totals	\$134,000 44	\$133,580 66	\$129,222 74	\$143,089 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.....	5,762 61	5,486 39	5,508 45	6,094 57
Dividends unpaid				
Commercial deposits subject to check.....	32,681 48	19,595 94	18,944 18	30,715 56
Commercial certificates of deposit.....	79,956 35	92,898 33	89,170 11	90,678 92
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits				
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals	\$134,000 44	\$133,580 66	\$129,222 74	\$143,089 05

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, Robert C. Fair, Geo. N. Siefert, Thomas Cooling.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$55,681 18	\$58,194 01	\$52,798 45	\$61,483 61
Bonds, mortgages and securities.....	36,351 73	42,929 11	46,379 11	46,574 04
Premiums paid on bonds.....				
Overdrafts	197 67	29 81	65 79	36 80
Banking house				
Furniture and fixtures.....	1,811 50	1,811 50	1,811 50	1,811 50
Other real estate.....	7,871 44	7,401 44	9,205 24	3,003 80
Due from other banks and bankers (not reserve cities).....	986 67	3,069 61	2,013 33	
United States bonds.....				
Due from banks in reserve cities.....	16,967 36	14,503 45	4,948 48	5,749 07
Exchange for clearing house.....				
U. S. and National bank currency.....	7,975 00	9,263 00	5,424 00	7,696 00
Gold coin.....	5,047 40	7,065 00	6,215 00	6,920 00
Silver coin	814 50	1,494 05	651 45	566 10
Nickels and cents.....	68 62	190 21	110 43	124 69
Checks, cash items and internal revenue account	6 30	72 39	4,628 13	1,720 43
Totals	\$133,779 37	\$146,023 58	\$134,250 91	\$135,686 04
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund	1,200 00	1,200 00	1,200 00	1,200 00
Undivided profits, less current expenses, interest and taxes paid.....	663 98	508 18	1,222 77	1,554 26
Dividends unpaid				
Commercial deposits subject to check.....	16,655 06	23,077 94	17,920 47	22,433 13
Commercial certificates of deposit.....	56,680 37	55,754 01	48,247 67	45,883 12
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	33,579 96	40,483 45	40,660 00	39,615 53
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals	\$133,779 37	\$146,023 58	\$134,250 91	\$135,686 04

STATE BANK OF EAST JORDAN, EAST JORDAN.

Organized July 12, 1901.

JOS. C. GLENN, *President*; W. L. FRENCH, *Vice President*; GEO. G. GLENN, *Cashier*.

DIRECTORS.—M. H. Robertson, J. C. Glenn, W. P. Porter, W. L. French, Geo. G. Glenn.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....			\$46,021 22	\$40,819 77
Bonds, mortgages and securities.....				4,619 78
Premiums paid on bonds.....				
Overdrafts			1,286 84	1,924 85
Banking house			4,790 14	4,766 14
Furniture and fixtures.....			1,584 29	1,584 29
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
United States bonds.....			40 00	40 00
Due from banks in reserve cities.....			8,787 74	15,236 41
Exchange for clearing house.....			200 00	1,535 25
U. S. and National bank currency.....			4,676 00	4,238 00
Gold coin.....			530 00	535 00
Silver coin			879 55	469 85
Nickels and cents.....			57 10	41 00
Checks, cash items and internal revenue account			75 09	49 08
Totals			\$68,927 97	\$75,859 42
Liabilities.				
Capital stock paid in.....			\$20,000 00	\$20,000 00
Surplus fund				
Undivided profits, less current expenses, interest and taxes paid.....			533 62	943 26
Dividends unpaid				
Commercial deposits subject to check.....			22,108 91	20,344 82
Commercial certificates of deposit.....			26,283 66	32,998 37
Due to banks and bankers.....				
Certified checks			1 78	1 78
Cashier's checks outstanding.....				
Savings deposits				
Savings certificates of deposit.....				
Notes and bills re-discounted.....				1,571 19
Bills payable				
Totals			\$68,927 97	\$75,859 42

No. 53.

MICHIGAN STATE BANK, EATON RAPIDS.

Organized July 22, 1884.

JOHN 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. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$147,735 74	\$151,402 68	\$159,982 87	\$150,262 11
Bonds, mortgages and securities.....	63,666 62	64,131 23	63,336 23	57,615 22
Premiums paid on bonds.....				
Overdrafts	1,563 35	963 86	1,289 04	1,035 95
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			
Due from other banks and bankers (not reserve cities).....		130 00	2,900 00	3,226 65
United States bonds.....		200 00		
Due from banks in reserve cities.....	12,380 87	8,488 11	11,639 70	16,665 48
Exchange for clearing house.....			1,105 00	
U. S. and National bank currency.....	7,631 00	5,410 00	4,775 00	5,110 00
Gold coin.....	6,395 00	5,957 50	5,012 50	4,552 50
Silver coin	1,000 00	880 00	675 00	180 75
Nickels and cents.....	43 54	16 05	62 13	10 69
Checks, cash items and internal revenue account	447 55	523 40	1,620 36	2,212 70
Totals	\$249,338 67	\$245,602 83	\$259,897 83	\$248,372 05
Liabilities.				
Capital stock paid in.....	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund	15,000 00	15,000 00	15,000 00	15,000 00
Undivided profits, less current expenses, interest and taxes paid.....	3,368 53	2,269 04	2,501 29	4,264 39
Dividends unpaid	59 06	333 10	50 72	40 00
Commercial deposits subject to check.....	37,566 91	30,700 61	32,981 19	30,830 67
Commercial certificates of deposit.....	118,225 28	122,134 14	105,255 19	95,236 99
Due to banks and bankers.....	118 89	165 94	1,109 44	
Certified checks				
Cashier's checks outstanding.....				
Savings deposits				
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable			28,000 00	28,000 00
Totals	\$249,338 67	\$245,602 83	\$259,897 83	\$248,372 05

No. 193.

EDMORE STATE BANK, EDMORE.

Organized April 5, 1897.

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

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

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$11,733 20	\$17,837 27	\$13,751 63	\$17,960 76
Bonds, mortgages and securities.....	23,303 24	22,828 62	21,927 47	20,998 13
Premiums paid on bonds.....				
Overdrafts	168 40	26 36	152 21	362 22
Banking house	1,776 24	1,776 24	1,776 24	1,776 24
Furniture and fixtures.....	913 43	913 43	913 43	959 43
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....	18,934 99	27,697 67	33,536 05	32,543 05
Exchange for clearing house.....				
U. S. and National bank currency.....	3,197 00	4,026 00	5,727 00	3,557 00
Gold coin.....	1,982 50	1,987 50	1,982 50	1,967 50
Silver coin	607 00	515 00	482 00	645 00
Nickels and cents.....	28 12	11 67	26 72	3 29
Checks, cash items and internal revenue account	83 96	13 42	5 64	
Totals	\$62,728 08	\$77,633 18	\$80,280 89	\$80,772 62
Liabilities.				
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund	142 20	279 39	279 39	279 39
Undivided profits, less current expenses, interest and taxes paid.....	1,159 31	479 78	815 49	1,045 15
Dividends unpaid				
Commercial deposits subject to check.....	10,553 25	13,585 45	12,854 98	15,152 83
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	2,525 28	2,172 92	2,980 03	3,126 94
Savings certificates of deposit.....	33,348 04	46,115 64	48,351 00	46,168 31
Notes and bills re-discounted.....				
Bills payable				
Totals	\$62,728 08	\$77,633 18	\$80,280 89	\$80,772 62

No. 129.

ELK RAPIDS SAVINGS BANK, ELK RAPIDS.

Organized January 20, 1892.

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

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

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$62,450 30	\$66,431 23	\$65,028 96	\$59,172 75
Bonds, mortgages and securities.....	31,550 81	29,379 18	28,809 03	26,594 06
Premiums paid on bonds.....				
Overdrafts	225 36	605 35	1,010 55	22 56
Banking house				
Furniture and fixtures.....	2,149 52	2,149 52	2,149 52	2,149 52
Other real estate.....				
Due from other banks and bankers (not reserve cities).....			940 35	191 18
United States bonds.....				
Due from banks in reserve cities.....	11,715 58	12,592 22	11,160 66	26,895 34
Exchange for clearing house.....				
U. S. and National bank currency.....	9,009 00	8,182 00	8,322 00	8,425 61
Gold coin.....	1,270 00	1,465 00	1,817 50	2,100 00
Silver coin	925 45	573 55	504 70	923 10
Nickels and cents.....	104 37	134 63	108 20	64 03
Checks, cash items and internal revenue account	369 34	5,723 33	1,389 23	
Totals	\$119,769 73	\$127,236 01	\$121,240 70	\$126,538 15
Liabilities.				
Capital stock paid in.....	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund	1,330 00	1,330 00	1,330 00	1,330 00
Undivided profits, less current expenses interest and taxes paid.....	448 97	2,280 46	2,913 46	4,566 15
Dividends unpaid	287 96	18 76	18 76	
Commercial deposits subject to check.....	38,936 36	31,484 85	26,380 67	26,562 12
Commercial certificates of deposit.....	24,341 56	30,930 73	30,074 44	31,999 33
Due to banks and bankers.....		65 72		
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	19,424 88	26,125 49	25,523 37	27,080 55
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals	\$119,769 73	\$127,236 01	\$121,240 70	\$126,538 15

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. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$73,736 88	\$82,947 52	\$85,950 00	\$77,814 35
Bonds, mortgages and securities.....	25,141 92	33,513 82	36,108 82	38,977 32
Premiums paid on bonds.....				
Overdrafts	395 51	44 71	450 55	1,741 05
Banking house	3,700 00	3,700 00	3,700 00	3,700 00
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....		200 00	200 00	200 00
Due from other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....	27,108 49	42,609 65	47,379 74	77,580 33
Exchange for clearing house.....				
U. S. and National bank currency.....	3,089 00	3,460 00	2,055 00	3,462 00
Gold coin.....	4,065 70	3,659 50	4,081 50	4,526 50
Silver coin	935 55	868 55	1,594 00	1,229 60
Nickels and cents.....	110 91	91 16	157 80	134 34
Checks, cash items and internal revenue account	1,058 98	1,436 78	782 87	1,171 59
Totals	\$140,342 94	\$173,531 69	\$183,460 28	\$211,537 08
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid.....	2,305 89	1,907 95	2,641 18	3,683 32
Dividends unpaid	830 00	400 00		
Commercial deposits subject to check.....	34,035 32	48,563 94	53,871 19	76,583 99
Commercial certificates of deposit.....	29,273 66	47,628 92	48,618 73	47,750 50
Due to banks and bankers.....				
Certified checks	100 00		200 00	683 66
Cashier's checks outstanding.....				
Savings deposits	48,798 07	50,030 88	53,129 18	57,835 61
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals	\$140,342 94	\$173,531 69	\$183,460 28	\$211,537 08

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 A. Pieters, George L. Dutcher.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$24,619 60	\$33,722 14	\$35,650 74	\$31,376 36
Bonds, mortgages and securities.....				
Premiums paid on bonds.....				
Overdrafts	77 47	513 97	466 58	222 91
Banking house	6,000 00	6,000 00	6,000 00	6,000 00
Furniture and fixtures.....	1,004 00	1,004 00	1,013 50	1,013 50
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	3 56	138 30	582 22	83 35
United States bonds.....				
Due from banks in reserve cities.....	25,184 41	9,541 40	29,138 36	23,815 96
Exchange for clearing house.....				
U. S. and National bank currency.....	1,110 00	2,823 00	2,308 00	5,049 00
Gold coin.....	1,055 00	470 00	200 00	2,515 00
Silver coin	623 75	254 00	159 00	574 90
Nickels and cents.....	94 39	92 59	63 24	64 85
Checks, cash items and internal revenue account	109 04	363 01	5,000 00	9,836 85
Totals	\$59,881 22	\$54,922 41	\$80,581 64	\$80,552 68
Liabilities.				
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund	260 00	558 86	558 86	558 86
Undivided profits, less current expenses interest and taxes paid.....	1,635 78	64 13	719 16	1,548 38
Dividends unpaid	375 00	665 00		
Commercial deposits subject to check.....	12,331 32	10,293 61	29,093 44	21,311 79
Commercial certificates of deposit.....	30,279 12	28,340 81	35,210 18	42,133 65
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits				
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals	\$59,881 22	\$54,922 41	\$80,581 64	\$80,552 68

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. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$43,460 58	\$44,885 04	\$49,673 55	\$51,902 43
Bonds, mortgages and securities.....	43,535 13	55,168 21	59,890 71	59,393 46
Premiums paid on bonds.....				
Overdrafts				31 38
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.....				
Due from other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....	18,596 06	18,311 25	9,867 57	30,313 82
Exchange for clearing house.....				
U. S. and National bank currency.....	7,365 00	6,666 00	9,492 00	7,276 00
Gold coin.....	2,290 00	1,895 00	1,810 00	1,810 00
Silver coin	1,128 05	725 35	982 40	815 80
Nickels and cents.....	199 17	87 01	109 90	109 98
Checks, cash items and internal revenue account	265 37	23 66	45 91	99 29
Totals	\$121,839 36	\$132,761 52	\$136,872 04	\$156,752 16
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund	455 00	595 00	595 00	595 00
Undivided profits, less current expenses interest and taxes paid.....	516 33	87 55	734 71	1,440 43
Dividends unpaid	105 00			
Commercial deposits subject to check.....	17,161 44	25,868 48	28,225 30	35,009 69
Commercial certificates of deposit.....	3,867 04	3,221 26	3,798 26	5,135 23
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	66,630 29	66,744 49	68,853 63	72,847 62
Savings certificates of deposit.....	8,104 26	11,244 74	9,665 14	16,724 19
Notes and bills re-discounted.....				
Bills payable				
Totals	\$121,839 36	\$132,761 52	\$136,872 04	\$156,752 16

No. 101.

CITIZENS' COMMERCIAL AND SAVINGS BANK, FLINT.

Organized August 4, 1890.

R. J. WHALEY, *President*; W. E. MARTIN, *Cashier*.

DIRECTORS.—Alex. McFarlan, J. H. Whiting, D. D. Aitken, G. W. Hubbard, R. J. Whaley, M. Ephraim, Ed. S. Lee, Charles L. Bartlett.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$384,393 13	\$353,867 83	\$310,513 58	\$311,005 94
Bonds, mortgages and securities.....	322,036 37	362,498 41	368,716 61	352,280 77
Premiums paid on bonds.....				
Overdrafts	5,258 19	1,188 72	3,259 29	3,242 59
Banking house				
Furniture and fixtures.....	13,000 00	13,000 00	13,000 00	13,000 00
Other real estate.....	17,364 86	13,614 86	3,614 86	3,614 86
Due from other banks and bankers (not reserve cities).....	340 70	326 74	4,548 73	4,492 91
United States bonds.....				
Due from banks in reserve cities.....	147,589 22	123,926 61	42,626 91	26,270 05
Exchange for clearing house.....	309 29	562 20	1,009 43	444 54
U. S. and National bank currency.....	22,186 00	17,372 00	18,675 00	25,402 25
Gold coin.....	32,292 50	26,090 00	26,295 00	23,910 00
Silver coin	1,741 03	1,946 58	1,649 78	1,052 05
Nickels and cents.....	306 20	327 20	416 41	337 90
Checks, cash items and internal revenue account	437 86	683 81	919 69	434 19
Totals	\$947,255 35	\$915,404 96	\$795,245 29	\$765,488 05
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund	25,000 00	26,000 00	26,000 00	26,000 00
Undivided profits, less current expenses, interest and taxes paid.....	8,379 19	6,974 94	13,411 99	20,289 87
Dividends unpaid	60 00	465 00	60 00	
Commercial deposits subject to check.....	475,841 54	402,560 89	290,916 64	257,641 07
Commercial certificates of deposit.....	3,167 47	3,600 37	4,613 19	12,947 55
Due to banks and bankers.....	1,039 35	1,621 50	2,259 66	3,552 97
Certified checks		47 50	295 00	
Cashier's checks outstanding.....				
Savings deposits	167,825 48	184,040 40	172,043 04	167,834 33
Savings certificates of deposit.....	115,942 32	130,094 36	135,645 77	117,222 26
Notes and bills re-discounted.....				
Bills payable		10,000 00		10,000 00
Totals	\$947,255 35	\$915,404 96	\$795,245 29	\$765,488 05

No. 23.

GENESEE COUNTY SAVINGS BANK, FLINT.

Organized May 1, 1872.

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

DIRECTORS.—Wm. W. Crapo, Wm. A. Atwood, Geo. R. Gold, C. C. Pierson, Jas. C. Willson,
 W. C. Orrell, J. D. Dort, H. C. Spencer, A. G. Bishop.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$410,888 13	\$410,074 13	\$383,627 90	\$442,639 76
Bonds, mortgages and securities.....	478,035 59	522,288 87	539,642 59	561,106 32
Premiums paid on bonds.....				
Overdrafts	4,699 73	887 08	1,071 76	9,386 54
Banking house				
Furniture and fixtures.....	5,000 00			
Other real estate.....	11,621 76	4,350 00	4,350 00	4,350 00
Due from other banks and bankers (not reserve cities).....	6,704 85	1,735 84	5,376 43	3,087 19
United States bonds.....	21,000 00	21,000 00	21,000 00	21,000 00
Due from banks in reserve cities.....	128,748 69	117,436 41	93,092 65	61,756 42
Exchange for clearing house.....		400 32	694 94	
U. S. and National bank currency.....	16,063 00	13,692 00	14,172 00	20,410 00
Gold coin.....	33,930 00	31,610 00	30,440 00	24,380 00
Silver coin	4,800 00	5,426 54	4,500 00	5,100 00
Nickels and cents.....	122 37		65 25	69 53
Checks, cash items and internal revenue account	4,949 67	1,161 36	1,220 14	1,329 06
Totals	\$1,126,563 79	\$1,130,062 55	\$1,099,253 66	\$1,154,614 82
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.....	29,621 87	22,109 03	25,769 34	35,307 35
Dividends unpaid	120 00	1,215 00	50 00	
Commercial deposits subject to check.....	215,035 18	193,176 90	154,233 68	168,833 18
Commercial certificates of deposit.....	13,249 34	18,930 58	13,847 55	19,123 90
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	534,111 82	564,287 04	586,243 94	607,595 71
Savings certificates of deposit.....	184,425 58	180,344 00	169,109 15	173,754 68
Notes and bills re-discounted.....				
Bills payable				
Totals	\$1,126,563 79	\$1,130,062 55	\$1,099,253 66	\$1,154,614 82

No. 165.

UNION TRUST AND SAVINGS BANK, FLINT.

Organized July 11, 1893.

C. T. BRIDGMAN, *President*; W. A. PATERSON, *Vice President*; MATHEW DAVISON, *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. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$278,249 67	\$321,280 39	\$310,335 87	\$356,860 85
Bonds, mortgages and securities.....	455,927 14	508,876 87	616,814 65	654,287 11
Premiums paid on bonds.....	1,400 94	1,400 94	6,354 68	6,307 38
Overdrafts	8,406 62	2,925 17	2,363 79	1,197 40
Banking house	22,000 00	22,000 00	22,000 00	22,000 00
Furniture and fixtures.....	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate.....	16,700 00	15,300 00	15,300 00	15,300 00
Due from other banks and bankers (not reserve cities).....	36,549 51	31,751 61	21,651 44	14,561 54
United States bonds.....				
Due from banks in reserve cities.....	92,124 29	266,622 89	141,475 97	63,231 85
Exchange for clearing house.....	148 55	965 02	1,314 67	1,043 67
U. S. and National bank currency.....	16,637 00	21,556 00	6,455 00	25,673 00
Gold coin.....	14,577 50	17,957 50	17,055 00	19,077 50
Silver coin	8,146 54	9,687 50	5,601 25	8,824 40
Nickels and cents.....	301 86	401 21	350 11	185 63
Checks, cash items and internal revenue account	4,340 85	1,040 47	1,253 91	889 41
Totals	\$958,510 47	\$1,224,765 57	\$1,171,326 34	\$1,192,439 74
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	14,500 00	15,500 00	15,500 00	15,500 00
Undivided profits, less current expenses, interest and taxes paid.....	3,540 95	4,329 99	8,340 30	18,072 58
Dividends unpaid	95 00	663 50	93 50	60 50
Commercial deposits subject to check.....	111,637 30	200,729 99	147,162 55	130,612 88
Commercial certificates of deposit.....	9,491 10	9,647 29	12,713 60	12,066 57
Due to banks and bankers.....				
Certified checks	1 02	501 02	1 02	1 02
Cashier's checks outstanding.....				
Savings deposits	520,119 84	627,339 74	628,230 26	640,686 07
Savings certificates of deposit.....	199,125 26	266,054 04	259,285 11	275,440 12
Notes and bills re-discounted.....				
Bills payable				
Totals	\$958,510 47	\$1,224,765 57	\$1,171,326 34	\$1,192,439 74

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. Kimmel, Clarence A. Fox, James Greenfield, Charles H. Pease.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$38,897 84	\$40,244 58	\$38,777 16	\$44,444 41
Bonds, mortgages and securities.....	154,722 26	161,242 26	159,327 26	164,274 95
Premiums paid on bonds.....	400 00	.....	.....	.....
Overdrafts .....	.....	.....	.....	.....
Banking house	2,750 00	2,750 00	2,750 00	2,750 00
Furniture and fixtures.....	1,810 00	1,810 00	1,810 00	1,810 00
Other real estate.....	.....	.....	.....	.....
Due from other banks and bankers (not reserve cities).....	4,203 16	14,322 91	4,630 47	6,119 05
United States bonds.....	.....	.....	.....	.....
Due from banks in reserve cities.....	15,658 89	20,531 70	33,071 58	17,037 77
Exchange for clearing house.....	.....	.....	.....	.....
U. S. and National bank currency.....	3,702 00	7,990 00	3,978 00	3,780 00
Gold coin.....	3,000 00	3,205 00	3,015 00	3,485 00
Silver coin	632 75	510 75	936 50	653 25
Nickels and cents.....	20 39	11 00	12 66	53 53
Checks, cash items and internal revenue account	163 66	767 62	1,333 58	219 15
Totals	\$225,960 95	\$253,385 82	\$249,642 21	\$244,627 11
Liabilities.				
Capital stock paid in.....	\$55,000 00	\$55,000 00	\$55,000 00	\$55,000 00
Surplus fund	16,000 00	16,000 00	16,000 00	16,000 00
Undivided profits, less current expenses, interest and taxes paid.....	224 60	37 57	275 71	178 33
Dividends unpaid	75 00	180 00	140 00	349 00
Commercial deposits subject to check.....	20,828 96	25,748 04	26,911 62	26,098 83
Commercial certificates of deposit.....	35,425 75	53,519 28	51,132 11	42,910 02
Due to banks and bankers.....	520 32	211 20	177 00	57 96
Certified checks .....	.....	.....	.....	.....
Cashier's checks outstanding.....	.....	.....	.....	.....
Savings deposits	18,304 09	28,565 97	28,711 14	27,634 68
Savings certificates of deposit.....	79,582 23	74,123 76	71,294 63	76,399 25
Notes and bills re-discounted.....	.....	.....	.....	.....
Bills payable .....	.....	.....	.....	.....
Totals	\$225,960 95	\$253,385 82	\$249,642 21	\$244,627 11

No. 223.

PEOPLE'S STATE BANK, FLUSHING.

Organized March 13, 1900.

IRA T. SAYRE, *President*; J. H. ROWE, *Vice President*; L. A. VICKERY, *Cashier*;
G. J. BROWN, *Assistant Cashier*.

DIRECTORS.—Ira T. Sayre, Levant A. Vickery, James B. French, Henry H. Chatters, Elbert L. Beecher, John H. Rowe, Orrin Hart, Albert E. Ransom, Wm. Brophy.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$64,915 29	\$77,600 70	\$73,544 61	\$66,867 59
Bonds, mortgages and securities.....	5,611 54	11,836 54	14,936 54	18,836 54
Premiums paid on bonds.....				
Overdrafts.....				
Banking house.....	4,195 46	4,250 92	4,253 92	4,260 60
Furniture and fixtures.....	1,914 50	1,916 00	1,916 00	1,916 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	3,631 15	3,894 04	3,255 42	1,264 01
United States bonds.....				
Due from banks in reserve cities.....	12,289 43	13,701 56	12,022 83	19,651 79
Exchange for clearing house.....			624 36	
U. S. and National bank currency.....	2,662 00	5,985 00	3,037 00	6,882 00
Gold coin.....	1,125 00	1,345 00	1,750 00	1,085 00
Silver coin.....	913 20	593 95	745 90	1,220 85
Nickels and cents.....	66 99	45 74	29 11	41 44
Checks, cash items and internal revenue account.....	390 76	369 20	546 61	624 05
Totals.....	\$97,715 32	\$121,538 65	\$116,662 30	\$122,649 87
Liabilities.				
Capital stock paid in.....	\$23,100 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....		500 00	500 00	500 00
Undivided profits, less current expenses interest and taxes paid.....	123 09	337 39	668 22	1,245 74
Dividends unpaid.....				
Commercial deposits subject to check.....	9,216 48	13,254 36	10,193 80	8,057 50
Commercial certificates of deposit.....	6,492 77	4,235 84	4,701 43	3,602 06
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	3,685 26	5,172 19	4,305 73	4,582 33
Savings certificates of deposit.....	55,097 72	73,038 87	71,293 12	79,662 24
Notes and bills re-discounted.....				
Bills payable.....				
Totals.....	\$97,715 32	\$121,538 65	\$116,662 30	\$122,649 87

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, M. Spitzley, A. E. Dutcher, Frank Guler.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$30,938 91	\$29,721 58	\$29,477 05	\$32,137 52
Bonds, mortgages and securities.....	54,758 78	74,642 01	76,737 35	80,917 41
Premiums paid on bonds.....				
Overdrafts	2,006 01	109 01	5,399 38	3,400 37
Banking house				
Furniture and fixtures.....	1,658 18	1,658 18	1,658 18	1,658 18
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....	46,511 87	33,797 00	29,738 87	34,610 17
Exchange for clearing house.....				
U. S. and National bank currency.....	4,349 00	5,956 00	6,797 00	6,879 00
Gold coin.....	1,855 00	1,790 00	1,815 00	1,920 00
Silver coin	335 00	424 00	1,501 50	862 00
Nickels and cents.....	50 60	75 31	36 50	78 17
Checks, cash items and internal revenue account	220 70	364 54	56 78	38 68
Totals	\$142,684 05	\$148,537 63	\$153,217 61	\$162,501 50
Liabilities.				
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund	2,700 00	2,700 00	2,700 00	2,700 00
Undivided profits, less current expenses, interest and taxes paid.....	721 58	1,518 73	1,928 70	3,009 63
Dividends unpaid				
Commercial deposits subject to check.....	25,075 49	20,023 46	16,014 98	18,779 84
Commercial certificates of deposit.....	85,866 68	94,112 93	103,374 54	108,086 24
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	13,320 30	15,182 51	14,199 39	14,925 79
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals	\$142,684 05	\$148,537 63	\$153,217 61	\$162,501 50

No. 229.

BENZIE COUNTY STATE SAVINGS BANK, FRANKFORT.

Organized April 15, 1901.

LEONARD P. CLASSENS, *President*; HENRY F. ROBERTSON, *Vice President*;
JOSEPH F. HOFSTETTER, *Cashier*.DIRECTORS.—L. P. Classens, H. F. Robertson, William Thurston, L. E. Vorce, Geo. Waters, Jr.,
R. G. Pautz, J. F. Hofstetter.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....		\$24,959 31	\$34,153 11	\$45,008 17
Bonds, mortgages and securities.....		19,390 03	20,017 54	26,839 16
Premiums paid on bonds.....				
Overdrafts		531 06	15 90	116 41
Banking house		1,800 00	2,017 68	3,390 61
Furniture and fixtures.....		1,427 00	1,427 00	1,414 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....		18,783 43	30,094 66	21,975 75
Exchange for clearing house.....				
U. S. and National bank currency.....		6,026 00	6,647 00	4,495 00
Gold coin.....		1,142 50	1,772 50	2,000 00
Silver coin		400 00	800 00	1,000 00
Nickels and cents.....		111 37	91 88	102 03
Checks, cash items and internal revenue account		386 60	63 56	849 09
Totals		\$74,957 30	\$97,100 83	\$107,190 22
Liabilities.				
Capital stock paid in.....		\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund				
Undivided profits, less current expenses interest and taxes paid.....		128 57	449 38	839 08
Dividends unpaid				
Commercial deposits subject to check.....		27,576 52	38,368 71	39,170 78
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits		16,542 21	18,597 82	19,594 38
Savings certificates of deposit.....		10,710 00	19,684 92	27,585 98
Notes and bills re-discounted.....				
Bills payable				
Totals		\$74,957 30	\$97,100 83	\$107,190 22

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

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$95,663 79	\$84,744 97	\$92,910 30	\$101,865 68
Bonds, mortgages and securities.....	26,600 00	25,500 00	29,200 00	29,500 00
Premiums paid on bonds.....				
Overdrafts	188 96	255 47	219 94	1,730 28
Banking house				
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....	600 00	600 00	475 00	475 00
Due from other banks and bankers (not reserve cities).....	1,627 84	15 74	1,995 72	3,924 77
United States bonds.....				
Due from banks in reserve cities.....	33,319 13	40,739 09	28,731 87	21,296 80
Exchange for clearing house.....				
U. S. and National bank currency.....	5,093 00	6,157 00	4,661 00	2,859 00
Gold coin.....	1,715 00	1,770 00	3,005 00	3,410 00
Silver coin	1,199 50	1,108 45	1,398 15	958 25
Nickels and cents.....	150 25	161 57	200 12	102 69
Checks, cash items and internal revenue account	2,323 95	1,497 62	1,807 56	436 85
Totals	\$169,481 42	\$163,549 91	\$165,604 66	\$167,559 32
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.....	2,656 38	3,920 02	4,548 79	5,366 14
Dividends unpaid				
Commercial deposits subject to check.....	54,532 01	43,989 01	46,375 84	47,270 70
Commercial certificates of deposit.....	82,293 03	85,401 68	84,568 13	84,922 48
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....		239 20		
Savings deposits				
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals	\$169,481 42	\$163,549 91	\$165,604 66	\$167,559 32

No. 249.

GRAND HAVEN STATE BANK, GRAND HAVEN.

Organized September 23, 1901.*

J. C. POST, *President*; P. BRUSSE, *Vice President*; ELBERT LYNN, *Cashier*.

DIRECTORS.—G. J. Diekema, C. Ver Schure, Geo. E. Kollen, John C. Post, Geo. P. Hummer, Elbert Lynn, Peter Brusse, K. T. Van Den Bosch, John Veneklasen.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....				
Bonds, mortgages and securities.....				
Premiums paid on bonds.....				
Overdrafts				
Banking house				
Furniture and fixtures.....				
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....				
Exchange for clearing house.....				
U. S. and National bank currency.....				
Gold coin.....				
Silver coin				
Nickels and cents.....				
Checks, cash items and internal revenue account				
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.....				
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits				
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals				



* Commenced business December 18, 1901.

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. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$699,614 34	\$839,847 72	\$823,307 09	\$823,958 38
Bonds, mortgages and securities.....	635,841 43	641,102 73	634,031 73	663,418 95
Premiums paid on bonds.....	9,000 00	8,000 00	8,000 00	8,375 00
Overdrafts	971 29	1,139 95	325 33	192 61
Banking house				
Furniture and fixtures.....	3,918 43	7,215 88	12,593 01	12,812 86
Other real estate.....	20,414 52	14,914 00	14,914 00	27,968 24
Due from other banks and bankers (not reserve cities).....			30 35	7 50
United States bonds.....				
Due from banks in reserve cities.....	181,886 59	186,747 26	213,543 22	228,880 30
Exchange for clearing house.....	1,863 53	10,318 90	2,749 14	4,812 47
U. S. and National bank currency.....	37,220 00	24,890 00	44,021 00	44,584 00
Gold coin.....	40,507 50	40,725 00	40,685 00	40,330 00
Silver coin	3,052 40	2,708 25	4,169 85	4,874 30
Nickels and cents.....	970 70	604 62	289 29	375 57
Checks, cash items and internal revenue account	268 30	696 72	387 03	390 89
Totals	\$1,635,529 03	\$1,778,911 03	\$1,799,046 04	\$1,860,981 07
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.....	6,685 46	6,937 42	12,841 15	22,299 24
Dividends unpaid	40 00	983 00	4 00	
Commercial deposits subject to check.....	99,451 69	107,042 38	112,476 05	122,092 79
Commercial certificates of deposit.....	75,596 97	76,659 93	44,436 33	33,971 17
Due to banks and bankers.....				
Certified checks	800 00			
Cashier's checks outstanding.....				
Savings deposits	960,736 48	987,913 14	1,010,537 98	1,017,054 07
Savings certificates of deposit.....	312,218 43	419,375 16	438,750 53	485,563 80
Notes and bills re-discounted.....				
Bills payable				
Totals	\$1,635,529 03	\$1,778,911 03	\$1,799,046 04	\$1,860,981 07

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*;
A. T. SLAGHT, *Assistant Cashier*.

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

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$997,811 34	\$1,122,020 01	\$1,191,215 37	\$1,241,171 04
Bonds, mortgages and securities.....	537,811 57	578,451 07	593,793 93	616,827 83
Premiums paid on bonds.....				
Overdrafts	2,655 30	869 78	3,153 91	1,017 11
Banking house	25,000 00	25,000 00	25,000 00	25,000 00
Furniture and fixtures.....	2,136 63	4,200 00	4,200 00	4,200 00
Other real estate.....	11,678 35	17,490 89	11,262 34	10,740 89
Due from other banks and bankers (not reserve cities).....	2,198 01	1,629 85	9,845 59	5,359 58
United States bonds.....				
Due from banks in reserve cities.....	278,774 80	305,378 10	279,134 73	226,563 42
Exchange for clearing house.....	12,005 59	12,730 32	12,247 25	15,105 08
U. S. and National bank currency.....	14,684 00	27,990 00	44,008 00	38,448 00
Gold coin.....	60,240 00	60,305 00	60,245 00	60,530 00
Silver coin	1,934 25	2,693 35	1,617 35	2,546 20
Nickels and cents.....	816 17	495 10	149 83	238 41
Checks, cash items and internal revenue account	406 55	791 92	1,471 41	404 34
Totals	\$1,948,152 56	\$2,160,045 39	\$2,237,344 71	\$2,248,151 90
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits, less current expenses, interest and taxes paid.....	10,734 91	13,023 07	24,531 32	33,721 24
Dividends unpaid				
Commercial deposits subject to check.....	228,837 34	289,102 35	297,357 29	254,019 54
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks	50 00	351 90	116 90	116 90
Cashier's checks outstanding.....				
Savings deposits	1,162,854 10	1,221,236 79	1,240,471 28	1,265,809 76
Savings certificates of deposit.....	395,676 21	486,331 28	524,867 92	544,484 46
Notes and bills re-discounted.....				
Bills payable				
Totals	\$1,948,152 56	\$2,160,045 39	\$2,237,344 71	\$2,248,151 90

THE MICHIGAN TRUST COMPANY, GRAND RAPIDS.

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

DIRECTORS.—T. Stewart White, Lewis H. Withey, Alfred D. Rathbone, James M. Barnett, 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, Thomas Hefferan, Wm. G. Robinson, Dudley E. Waters, E. Golden Filer, W. W. Cummer, Wm. Judson, William Alden Smith, J. Boyd Pantlind.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Collateral loans—time.....	\$73,390 00	\$73,503 32	\$71,396 65	\$82,221 65.
Collateral loans—demand	189,504 16	186,223 74	165,346 58	146,740 71
Loans on real estate mortgages, in office....	173,288 32	162,518 32	164,723 32	145,059 89.
Loans on real estate mortgages, with state treasurer	102,800 00	100,500 00	100,500 00	109,300 00
Other loans				
Bonds, in office.....	36,100 00	68,875 00	71,875 00	77,875 00.
Bonds, with state treasurer.....				
Stocks	9,062 61	9,568 61	8,608 61	6,848 61
Real estate owned.....	33,618 48	32,023 16	22,077 36	25,774 27
Other investments			86,595 80	125,725 00.
Advances to trusts.....	40,561 66	42,523 63	28,229 46	22,653 48.
Premiums paid				
Safe deposit vaults.....	19,269 17	20,169 17	20,169 17	20,169 17
Furniture and fixtures.....	5,999 00	5,999 00	5,999 00	5,999 00.
Due from approved reserve agents.....	151,217 18	262,798 37	299,121 83	307,028 55.
Due from other banks and bankers.....	93,543 32	86,251 61	1,872 76	6,312 38
Cash items	1,645 12	1,582 39	2,848 36	11,654 28.
Nickels and cents.....	33 10	5 21	1 09	3 23.
Silver coin	59 05	44 95	222 25	94 75
Gold coin	13,840 00	9,900 00	9,590 00	11,812 50.
U. S. and National bank notes.....	20,527 00	5,414 00	16,439 00	16,480 00.
Totals	\$964,458 17	\$1,067,900 48	\$1,075,616 24	\$1,121,752 47
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 expenses, interest and taxes paid)	18,486 05	29,596 53	35,929 83	41,510 94.
Premiums	1,566 90		4,221 37	4,089 07.
Trust deposits	489,372 90	509,468 82	210,030 08	178,957 70.
Debentures	145,939 48	127,550 42	81,355 21	81,279 83.
Other liabilities	9,092 84	101,284 71	444,079 75	515,914 93.
Totals	\$964,458 17	\$1,067,900 48	\$1,075,616 24	\$1,121,752 47

No. 108.

PEOPLE'S SAVINGS BANK, GRAND RAPIDS.

Organized December 23, 1890.

THOS. HEFFERAN, *President*; WM. ALDEN SMITH, *Vice President*; S. M. LEMON, *Second Vice President*; CHAS. B. KELSEY, *Cashier*; M. D. HOOGESTEGER, *Teller*.

DIRECTORS.—Thos. Hefferan, Wm. H. Anderson, S. M. Lemon, Wm. A. Smith, D. E. Waters, Jno. Murray, C. B. Kelsey, A. D. Rathbone, Christian Bertsch, E. D. Conger, John W. Blodgett, J. Boyd Pantlind, Wm. H. Gay, Reuben Bloomer, Reuben Hatch.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$315,004 19	\$436,934 48	\$490,499 24	\$449,885 68
Bonds, mortgages and securities.....	928,616 47	940,304 68	998,792 56	1,197,593 66
Premiums paid on bonds.....	23,616 77	21,567 92	21,450 00	20,708 00
Overdrafts	71 98	981 84	975 41	926 96
Banking house				
Furniture and fixtures.....	5,350 60	4,500 00	4,000 00	3,750 00
Other real estate.....	25,913 52	23,532 02	23,013 95	23,113 18
Due from other banks and bankers (not reserve cities).....	2,984 76	5,855 27	10,393 60	10,036 47
United States bonds.....				
Due from banks in reserve cities.....	256,037 64	237,132 16	302,711 24	245,910 35
Exchange for clearing house.....	5,397 75	6,303 77	6,212 78	16,441 02
U. S. and National bank currency.....	42,716 00	65,919 00	43,033 00	28,556 00
Gold coin.....	22,920 00	24,985 00	29,320 00	34,595 00
Silver coin	2,853 95	7,856 90	1,355 10	1,598 75
Nickels and cents.....	377 85	301 16	213 07	165 74
Checks, cash items and internal revenue account	816 11	2,907 45	360 10	766 62
Totals	\$1,632,677 59	\$1,779,081 65	\$1,932,330 05	\$2,034,047 43
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.....	11,025 58	14,029 74	20,410 47	8,126 12
Dividends unpaid		188 00	158 00	
Commercial deposits subject to check.....	153,317 15	159,447 67	180,044 14	217,136 38
Commercial certificates of deposit.....				963,830 74
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	727,033 99	720,837 92	723,002 30	724,954 19
Savings certificates of deposit.....	621,300 87	764,598 32	888,715 14	
Notes and bills re-discounted.....				
Bills payable				
Totals	\$1,632,677 59	\$1,779,081 65	\$1,932,330 05	\$2,034,047 43

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, E. A. Stowe, S. B. Jenks, M. H. Sorrick, E. H. Foote, Benj. Wolf.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$1,061,963 20	\$1,230,883 83	\$1,227,211 92	\$1,010,556 15
Bonds, mortgages and securities.....	170,940 25	230,285 32	237,135 32	242,505 39
Premiums paid on bonds.....	670 49	2,595 58	2,595 58	2,595 58
Overdrafts	500 90	257 86	182 23	481 11
Banking house				
Furniture and fixtures.....	6,000 00	5,700 00	5,700 00	5,700 00
Other real estate.....	2,245 71	2,245 71	2,245 71	2,245 71
Due from other banks and bankers (not reserve cities).....	9,684 21	11,724 31	11,104 78	16,826 97
United States bonds.....				
Due from banks in reserve cities.....	146,197 64	129,522 38	194,341 54	200,546 37
Exchange for clearing house.....	8,605 12	5,853 40	8,631 24	10,199 46
U. S. and National bank currency.....	50,792 00	81,197 00	67,141 00	48,848 00
Gold coin.....	25,007 50	28,443 50	27,843 50	28,843 00
Silver coin	8,892 00	4,458 00	4,700 00	3,522 00
Nickels and cents.....	408 51	426 02	408 87	631 36
Checks, cash items and internal revenue account	2,189 65	1,131 20	4,145 53	396 97
Totals	\$1,494,097 18	\$1,734,724 11	\$1,793,387 22	\$1,573,898 07
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund	25,000 00	30,000 00	30,000 00	30,000 00
Undivided profits, less current expenses, interest and taxes paid.....	25,778 46	29,680 14	34,511 32	38,759 17
Dividends unpaid	37 00	241 00	2,495 00	75 00
Commercial deposits subject to check.....	594,272 29	712,419 82	722,070 63	467,226 87
Commercial certificates of deposit.....	138,158 48	155,187 54	121,207 33	90,609 32
Due to banks and bankers.....	41,160 76	20,355 76	38,266 43	44,914 82
Certified checks	170 00	1,840 00		85 00
Cashier's checks outstanding.....				
Savings deposits	347,884 28	358,238 51	342,586 60	352,163 61
Savings certificates of deposit.....	171,635 91	276,761 34	352,249 91	400,064 28
Notes and bills re-discounted.....				
Bills payable				
Totals	\$1,494,097 18	\$1,734,724 11	\$1,793,387 22	\$1,573,898 07

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.—H. J. Knight, 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. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$35,744 18	\$38,161 62	\$44,912 71	\$45,977 79
Bonds, mortgages and securities.....	70,563 45	73,056 39	75,581 28	77,489 18
Premiums paid on bonds.....				
Overdrafts	615 09	294 86	1,640 68	515 57
Banking house	3,300 00	3,300 00	3,300 00	3,300 00
Furniture and fixtures.....				
Other real estate.....	2,187 00	1,600 00	1,600 00	1,600 00
Due from other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....	33,125 53	34,881 56	19,632 59	33,087 86
Exchange for clearing house.....				
U. S. and National bank currency.....	6,423 00	5,907 00	6,016 00	5,301 00
Gold coin.....	900 00	3,650 00	1,290 00	660 00
Silver coin	2,852 00	3,486 45	2,825 00	1,576 35
Nickels and cents.....	138 58	135 58	134 43	136 27
Checks, cash items and internal revenue account	1,381 42	2,354 48	324 70	1,103 91
Totals	\$157,230 25	\$166,827 94	\$157,257 39	\$170,747 93
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund	2,800 00	3,000 00	3,000 00	3,000 00
Undivided profits, less current expenses, interest and taxes paid.....	844 65	346 21	607 22	1,130 24
Dividends unpaid	30.00	458 50	70 00	70 00
Commercial deposits subject to check.....	40,027 10	41,677 17	32,906 33	42,819 68
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	3,962 28	4,196 28	4,393 27	4,718 78
Savings certificates of deposit.....	84,566 22	92,149 78	91,280 57	94,009 23
Notes and bills re-discounted.....				
Bills payable				
Totals	\$157,230 25	\$166,827 94	\$157,257 39	\$170,747 93

GREENVILLE STATE BANK, GREENVILLE.

Organized April 21, 1896.

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

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

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$105,967 37	\$105,460 06	\$138,177 21	\$162,296 75
Bonds, mortgages and securities.....	65,016 00	67,081 00	64,656 00	61,671 00
Premiums paid on bonds.....				
Overdrafts				
Banking house				
Furniture and fixtures.....	900 00	926 00	926 00	992 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	11,691 81	375 00	11,148 26	27,923 00
United States bonds.....				
Due from banks in reserve cities.....	59,385 17	118,769 66	84,339 99	80,196 54
Exchange for clearing house.....				
U. S. and National bank currency.....	7,570 00	10,710 00	17,800 00	11,060 00
Gold coin.....	5,030 00	4,390 00	4,700 00	3,840 00
Silver coin	1,446 20	3,012 50	764 20	1,842 25
Nickels and cents.....	98 66	286 77	132 27	97 19
Checks, cash items and internal revenue account	195 00	41 00	22 75	9 63
Totals	\$257,300 21	\$311,051 99	\$322,666 68	\$349,928 36
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund	12,500 00	12,500 00	12,500 00	12,500 00
Undivided profits, less current expenses, interest and taxes paid.....	1,870 16	5,656 80	7,074 18	8,465 68
Dividends unpaid	360 00	360 00	360 00	360 00
Commercial deposits subject to check.....	88,042 60	89,516 41	90,574 65	110,358 00
Commercial certificates of deposit.....				
Due to banks and bankers.....	16 17			
Certified checks				
Cashier's checks outstanding.....				
Savings deposits				
Savings certificates of deposit.....	129,511 28	178,018 78	187,157 85	193,244 68
Notes and bills re-discounted.....				
Bills payable				
Totals	\$257,300 21	\$311,051 99	\$322,666 68	\$349,928 36

STATE BANKS OF MICHIGAN.

103

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. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$282,073 28	\$319,645 87	\$345,407 92	\$388,662 08
Bonds, mortgages and securities.....	89,546 98	130,931 98	165,492 28	176,540 28
Premiums paid on bonds.....		810 00	810 00	810 00
Overdrafts	226 42	275 22	137 61	134 18
Banking house				
Furniture and fixtures.....	4,901 61	4,901 61	4,915 86	4,915 86
Other real estate.....	9,516 66	8,834 26	6,205 43	6,236 42
Due from other banks and bankers (not reserve cities).....	75,007 82	49,308 45	65,683 40	24,798 34
United States bonds.....				
Due from banks in reserve cities.....	81,116 43	154,607 62	88,081 78	36,328 64
Exchange for clearing house.....				
U. S. and National bank currency.....	29,895 00	32,796 00	55,289 00	55,031 00
Gold coin.....	5,652 50	4,297 50	5,552 50	8,657 50
Silver coin	4,228 50	3,255 15	1,900 15	2,828 95
Nickels and cents.....	200 97	1,317 63	562 82	453 48
Checks, cash items and internal revenue account	3,128 83	4,089 87	4,373 37	4,479 95
Totals	\$585,495 00	\$715,071 16	\$744,412 12	\$709,876 68
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.....	4,043 00	4,342 39	3,903 63	10,104 13
Dividends unpaid				
Commercial deposits subject to check.....	128,631 34	165,433 28	202,874 31	191,023 59
Commercial certificates of deposit.....	288 48	429 10	905 42	906 00
Due to banks and bankers.....	1,566 35	1,630 58	4,528 47	5,881 22
Certified checks		75 00	16 24	
Cashier's checks outstanding.....				
Savings deposits	358,057 13	449,485 59	437,250 81	407,322 71
Savings certificates of deposit.....	22,908 70	23,675 22	24,933 24	24,639 03
Notes and bills re-discounted.....				
Bills payable				
Totals	\$585,495 00	\$715,071 16	\$744,412 12	\$709,876 68

No. 50.

OCEANA COUNTY SAVINGS BANK, HART.

Organized October 31, 1887.

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

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

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$53,610 26	\$56,194 72	\$54,571 92	\$47,108 37
Bonds, mortgages and securities.....	45,356 25	52,928 87	53,285 47	59,076 37
Premiums paid on bonds.....				
Overdrafts	96 97	263 38	24 77	151 76
Banking house	4,160 00	4,160 00	4,160 00	4,160 00
Furniture and fixtures.....	2,111 96	2,066 99	2,070 65	2,070 65
Other real estate.....	498 60	498 60	498 60	498 60
Due from other banks and bankers (not reserve cities).....			125 00	6,852 04
United States bonds.....				
Due from banks in reserve cities.....	8,851 43	1,724 63	20,933 31	18,063 56
Exchange for clearing house.....				
U. S. and National bank currency.....	3,345 00	6,355 00	7,876 90	6,233 00
Gold coin.....	2,334 00	67 30	600 00	1,070 00
Silver coin	1,470 00	2,244 00	2,518 00	2,631 00
Nickels and cents.....	41 10	142 24	162 53	180 27
Checks, cash items and internal revenue account	809 04	696 77	5,076 50	1,327 47
Totals	\$122,684 61	\$127,342 50	\$151,903 65	\$149,423 09
Liabilities.				
Capital stock paid in.....	\$43,000 00	\$43,000 00	\$43,000 00	\$40,000 00
Surplus fund	7,000 00	7,000 00	7,000 00	7,000 00
Undivided profits, less current expenses interest and taxes paid.....	1,411 68	1,918 33	1,972 17	2,560 34
Dividends unpaid				
Commercial deposits subject to check.....	14,043 99	9,570 79	19,211 21	17,119 48
Commercial certificates of deposit.....	23,296 89	23,759 43	30,474 08	29,756 33
Due to banks and bankers.....	1 47	1,108 97		
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	33,930 58	35,984 98	45,246 19	52,986 94
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable		5,000 00	5,000 00	
Totals	\$122,684 61	\$127,342 50	\$151,903 65	\$149,423 09

No. 11.

HASTINGS CITY BANK, HASTINGS.

Organized October 26, 1886.

CHESTER MESSER, *President*; R. B. MESSER, *Vice President*; A. A. ANDERSON, *Cashier*.

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

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$152,377 12	\$161,297 68	\$142,000 43	\$142,659 25
Bonds, mortgages and securities.....	37,185 00	48,013 50	51,663 50	57,857 50
Premiums paid on bonds.....				
Overdrafts	499 61	418 89	846 15	1,377 79
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.....	5,000 00	5,000 00	5,000 00	5,000 00
Due from other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....	45,073 82	14,354 36	25,377 69	41,955 79
Exchange for clearing house.....				
U. S. and National bank currency.....	7,788 00	7,145 00	5,862 00	5,070 00
Gold coin.....	4,240 00	3,545 00	3,560 00	3,285 00
Silver coin	1,500 00	1,200 00	1,050 00	400 00
Nickels and cents.....	27 10	96 21	51 52	65 88
Checks, cash items and internal revenue account	1,614 50	577 66	2,241 61	629 04
Totals	\$270,305 15	\$256,648 30	\$252,652 90	\$273,300 25
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.....	660 47	1,018 51	994 05	2,629 70
Dividends unpaid				
Commercial deposits subject to check.....	49,402 27	32,703 75	36,918 22	57,572 57
Commercial certificates of deposit.....	95,370 59	78,699 08	64,638 06	64,898 08
Due to banks and bankers.....		44 94		
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	29,871 82	49,182 02	55,102 57	53,199 90
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals	\$270,305 15	\$256,648 30	\$252,652 90	\$273,300 25

HILLSDALE SAVINGS BANK, HILLSDALE.

Organized July 30, 1884.

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

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

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$212,981 74	\$210,983 39	\$237,888 32	\$241,437 46
Bonds, mortgages and securities.....	129,191 91	123,772 67	127,240 17	124,857 67
Premiums paid on bonds.....				
Overdrafts	1,185 51	1,264 53	1,068 90	3,201 22
Banking house				
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....	7,600 00	13,100 00	13,100 00	13,100 00
Due from other banks and bankers (not reserve cities).....	3,572 80		731 35	2,131 91
United States bonds.....				
Due from banks in reserve cities.....	27,598 49	75,571 25	53,255 14	55,516 97
Exchange for clearing house.....				
U. S. and National bank currency.....	14,645 00	10,992 00	9,190 00	8,049 00
Gold coin.....	9,742 50	11,570 00	10,327 50	12,397 50
Silver coin	1,637 50	1,197 00	730 10	1,333 90
Nickels and cents.....	111 83	46 86	36 10	51 02
Checks, cash items and internal revenue account	980 05	1,401 52	681 49	1,348 34
Totals	\$411,247 33	\$451,899 22	\$456,249 07	\$465,424 99
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.....	9,823 26	12,200 23	12,535 54	14,691 78
Dividends unpaid				
Commercial deposits subject to check.....	31,973 69	31,570 91	22,253 85	22,287 58
Commercial certificates of deposit.....	204,159 79			
Due to banks and bankers.....		2,006 49		
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	85,290 59	96,057 17	95,089 58	100,669 35
Savings certificates of deposit.....		230,064 42	246,370 10	247,776 28
Notes and bills re-discounted.....				
Bills payable				
Totals	\$411,247 33	\$451,899 22	\$456,249 07	\$465,424 99

No. 56.

FIRST STATE BANK OF HOLLAND, HOLLAND.

Organized December 16, 1889.

ISAAC CAPPON, *President*; JOHN W. BEARDSLEE, *Vice President*; G. W. MOKMA, *Cashier*;
H. J. LUIDENS, *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. Garvelink, A. Visscher.

* Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$280,318 23	\$411,083 84	\$440,907 83	\$495,236 55
Bonds, mortgages and securities.....	165,411 91	138,530 49	144,418 79	157,000 86
Premiums paid on bonds.....				
Overdrafts	3,205 57	1,028 67	3,065 60	671 83
Banking house	10,081 61	10,100 00	10,100 00	10,000 00
Furniture and fixtures.....	2,778 47	2,900 00	2,900 00	3,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	9,734 86	3,234 48	20,719 56	23,596 11
United States bonds.....				
Due from banks in reserve cities.....	204,188 64	147,212 72	135,684 32	132,039 98
Exchange for clearing house.....				
U. S. and National bank currency.....	11,813 00	14,875 00	11,893 00	8,476 00
Gold coin.....	13,475 00	14,895 00	10,485 00	12,435 50
Silver coin	4,178 50	5,968 50	3,869 50	4,360 35
Nickels and cents.....	498 17	149 87	168 73	163 14
Checks, cash items and internal revenue account	5,410 51	256 59	970 93	888 79
Totals	\$711,094 47	\$750,235 16	\$785,183 26	\$847,869 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.....	268 78	1,724 45	5,391 50	7,694 38
Dividends unpaid				
Commercial deposits subject to check.....	141,268 95	118,452 08	131,503 11	171,368 14
Commercial certificates of deposit.....	197,278 74	198,587 81	207,368 70	219,159 05
Due to banks and bankers.....				
Certified checks		40 00		
Cashier's checks outstanding.....				
Savings deposits	312,278 00	371,430 82	380,919 95	389,647 54
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals	\$711,094 47	\$750,235 16	\$785,183 26	\$847,869 11

STATE BANKING DEPARTMENT.

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, W. B. Griffin.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$245,473 07	\$268,209 71	\$281,416 83	\$308,675 51
Bonds, mortgages and securities.....	64,314 00	79,880 35	99,487 35	118,237 35
Premiums paid on bonds.....				
Overdrafts	945 94	2,361 47	2,153 95	1,735 88
Banking house	22,000 00	22,000 00	22,000 00	22,000 00
Furniture and fixtures.....	4,900 00	4,900 00	4,900 00	4,900 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	1,308 77	655 00	313 26	1,906 85
United States bonds.....				
Due from banks in reserve cities.....	77,357 45	88,266 48	61,035 45	49,613 22
Exchange for clearing house.....				
U. S. and National bank currency.....	7,887 00	13,291 00	12,013 00	8,065 00
Gold coin.....	14,692 50	11,770 00	11,777 50	10,631 50
Silver coin	1,296 95	1,616 35	1,575 60	527 30
Nickels and cents.....	243 78	242 49	203 46	222 22
Checks, cash items and internal revenue account	869 88	972 68	1,609 37	497 97
Totals	\$441,289 34	\$494,165 53	\$498,485 77	\$527,012 80
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.....	2,219 55	2,490 56	4,970 71	8,135 08
Dividends unpaid				
Commercial deposits subject to check.....	84,298 13	91,995 63	80,713 55	94,402 67
Commercial certificates of deposit.....	151,536 00	160,779 03	176,365 28	180,729 83
Due to banks and bankers.....				
Certified checks	48 52	318 83	74 33	63 07
Cashier's checks outstanding.....				
Savings deposits	143,187 14	178,581 48	176,361 90	183,682 15
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals	\$441,289 34	\$494,165 53	\$498,485 77	\$527,012 80

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. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$65,351 23	\$60,580 59	\$66,932 44	\$80,302 88
Bonds, mortgages and securities.....	126,384 50	143,612 18	144,070 18	147,319 18
Premiums paid on bonds.....				
Overdrafts	335 05	100 94	1,438 14	59 56
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 other banks and bankers (not reserve cities).....	821 48	1,011 26	1,180 86	
United States bonds.....				
Due from banks in reserve cities.....	70,943 33	58,659 95	50,822 97	74,703 69
Exchange for clearing house.....				
U. S. and National bank currency.....	7,255 00	12,204 00	8,440 00	6,621 00
Gold coin.....	2,120 00	1,375 00	1,770 00	1,212 50
Silver coin	524 60	608 60	281 95	287 00
Nickels and cents.....	68 64	94 86	45 03	42 23
Checks, cash items and internal revenue account	306 54	150 50	160 00	190 75
Totals	\$278,110 37	\$282,397 88	\$279,141 57	\$314,738 79
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.....	7,930 10	7,453 86	7,117 72	9,617 37
Dividends unpaid		105 00	60 00	30 00
Commercial deposits subject to check.....	33,458 35	37,452 54	28,922 38	44,479 42
Commercial certificates of deposit.....	11,863 02	7,427 29	13,539 10	15,098 52
Due to banks and bankers.....				902 35
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	184,858 90	189,959 19	189,502 37	204,611 13
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals	\$278,110 37	\$282,397 88	\$279,141 57	\$314,738 79

No. 109.

FIRST STATE AND SAVINGS BANK, HOWELL.

Organized January 12, 1891.

CHARLES FISHBECK, *President*; CHARLES A. GOODNOW, *Vice President*;
PERCY T. DUDLEY, *Cashier*.

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

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$58,777 33	\$54,735 38	\$65,556 25	\$62,739 68
Bonds, mortgages and securities.....	52,328 41	49,641 41	49,216 41	49,166 41
Premiums paid on bonds.....				
Overdrafts	410 13	1,082 47	627 06	2,531 37
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.....	3,908 54	3,000 00	3,000 00	3,000 00
Due from other banks and bankers (not reserve cities).....		1,500 68	3,649 39	2,319 25
United States bonds.....				
Due from banks in reserve cities.....	14,935 53	21,058 72	19,619 72	22,010 30
Exchange for clearing house.....				
U. S. and National bank currency.....	6,983 00	8,637 00	8,547 00	5,620 00
Gold coin.....	4,460 00	4,262 50	4,060 00	4,065 00
Silver coin	1,708 90	1,025 95	933 60	1,481 65
Nickels and cents.....	116 31	88 93	43 46	47 33
Checks, cash items and internal revenue account	1,809 48	181 60	255 07	460 99
Totals	\$151,462 36	\$151,239 37	\$161,532 69	\$159,486 71
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.....	4,957 82	3,547 61	4,129 52	5,080 10
Dividends unpaid				
Commercial deposits subject to check.....	28,055 18	22,154 07	36,053 27	32,742 66
Commercial certificates of deposit.....	379 74	379 74	379 74	379 74
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	9,056 99	14,482 89	15,155 03	16,172 00
Savings certificates of deposit.....	68,612 63	70,275 06	65,415 13	64,712 21
Notes and bills re-discounted.....				
Bills payable				
Totals	\$151,462 36	\$151,239 37	\$161,532 69	\$159,486 71

No. 140.

BOIES' STATE SAVINGS BANK, HUDSON.

Organized August 27, 1892.

STEPHEN A. EATON, *President*; D. J. BEACHBOARD, *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. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$163,517 79	\$170,164 39	\$177,923 85	\$164,752 66
Bonds, mortgages and securities.....	123,587 79	123,755 03	134,943 65	151,662 25
Premiums paid on bonds.....			861 25	1,061 25
Overdrafts	1,761 60	675 18	1,671 87	3,195 15
Banking house	5,237 00	5,237 00	5,237 00	5,237 00
Furniture and fixtures.....	1,188 90	1,188 90	1,188 90	2,988 90
Other real estate.....	1,200 00			
Due from other banks and bankers (not reserve cities).....	621 38	1,203 35		
United States bonds.....				
Due from banks in reserve cities.....	46,767 75	45,472 99	46,105 16	63,661 53
Exchange for clearing house.....				
U. S. and National bank currency.....	8,378 00	11,996 00	11,761 00	11,677 00
Gold coin.....	5,175 00	5,280 00	5,050 00	5,085 00
Silver coin	1,379 20	1,298 85	744 15	1,545 40
Nickels and cents.....	134 00	62 69	44 89	37 16
Checks, cash items and internal revenue account	156 73	160 25	1,123 42	403 97
Totals	\$359,105 14	\$366,494 63	\$386,655 14	\$411,307 27
Liabilities.				
Capital stock paid in.....	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	8,862 71	13,962 11	16,462 58	17,875 98
Dividends unpaid				
Commercial deposits subject to check.....	48,999 30	29,888 50	36,435 43	39,786 09
Commercial certificates of deposit.....	2,412 40	1,818 62	3,767 37	3,446 61
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	213,830 73	235,825 40	244,989 76	265,198 59
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals	\$359,105 14	\$366,494 63	\$386,655 14	\$411,307 27

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. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$196,929 49	\$230,447 58	\$207,318 59	\$214,947 18
Bonds, mortgages and securities.....	267,331 21	269,671 15	271,659 90	303,301 94
Premiums paid on bonds.....				
Overdrafts	632 62	846,34	791 11	2,733 07
Banking house	7,500 00	7,500 00	7,500 00	7,500 00
Furniture and fixtures.....	5,600 00	5,550 00	5,550 00	5,550 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
United States bonds.....	60,700 00	67,700 00	67,700 00	67,700 00
Due from banks in reserve cities.....	104,638 04	95,799 01	124,155 42	91,996 44
Exchange for clearing house.....				
U. S. and National bank currency.....	18,793 00	21,154 00	17,173 00	21,952 00
Gold coin.....	5,020 00	5,115 00	5,445 00	5,045 00
Silver coin	1,612 05	1,306 55	906 25	487 80
Nickels and cents.....	146 07	52 92	172 76	154 50
Checks, cash items and internal revenue account	1,917 40	232 08	249 21	208 42
Totals	\$670,819 88	\$705,374 63	\$708,621 24	\$721,576 35
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	9,400 00	10,300 00	10,300 00	10,300 00
Undivided profits, less current expenses, interest and taxes paid.....	4,904 25	2,220 34	5,394 45	6,314 77
Dividends unpaid				
Commercial deposits subject to check.....	88,360 35	65,456 12	73,132 68	75,835 10
Commercial certificates of deposit.....	2,379 21	2,178 93	5,725 44	1,937 38
Due to banks and bankers.....	21 19	957 56		1,043 71
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	465,754 88	524,261 68	514,068 67	526,145 39
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals	\$670,819 88	\$705,374 63	\$708,621 24	\$721,576 35

STATE BANKS OF MICHIGAN.

113

No. 24.

LAPEER COUNTY BANK, IMLAY CITY.

Organized January 26, 1886.

JOHN BORLAND, *President*; WALTER WALKER, *Vice President*; JNO. BORLAND, JR., *Cashier*;
WILL BORLAND, *Assistant Cashier*.

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

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$88,376 58	\$87,446 75	\$90,234 15	\$90,448 75
Bonds, mortgages and securities.....	125,178 27	144,339 87	157,739 95	176,862 12
Premiums paid on bonds.....				
Overdrafts	1,103 26	1,529 50	1,217 47	676 01
Banking house	4,900 00	4,900 00	4,900 00	4,900 00
Furniture and fixtures.....	1,700 00	1,700 00	1,700 00	1,700 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	915 00		2,827 13	
United States bonds.....				
Due from banks in reserve cities.....	51,950 25	41,394 65	39,751 40	45,576 75
Exchange for clearing house.....				
U. S. and National bank currency.....	7,267 00	8,999 00	6,515 00	7,335 00
Gold coin.....	1,565 00	45 00	545 00	30 00
Silver coin	850 00	1,300 00	633 00	871 00
Nickels and cents.....	59 46	53 22	64 83	73 55
Checks, cash items and internal revenue account	881 52	1,059 14	1,518 03	2,328 74
Totals	\$284,746 34	\$292,767 13	\$307,645 96	\$330,801 92
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.....	2,555 46	1,332 06	3,192 57	4,423 95
Dividends unpaid				
Commercial deposits subject to check.....	31,348 89	21,301 07	21,637 72	26,793 18
Commercial certificates of deposit.....	9,686 59	9,100 00	9,188 64	7,368 06
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	158,615 01	176,875 97	184,621 75	196,429 45
Savings certificates of deposit.....	22,540 39	24,158 03	29,005 28	35,787 28
Notes and bills re-discounted.....				
Bills payable				
Totals	\$284,746 34	\$292,767 13	\$307,645 96	\$330,801 92

IONIA COUNTY SAVINGS BANK, IONIA.

Organized January 4, 1886.

H. R. WAGAR, *President*; JOHN GREENOP, *Vice President*; A. S. WRIGHT, *Cashier*;
WM. H. BURLETON, *Assistant Cashier*.DIRECTORS.—H. R. Wagar, Chauncey J. Rumsey, Allen S. Wright, L. N. Olmstead, Franklin
H. Doland, John Greenop, S. W. Webber, R. Lee Page.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$177,741 91	\$185,275 50	\$187,792 92	\$209,067 50
Bonds, mortgages and securities.....	119,705 65	122,943 02	123,480 72	127,495 72
Premiums paid on bonds.....				
Overdrafts	612 25	613 28	1,003 58	1,617 48
Banking house				
Furniture and fixtures.....	8,200 02	8,200 02	8,200 02	8,200 02
Other real estate.....	33,413 11	30,936 71	30,650 00	30,650 00
Due from other banks and bankers (not reserve cities).....	50 00	458 21		3,336 00
United States bonds.....				
Due from banks in reserve cities.....	68,446 47	67,049 32	63,888 48	25,008 86
Exchange for clearing house.....				
U. S. and National bank currency.....	4,553 00	7,159 00	13,963 00	22,033 00
Gold coin.....	6,650 00	5,660 00	1,715 00	5,285 00
Silver coin	1,564 55	945 80	1,010 55	2,532 40
Nickels and cents.....	1 00	32 55	1 89	1 29
Checks, cash items and internal revenue account	2,043 87	1,105 43	863 94	529 86
Totals	\$422,981 83	\$430,378 84	\$432,570 10	\$435,757 13
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.....	682 86	5,011 35	2,271 00	4,950 64
Dividends unpaid				
Commercial deposits subject to check.....	50,856 43	41,404 05	40,186 92	38,738 56
Commercial certificates of deposit.....				
Due to banks and bankers.....	3,569 95	2,333 85	6,739 16	1,116 28
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	76,928 64	86,715 03	85,195 09	81,617 92
Savings certificates of deposit.....	208,843 62	212,814 23	216,077 60	227,233 40
Notes and bills re-discounted.....				
Bills payable				
Totals	\$422,981 83	\$430,378 84	\$432,570 10	\$435,757 13

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. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$222,969 13	\$257,047 91	\$252,828 50	\$226,705 54
Bonds, mortgages and securities.....	83,465 10	79,522 65	81,689 16	86,835 41
Premiums paid on bonds.....	760 00			
Overdrafts	5,641 59	2,680 59	5,895 73	5,033 68
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.....	9,676 59	10,010 14	10,111 14	9,863 01
Due from other banks and bankers (not reserve cities).....			625 00	
United States bonds.....				
Due from banks in reserve cities.....	32,700 28	53,170 21	45,725 36	71,667 71
Exchange for clearing house.....				
U. S. and National bank currency.....	3,436 00	7,726 00	6,901 00	6,134 00
Gold coin.....	6,650 00	3,850 00	3,900 00	3,340 00
Silver coin	1,884 95	907 20	2,120 90	1,256 35
Nickels and cents.....	197 70	94 61	151 44	273 48
Checks, cash items and internal revenue account	1,423 85	3,428 18	1,144 38	2,894 44
Totals	\$377,405 19	\$427,037 49	\$419,692 61	\$422,603 62
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.....	4,383 37	6,093 57	11,347 86	10,540 08
Dividends unpaid	158 64	285 30	116 64	546 64
Commercial deposits subject to check.....	66,212 10	75,129 76	73,598 05	69,836 10
Commercial certificates of deposit.....				
Due to banks and bankers.....			585 06	442 28
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	31,265 39	38,890 39	41,249 14	41,292 75
Savings certificates of deposit.....	215,385 69	246,638 47	232,795 86	239,945 77
Notes and bills re-discounted.....				
Bills payable				
Totals	\$377,405 19	\$427,037 49	\$419,692 61	\$422,603 62

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. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$339,425 25	\$370,235 32	\$334,783 59	\$329,489 98
Bonds, mortgages and securities.....	15,000 00	15,500 00	15,000 00	15,000 00
Premiums paid on bonds.....				
Overdrafts	301 50	656 17	567 73	188 18
Banking house				
Furniture and fixtures.....	1,500 00	1,250 00	1,250 00	1,250 00
Other real estate.....	12,243 38	10,498 10	10,498 10	10,479 35
Due from other banks and bankers (not reserve cities).....	4,583 87	2,006 27	2,222 52	2,167 72
United States bonds.....				
Due from banks in reserve cities.....	51,441 16	43,131 29	75,270 40	41,335 93
Exchange for clearing house.....				
U. S. and National bank currency.....	15,700 00	23,193 00	13,300 00	14,000 00
Gold coin.....	4,000 00	6,000 00	3,000 00	7,120 00
Silver coin	2,020 00	2,625 25	2,030 00	3,428 75
Nickels and cents.....	219 42	246 50	376 24	445 30
Checks, cash items and internal revenue account	648 23	52 48	383 34	495 42
Totals	\$447,082 81	\$475,394 38	\$458,681 92	\$425,400 63
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	3,000 00	4,000 00	4,000 00	4,000 00
Undivided profits, less current expenses, interest and taxes paid.....	8,138 09	9,242 74	11,956 55	11,927 54
Dividends unpaid	75 00	165 00		
Commercial deposits subject to check.....	185,306 06	204,272 45	181,469 64	140,569 98
Commercial certificates of deposit.....	63,955 15	61,980 64	60,140 13	55,925 83
Due to banks and bankers.....	1,077 52	2,884 45	3,184 06	4,753 00
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	135,530 99	142,849 10	147,931 54	158,224 28
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals	\$447,082 81	\$475,394 38	\$458,681 92	\$425,400 63

No. 12.

THE PENINSULA BANK, ISHPEMING.

Organized October 27, 1887.

WILLIAM SEDGWICK, *President*; OTTO EGER, *Vice President*; E. A. MALMGREN, *Cashier*;
J. G. WELSH, *Assistant Cashier*.

DIRECTORS.—Otto Eger, Robert Maxwell, William Sedgwick, Timothy Hughes, Joseph
Mitchell, H. H. Mildon, W. F. Anderson, Geo. F. Thoney, Herman Jaeduke.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$139,943 36	\$158,237 40	\$188,975 76	\$188,981 89
Bonds, mortgages and securities.....	26,004 81	31,917 47	38,088 06	38,088 06
Premiums paid on bonds.....	400 00	400 00	400 00	400 00
Overdrafts	1,635 07	609 15	741 80	1,019 76
Banking house	15,000 00	15,000 00	15,000 00	15,000 00
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	2,514 40	6,078 67	2,765 90	6,894 96
United States bonds.....				
Due from banks in reserve cities.....	39,824 94	138,484 61	48,642 55	53,244 76
Exchange for clearing house.....				
U. S. and National bank currency.....	18,358 00	9,238 00	16,854 00	17,912 00
Gold coin.....	24,045 00	15,200 00	10,405 00	21,477 50
Silver coin	1,891 09	2,496 00	2,416 00	3,342 00
Nickels and cents.....	131 08	251 55	120 60	93 55
Checks, cash items and internal revenue account	4,346 39	15,377 29	6,037 01	4,614 08
Totals	\$275,094 05	\$394,290 14	\$331,446 68	\$352,068 56
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.....	5,439 85	9,827 99	11,455 62	11,992 91
Dividends unpaid	50 00			
Commercial deposits subject to check.....	79,780 29	140,762 74	93,754 95	111,458 34
Commercial certificates of deposit.....	8,878 45	14,328 04	10,576 40	8,552 85
Due to banks and bankers.....		979 36	663 75	31 15
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	120,945.46	168,392 01	154,995 96	160,033 31
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals	\$275,094 05	\$394,290 14	\$331,446 68	\$352,068 56

No. 150.

ITHACA SAVINGS BANK, ITHACA.

Organized January 16, 1893.

WM. F. THOMPSON, *President*; J. LEE POTTS, *Vice President*; C. A. PRICE, *Cashier*;
R. A. BARBER, *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. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$62,759 96	\$66,950 80	\$66,318 06	\$82,390 16
Bonds, mortgages and securities.....	134,580 08	143,027 56	145,464 36	154,957 48
Premiums paid on bonds.....				
Overdrafts	1,478 76	114 42	3,116 00	7,217 78
Banking house				
Furniture and fixtures.....	1,850 00	1,850 00	1,940 00	1,974 62
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	1,135 35	841 03	3,582 88	622 40
United States bonds.....				
Due from banks in reserve cities.....	40,306 88	43,114 59	35,403 93	56,771 10
Exchange for clearing house.....				
U. S. and National bank currency.....	4,501 00	4,971 00	10,855 00	12,228 00
Gold coin.....	6,832 50	6,490 00	6,580 00	5,230 00
Silver coin	989 00	2,783 00	778 50	1,007 00
Nickels and cents.....	128 24	136 56	125 05	137 30
Checks, cash items and internal revenue account	240 32	*200 62	261 15	314 19
Totals	\$254,802 09	\$270,479 58	\$274,424 93	\$322,850 03
Liabilities.				
Capital stock paid in.....	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund	9,000 00	11,000 00	11,000 00	11,000 00
Undivided profits, less current expenses, interest and taxes paid.....	1,501 60	1,746 11	2,402 51	3,783 89
Dividends unpaid				
Commercial deposits subject to check.....	52,244 59	52,722 68	57,444 71	71,310 24
Commercial certificates of deposit.....	1,605 06	134 35	663 76	548 90
Due to banks and bankers.....				
Certified checks		100 00		
Cashier's checks outstanding.....				
Savings deposits	28,931 55	28,375 37	26,609 67	27,080 69
Savings certificates of deposit.....	126,519 29	141,401 07	141,304 28	174,126 31
Notes and bills re-discounted.....				
Bills payable				
Totals	\$254,802 09	\$270,479 58	\$274,424 93	\$322,850 03

STATE BANKS OF MICHIGAN.

119

No. 177.

JACKSON CITY BANK, JACKSON.

Organized January 1, 1865. Re-organized January 1, 1895.

WM. M. THOMPSON, *President*; N. S. POTTER, *Vice President*; P. B. LOOMIS, JR., *Cashier*.DIRECTORS.—P. B. Loomis, Anna M. Thompson, W. M. Thompson, H. S. Griggs, N. S. Potter,
P. B. Loomis, Jr., G. A. Matthews.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$619,654 87	\$507,359 40	\$570,574 46	\$606,989 20
Bonds, mortgages and securities.....	276,166 23	286,939 25	267,419 38	263,019 38
Premiums paid on bonds.....				
Overdrafts	20,796 14	29,992 89	29,267 60	6,868 55
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 other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....	108,771 13	194,487 48	235,912 32	175,433 37
Exchange for clearing house.....	8,509 14	32,745 86	23,804 80	20,879 81
U. S. and National bank currency.....	38,086 00	66,279 00	37,018 00	47,365 00
Gold coin.....	32,245 00	37,550 00	43,325 00	34,215 00
Silver coin	1,462 10	5,423 90	3,324 65	3,103 90
Nickels and cents.....	626 99	376 40	722 02	407 79
Checks, cash items and internal revenue account	4,074 08	2,125 54	1,106 10	10,002 12
Totals	\$1,158,391 68	\$1,211,279 72	\$1,260,474 33	\$1,216,284 12
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund	75,000 00	75,000 00	75,000 00	75,000 00
Undivided profits, less current expenses, interest and taxes paid.....	29,436 31	26,023 67	29,160 93	29,297 50
Dividends unpaid				
Commercial deposits subject to check.....	272,706 53	310,794 45	369,425 91	320,752 39
Commercial certificates of deposit.....	276,661 16	262,328 51	244,752 87	242,558 36
Due to banks and bankers.....				
Certified checks		858 00		
Cashier's checks outstanding.....				
Savings deposits	354,587 68	386,275 09	392,134 62	398,675 87
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals	\$1,158,391 68	\$1,211,279 72	\$1,260,474 33	\$1,216,284 12

No. 186.

JACKSON STATE SAVINGS BANK, JACKSON.

Organized April 1, 1896.

BENJAMIN NEWKIRK, *President*; C. C. POND, *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. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$234,611 24	\$254,827 35	\$303,930 37	\$277,564 99
Bonds, mortgages and securities.....	87,690 81	104,160 17	129,216 55	118,170 43
Premiums paid on bonds.....				
Overdrafts	1,772 31	898 39	1,887 29	1,744 06
Banking house				
Furniture and fixtures.....				
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	987 89	1,970 52	2,485 96	
United States bonds.....	27,000 00	27,000 00		
Due from banks in reserve cities.....	66,080 21	60,036 14	32,684 47	84,558 83
Exchange for clearing house.....	2,367 26	2,716 22	4,744 92	5,971 44
U. S. and National bank currency.....	10,849 00	25,709 00	15,332 00	19,438 00
Gold coin.....	1,682 50	4,585 00	2,250 00	5,415 00
Silver coin	2,022 95	1,118 30	986 30	1,613 45
Nickels and cents.....	115 54	67 43	47 79	75 57
Checks, cash items and internal revenue account	689 94	428 34	382 87	529 23
Totals	\$435,869 65	\$483,516 86	\$493,948 52	\$515,081 00
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	2,758 67	3,210 73	3,210 73	3,210 73
Undivided profits, less current expenses interest and taxes paid.....	15,219 24	15,906 34	19,675 34	19,853 22
Dividends unpaid	112 50	607 50		
Commercial deposits subject to check.....	88,063 36	90,246 14	100,536 63	119,801 10
Commercial certificates of deposit.....	8,246 54	12,771 09	9,244 28	12,745 80
Due to banks and bankers.....	3,991 66	2,271 21	1,813 19	5,385 01
Certified checks			200 00	200 00
Cashier's checks outstanding.....				
Savings deposits	138,144 12	161,875 39	155,858 63	148,822 59
Savings certificates of deposit.....	79,333 56	96,628 46	103,409 72	105,062 55
Notes and bills re-discounted.....				
Bills payable				
Totals	\$435,869 65	\$483,516 86	\$493,948 52	\$515,081 00

STATE BANKS OF MICHIGAN.

121

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. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$431,030 79	\$539,531 14	\$559,312 00	\$530,354 42
Bonds, mortgages and securities.....	209,728 00	197,096 76	181,335 51	184,392 53
Premiums paid on bonds.....				
Overdrafts	12,833 25	1,214 88	4,438 93	2,823 43
Banking house	28,000 00	28,000 00	28,000 00	28,000 00
Furniture and fixtures.....	5,741 75			
Other real estate.....	44,212 96	43,988 68	44,017 18	42,866 83
Due from other banks and bankers (not reserve cities).....				
United States bonds.....	5,500 00	5,000 00	5,000 00	5,500 00
Due from banks in reserve cities.....	118,446 42	159,781 37	183,161 82	213,413 34
Exchange for clearing house.....	2,745 74	5,737 30	8,860 87	9,065 15
U. S. and National bank currency.....	29,413 00	35,389 00	6,436 00	19,387 00
Gold coin.....	26,902 50	28,177 50	32,415 00	32,575 00
Silver coin	2,160 80	2,938 10	1,700 80	1,652 35
Nickels and cents.....	128 64	148 01	205 06	797 80
Checks, cash items and internal revenue account	357 21	2,630 20	278 78	1,921 03
Totals	\$917,201 06	\$1,049,632 94	\$1,055,161 95	\$1,072,748 88
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.....	36,089 55	31,251 51	38,284 19	40,007 72
Dividends unpaid		120 00		
Commercial deposits subject to check.....	117,818 49	155,421 70	142,472 14	167,897 86
Commercial certificates of deposit.....	99,501 93	136,048 65	123,275 48	17,191 76
Due to banks and bankers.....	28,062 28	46 033 22	37,229 02	33,504 26
Certified checks				423 06
Cashier's checks outstanding.....		1,165 04	91 50	
Savings deposits	485,728 81	529,592 82	563,809 62	562,821 71
Savings certificates of deposit.....				100,902 51
Notes and bills re-discounted.....				
Bills payable				
Totals	\$917,201 06	\$1,049,632 94	\$1,055,161 95	\$1,072,748 88

No. 115.

THE GROSVENOR SAVINGS BANK, JONESVILLE.

Organized March 28, 1891.

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

DIRECTORS.—Ebenezer O. Grosvenor, John A. Sibbald, John S. Lewis, Edgar A. Wisner,
Charles F. Wade, William M. Wetmore, Charles G. White.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$96,236 92	\$97,106 42	\$87,459 93	\$109,472 34
Bonds, mortgages and securities.....	49,536 35	51,596 35	50,562 30	48,758 75
Premiums paid on bonds.....	150 00	207 50	207 50	207 50
Overdrafts	355 35	1,211 20	3,130 28	1,914 92
Banking house				
Furniture and fixtures.....	1,530 00	1,500 00	1,500 00	1,200 00
Other real estate.....	9,824 14	9,824 14	9,824 14	9,824 14
Due from other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....	6,805 91	25,791 05	37,215 88	15,820 41
Exchange for clearing house.....				
U. S. and National bank currency.....	7,214 00	5,503 00	4,153 00	4,363 00
Gold coin.....	6,180 00	4,735 00	4,635 00	4,495 00
Silver coin	1,004 80	1,110 35	1,367 70	901 20
Nickels and cents.....	141 68	63 03	54 61	48 09
Checks, cash items and internal revenue account	200 85	168 92	104 04	190 09
Totals	\$179,180 00	\$198,816 96	\$200,214 38	\$197,195 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.....	1,546 51	3,296 23	4,266 37	4,997 67
Dividends unpaid		150 00		
Commercial deposits subject to check.....	34,764 54	37,719 68	38,318 96	33,314 16
Commercial certificates of deposit.....	78,138 00	96,847 00	92,849 00	96,425 00
Due to banks and bankers.....	3,230 95	804 05	4,780 05	2,458 61
Certified checks				
Cashier's checks outstanding.....				
Savings deposits				
Savings certificates of deposit.....				
Notes and bills re-discounted.....	1,500 00			
Bills payable				
Totals	\$179,180 00	\$198,816 96	\$200,214 38	\$197,195 44

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.—William G. Howard, F. B. Orcutt, Vernon T. Barker, Otto Ihling, Hale P. Kauffer, John R. Hunter, Heber C. Reed, Horace B. Peck, Frank H. Milham, H. B. Colman, A. M. Todd, James H. Hatfield, Willis N. Pomeroy, W. S. Hodges, A. B. Barnes.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$254,690 36	\$264,221 32	\$291,347 40	\$354,758 45
Bonds, mortgages and securities.....	47,924 84	70,160 67	72,455 67	73,897 27
Premiums paid on bonds.....				
Overdrafts	131 44	102 38	57 60	4,231 74
Banking house				
Furniture and fixtures.....	7,038 00	7,038 00	7,038 00	7,038 00
Other real estate.....	4,091 64	4,187 33	4,142 87	4,142 87
Due from other banks and bankers (not reserve cities).....		614 17	462 92	462 92
United States bonds.....				
Due from banks in reserve cities.....	62,370 68	69,141 04	74,167 32	37,265 11
Exchange for clearing house.....	6,331 26	8,475 67	10,172 02	10,763 20
U. S. and National bank currency.....	10,883 00	18,886 00	10,304 00	10,106 00
Gold coin.....	8,535 00	7,333 00	7,125 00	4,270 00
Silver coin	467 15	683 05	438 50	606 60
Nickels and cents.....	52 49	66 76	66 50	53 19
Checks, cash items and internal revenue account				
Totals	\$402,515 86	\$450,909 39	\$477,777 80	\$507,595 35
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	34,000 00	37,000 00	37,000 00	37,000 00
Undivided profits, less current expenses, interest and taxes paid.....	950 58	777 95	3,265 09	4,486 76
Dividends unpaid				
Commercial deposits subject to check.....	57,668 73	111,662 01	112,378 41	81,034 37
Commercial certificates of deposit.....	98,294 54	81,799 11	93,276 92	151,868 17
Due to banks and bankers.....	46,005 38	38,234 59	46,860 42	38,411 06
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	115,596 63	131,435 73	134,996 96	144,794 99
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals	\$402,515 86	\$450,909 39	\$477,777 80	\$507,595 35

STATE BANKING DEPARTMENT.

No. 1.

KALAMAZOO SAVINGS BANK, KALAMAZOO.

Organized January 12, 1889.

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

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

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$311,054 02	\$343,174 57	\$410,240 95	\$412,175 21
Bonds, mortgages and securities.....	221,454 08	275,930 98	268,044 98	255,519 98
Premiums paid on bonds.....				
Overdrafts	66 31	6 63	12 12	261 25
Banking house	11,600 00	11,000 00	11,000 00	11,000 00
Furniture and fixtures.....				
Other real estate.....	11,400 00	1,400 00	1,400 00	1,400 00
Due from other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....	237,471 82	195,595 24	153,569 58	202,056 26
Exchange for clearing house.....	457 44	1,451 54	1,374 45	2,264 35
U. S. and National bank currency.....	27,925 00	27,841 00	21,555 00	21,219 00
Gold coin.....	22,310 00	18,510 00	18,650 00	17,240 00
Silver coin	3,225 00	1,090 00	2,480 00	3,150 00
Nickels and cents.....	208 94	237 17	393 25	216 05
Checks, cash items and internal revenue account	129 27	146 92	143 92	
Totals	\$846,701 88	\$876,384 05	\$888,864 25	\$926,502 10
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits, less current expenses, interest and taxes paid.....	7,779 24	8,571 62	14,195 42	12,504 20
Dividends unpaid				
Commercial deposits subject to check.....	29,068 09	40,896 59	39,475 23	43,311 49
Commercial certificates of deposit.....	101,377 52	100,812 92	108,356 65	118,684 60
Due to banks and bankers.....	63,114 72	54,822 38	49,427 30	61,309 96
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	545,362 31	571,280 54	577,409 65	590,691 85
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals	\$846,701 88	\$876,384 05	\$888,864 25	\$926,502 10

No. 41.

LAKE ODESSA SAVINGS BANK, LAKE ODESSA.

Organized May 22, 1888.

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

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

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$48,252 78	\$58,413 74	\$57,587 33	\$58,010 40
Bonds, mortgages and securities.....	46,875 00	46,417 75	45,325 75	42,660 75
Premiums paid on bonds.....				
Overdrafts	1,923 47	27 49	1,820 52	5,536 15
Banking house	3,000 00	3,000 00	3,000 00	3,000 00
Furniture and fixtures.....	1,882 50	1,882 50	1,882 50	1,882 50
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....	23,370 35	19,963 01	24,006 22	40,500 56
Exchange for clearing house.....				
U. S. and National bank currency.....	2,160 00	6,905 00	5,706 00	5,926 00
Gold coin.....	2,309 85	3,525 00	3,945 00	2,915 00
Silver coin	2,231 10	3,415 60	2,212 85	1,986 65
Nickels and cents.....	125 10	67 13	43 63	51 32
Checks, cash items and internal revenue account	45 93	672 33	562 02	371 00
Totals	\$132,176 08	\$144,289 55	\$146,091 82	\$162,840 33
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.....	1,910 43	1,005 27	1,424 42	2,957 04
Dividends unpaid				
Commercial deposits subject to check.....	22,475 48	32,284 01	29,286 13	28,341 65
Commercial certificates of deposit.....	77,790 17	81,000 27	85,381 27	101,541 64
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits				
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals	\$132,176 08	\$144,289 55	\$146,091 82	\$162,840 33

LANSING STATE SAVINGS BANK, LANSING.

Organized February 25, 1892.

HORATIO H. LARNED, *President*; F. THOMAN, *Vice President*; J. EDWARD ROE, *Cashier*.

DIRECTORS.—H. H. Larned, C. J. Davis, Charles F. Hammond, J. Edward Roe, Frederick Thoman, H. A. Haze, Louis Beck.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$333,388 64	\$367,010 27	\$345,778 85	\$370,347 92
Bonds, mortgages and securities.....	150,574 42	152,777 28	158,940 50	154,513 78
Premiums paid on bonds.....				850 00
Overdrafts	1,135 62	259 65	1,149 46	1,011 94
Banking house	44,900 00	44,900 00	44,900 00	44,900 00
Furniture and fixtures.....	3,912 85	4,287 85	4,287 85	4,287 85
Other real estate.....		7,696 44	7,696 44	24,363 99
Due from other banks and bankers (not reserve cities).....				
United States bonds.....	5,000 00	5,000 00	5,000 00	5,000 00
Due from banks in reserve cities.....	60,285 65	79,937 00	130,414 76	90,353 61
Exchange for clearing house.....	6,020 21	4,425 05	11,287 96	9,339 31
U. S. and National bank currency.....	23,833 00	26,964 00	33,487 00	27,794 00
Gold coin.....	9,150 00	8,922 00	12,044 50	11,550 00
Silver coin	6,673 70	6,251 00	4,789 85	3,170 10
Nickels and cents.....	813 09	274 08	641 72	612 28
Checks, cash items and internal revenue account	2,365 98	1,826 92	7,022 29	3,986 07
Totals	\$648,053 16	\$710,531 54	\$767,441 18	\$752,080 85
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund	6,000 00	7,500 00	7,500 00	7,500 00
Undivided profits, less current expenses interest and taxes paid.....	3,137 15	1,649 23	4,946 74	9,583 48
Dividends unpaid	530 26	909 80	283 06	283 06
Commercial deposits subject to check.....	250,404 15	279,101 64	323,480 71	271,682 55
Commercial certificates of deposit.....	132,730 71	146,670 44	153,692 95	176,416 67
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	105,250 89	124,700 43	127,537 72	136,615 09
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals	\$648,053 16	\$710,531 54	\$767,441 18	\$752,080 85

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. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$48,346 77	\$36,646 77	\$47,722 04	\$39,081 70
Bonds, mortgages and securities.....	180,001 45	210,717 35	222,530 79	242,935 79
Premiums paid on bonds.....				
Overdrafts			2 78	78
Banking house				
Furniture and fixtures.....				
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	28,955 08	33,989 04	10,879 70	16,091 36
United States bonds.....				
Due from banks in reserve cities.....	19,651 76	31,946 52	31,946 52	31,946 52
Exchange for clearing house.....				
U. S. and National bank currency.....	1,080 00	1,080 00	1,080 00	1,080 00
Gold coin.....	5,000 00	11,000 00	11,000 00	11,000 00
Silver coin				
Nickels and cents.....	4 20	4 20	4 20	4 20
Checks, cash items and internal revenue account				
Totals	\$283,039 26	\$325,383 88	\$325,166 03	\$342,140 35
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.....	18,965 08	21,000 16	20,373 57	21,263 81
Dividends unpaid				
Commercial deposits subject to check.....				
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	210,074 18	250,383 72	250,792 46	266,876 54
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals	\$283,039 26	\$325,383 88	\$325,166 03	\$342,140 35

No. 201.

STATE SAVINGS BANK OF LAURIUM, LAURIUM.

Organized November 6, 1897.

ERNST BOLLMANN, *President*; JACOB BAER, *Vice President*; JAMES T. FISHER, *Cashier*.
EDWARD P. BAST, *Assistant Cashier*.

DIRECTORS.—Jacob Baer, Wm. E. Parnall, Jr., Ernst Bollmann, J. Vivian, Jr., James MacNaughton, Frank S. Carlton, Wm. H. Thielman.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$165,203 64	\$252,707 36	\$261,947 29	\$319,830 98
Bonds, mortgages and securities.....	80,716 82	90,755 82	133,155 82	131,480 82
Premiums paid on bonds.....				
Overdrafts	233 42	170 10	195 56	667 86
Banking house	3,708 46	3,708 46	17,108 46	31,628 46
Furniture and fixtures.....	2,481 38	2,481 38	2,856 38	4,856 38
Other real estate.....		7,000 00		
Due from other banks and bankers (not reserve cities).....	51,772 32	71,500 30	33,441 30	13,802 89
United States bonds.....				
Due from banks in reserve cities.....	24,513 29	55,125 45	57,526 09	23,487 33
Exchange for clearing house.....				
U. S. and National bank currency.....	45,814 00	45,767 00	46,547 00	67,604 00
Gold coin.....	6,110 00	1,135 00	3,035 00	6,770 00
Silver coin	5,426 25	890 05	3,461 90	4,325 15
Nickels and cents.....	395 83	248 75	236 79	556 30
Checks, cash items and internal revenue account	3,395 89	1,422 40	11,093 44	1,907 26
Totals	\$389,771 30	\$532,912 07	\$570,605 03	\$606,917 43
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$63,275 00	\$75,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	4,892 49	9,629 73	13,065 05	16,270 39
Dividends unpaid				
Commercial deposits subject to check.....	175,208 85	226,123 72	255,234 76	302,148 36
Commercial certificates of deposit.....		2,295 08	2,000 00	
Due to banks and bankers.....	551 44	1,756 02	3,914 71	6,357 98
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	143,126 41	191,530 41	180,799 14	174,012 43
Savings certificates of deposit.....	5,992 11	41,577 11	42,316 37	23,128 27
Notes and bills re-discounted.....				
Bills payable				
Totals	\$389,771 30	\$532,912 07	\$570,605 03	\$606,917 43

STATE BANKS OF MICHIGAN.

129

No. 8.

PEOPLE'S BANK, LESLIE.

Organized December 24, 1886.

ARTHUR J. TUTTLE, *President*; L. M. RUSSELL, *Vice President*; RAY A. LUDWICK, *Cashier*.DIRECTORS.—J. J. Tuttle, O. V. Tuttle, Arthur J. Tuttle, L. M. Russell, J. A. Landfair,
L. J. Bickhart.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$83,158 93	\$65,354 23	\$61,208 45	\$68,961 95
Bonds, mortgages and securities.....	18,421 29	25,975 77	17,715 77	17,605 77
Premiums paid on bonds.....				
Overdrafts	933 28	583 93	961 22	791 43
Banking house	2,500 00	2,500 00	2,500 00	2,500 00
Furniture and fixtures.....				
Other real estate.....	220 00	220 00	12,420 00	12,420 00
Due from other banks and bankers (not reserve cities).....		1,755 88	2,812 40	2,400 23
United States bonds.....				
Due from banks in reserve cities.....	13,283 08	586 38	10,344 66	7,879 93
Exchange for clearing house.....		903 06		
U. S. and National bank currency.....	4,940 00	19,530 00	6,740 00	6,335 00
Gold coin.....	2,335 00	2,060 00	2,145 00	2,585 00
Silver coin	884 62	484 98	174 95	460 57
Nickels and cents.....				
Checks, cash items and internal revenue account	270 35	155 93	76 32	76 32
Totals	\$126,946 55	\$120,110 16	\$117,098 77	\$122,016 20
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	3,300 00	3,500 00	3,500 00	3,500 00
Undivided profits, less current expenses interest and taxes paid.....	3,713 22	3,714 58	3,838 33	4,362 16
Dividends unpaid		654 00		
Commercial deposits subject to check.....	31,061 76	30,955 79	38,887 31	38,679 53
Commercial certificates of deposit.....	22,871 57	17,935 79	20,873 13	20,974 51
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits				
Savings certificates of deposit.....				
Notes and bills re-discounted.....	11,000 00	13,350 00		4,500 00
Bills payable	5,000 00			
Totals	\$126,946 55	\$120,110 16	\$117,098 77	\$122,016 20

No. 184.

LEXINGTON STATE BANK, LEXINGTON.

Organized January 29, 1896.

B. R. NOBLE, *President*; JOHN P. NIGGEMAN, JR., *Vice President*; LEWIS BAKER, *Cashier*;
C. BENNETT, *Assistant Cashier*.

DIRECTORS.—B. R. Noble, John P. Niggeman, Jr., Wm. J. Bell, John Bell, Alex. Cruickshank.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$40,175 71	\$41,661 80	\$55,396 20	\$47,105 50
Bonds, mortgages and securities.....	7,600 00	7,300 00	7,300 00	7,300 00
Premiums paid on bonds.....				
Overdrafts	72 05	29 22	18 34	228 35
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.....	2,000 00	2,000 00	2,000 00	2,000 00
Due from other banks and bankers (not reserve cities).....	446 85	1,215 42		1,836 62
United States bonds.....				
Due from banks in reserve cities.....	15,534 06	21,499 16	10,310 75	11,347 64
Exchange for clearing house.....				
U. S. and National bank currency.....	2,537 00	2,735 00	2,018 00	2,443 00
Gold coin.....	1,875 00	2,047 50	2,047 50	1,747 50
Silver coin	240 80	325 75	518 35	467 65
Nickels and cents.....	18 23	40 05	69 40	76 45
Checks, cash items and internal revenue account	259 25	61 00	20 01	11 85
Totals	\$75,258 95	\$83,414 90	\$84,198 55	\$79,064 56
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund	1,250 00	1,350 00	1,350 00	1,350 00
Undivided profits, less current expenses, interest and taxes paid.....	527 64	136 94	599 07	838 65
Dividends unpaid				
Commercial deposits subject to check.....	14,607 99	16,787 05	14,666 56	13,538 87
Commercial certificates of deposit.....	38,873 32	45,140 91	47,305 19	43,337 04
Due to banks and bankers.....			277 73	
Certified checks				
Cashier's checks outstanding.....				
Savings deposits				
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals	\$75,258 95	\$83,414 90	\$84,198 55	\$79,064 56

No. 111.

LOWELL STATE BANK, LOWELL.

Organized January 22, 1891.

M. C. GRISWOLD, *President*; CHARLES MCCARTY, *Vice President*;
D. G. MANGE, *Assistant Cashier*.DIRECTORS.—M. C. Griswold, G. H. Force, Charles McCarty, F. T. King, E. L. Bennett,
Geo. W. Parker.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$10,332 59	\$9,247 15	\$7,345 26	\$18,545 10
Bonds, mortgages and securities.....	87,314 23	75,065 15	75,334 65	72,973 41
Premiums paid on bonds.....				
Overdrafts.....				
Banking house.....				
Furniture and fixtures.....	6,500 00	6,500 00	6,500 00	6,500 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....			1,748 13	1,861 50
United States bonds.....		1,067 50	1,067 50	
Due from banks in reserve cities.....	35,286 00	38,706 35	29,287 97	32,411 32
Exchange for clearing house.....				
U. S. and National bank currency.....	14,161 00	20,259 00	19,856 00	10,058 00
Gold coin.....	22,065 00	18,185 00	19,080 00	22,545 00
Silver coin.....	568 15	1,527 30	487 25	1,589 05
Nickels and cents.....	75 25	193 16	155 17	60 01
Checks, cash items and internal revenue account.....	282 56	341 36	686 58	1,745 41
Totals.....	\$176,584 78	\$171,091 97	\$161,548 51	\$168,288 80
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	2,500 00	2,700 00	2,700 00	2,700 00
Undivided profits, less current expenses, interest and taxes paid.....	3,186 58	3,460 27	3,393 67	3,910 63
Dividends unpaid.....				
Commercial deposits subject to check.....	21,472 65	37,529 19	33,512 35	26,027 54
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	118,995 59	95,845 31	90,887 57	103,573 12
Savings certificates of deposit.....	5,429 96	6,557 20	6,054 92	7,077 51
Notes and bills re-discounted.....				
Bills payable.....				
Totals.....	\$176,584 78	\$171,091 97	\$161,548 51	\$168,288 80

No. 239.

LUDINGTON STATE BANK, LUDINGTON.

Organized May 22, 1901.

C. G. WING, *President*; W. A. CARTIER, *Vice President*; C. HAGERMAN, *Cashier*.DIRECTORS.—C. G. Wing, W. A. Cartier, Wm. Rath, W. T. Culver, R. P. Bishop,
M. B. Danaher.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....			\$2,899 73	\$30,441 13
Bonds, mortgages and securities.....			19,454 83	51,870 78
Premiums paid on bonds.....			391 66	37 88
Overdrafts			2 48	.....
Banking house			5,000 00	5,000 00
Furniture and fixtures.....			1,139 24	1,234 48
Other real estate.....		
Due from other banks and bankers (not reserve cities).....			5,550 00
Current expenses, books and stationery....			914 95	1,656 75
United States bonds.....		
Due from banks in reserve cities.....			64,082 15	38,593 51
Exchange for clearing house.....		
U. S. and National bank currency.....			4,274 00	4,153 00
Gold coin.....			2,075 00	1,515 00
Silver coin			699 65	1,150 40
Nickels and cents.....			56 53	158 49
Checks, cash items and internal revenue account			96 76	118 98
Totals			\$101,086 98	\$141,480 40
Liabilities.				
Capital stock paid in.....			\$50,000 00	\$50,000 00
Surplus fund
Undivided profits, less current expenses interest and taxes paid.....			338 89	1,364 43
Dividends unpaid
Commercial deposits subject to check.....			19,527 23	38,778 29
Commercial certificates of deposit.....			6,106 10	9,422 04
Due to banks and bankers.....		
Certified checks
Cashier's checks outstanding.....		
Savings deposits			25,114 76	41,915 64
Savings certificates of deposit.....		
Notes and bills re-discounted.....		
Bills payable
Totals			\$101,086 98	\$141,480 40

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

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$74,692 33	\$82,269 36	\$67,354 84	\$76,801 79
Bonds, mortgages and securities.....	19,217 80	20,025 80	21,890 80	21,605 80
Premiums paid on bonds.....				
Overdrafts	646 34	114 29	62 32	522 05
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.....	7,100 05	7,100 05	7,100 05	7,150 05
Due from other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....	28,917 17	25,468 79	37,229 34	15,305 34
Exchange for clearing house.....				
U. S. and National bank currency.....	2,840 00	3,462 00	3,236 00	4,396 00
Gold coin.....	875 00	970 00	725 00	1,395 00
Silver coin	1,815 60	444 05	1,349 60	2,589 45
Nickels and cents.....	158 13	89 80	110 04	96 39
Checks, cash items and internal revenue account	465 67	109 18	676 50	2,363 19
Totals	\$141,911 49	\$145,236 72	\$144,917 89	\$137,408 46
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund	200 00	200 00	200 00	200 00
Undivided profits, less current expenses interest and taxes paid.....	588 12	1,030 90	1,304 35	2,297 47
Dividends unpaid				
Commercial deposits subject to check.....	39,544 93	50,028 23	47,370 98	35,758 33
Commercial certificates of deposit.....	63,441 88	49,170 30	50,217 80	51,111 40
Due to banks and bankers.....				
Certified checks			187 50	
Cashier's checks outstanding.....				
Savings deposits	18,136 56	24,807 29	25,637 26	28,041 26
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals	\$141,911 49	\$145,236 72	\$144,917 89	\$137,408 46

*PEOPLE'S BANK OF MANCHESTER, MANCHESTER.

Organized July 18, 1871.

L. D. WATKINS, *President*; F. E. SPAFARD, *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, Alice D. Torrey.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$106,686 15	\$100,122 48		
Bonds, mortgages and securities.....	30,714 98	28,989 98		
Premiums paid on bonds.....				
Overdrafts	1,644 75	412 56		
Banking house	6,000 00	6,000 00		
Furniture and fixtures.....	1,607 13	1,607 13		
Other real estate.....	12,000 00	6,000 00		
Due from other banks and bankers (not reserve cities).....	86 26	95 80		
Current expenses, interest and taxes paid..	341 27			
United States bonds.....				
Due from banks in reserve cities.....	13,343 48	37,035 58		
Exchange for clearing house.....	266 75	419 56		
U. S. and National bank currency.....	6,752 00	7,298 00		
Gold coin.....	865 00	1,787 50		
Silver coin	1,623 00	1,280 00		
Nickels and cents.....	16 71	27 57		
Checks, cash items and internal revenue account	176 79	51 91		
Totals	\$182,124 27	\$191,128 07		
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00		
Surplus fund	2,400 00	2,400 00		
Undivided profits, less current expenses, interest and taxes paid.....	222 12	1,479 29		
Dividends unpaid				
Commercial deposits subject to check.....	49,364 62	48,027 80		
Commercial certificates of deposit.....	80,137 53	89,220 98		
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits				
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals	\$182,124 27	\$191,128 07		

* Re-organized August 31, 1901. (See following page.)

No. 242.

*PEOPLE'S BANK, MANCHESTER.

FRANK SPAFARD, *President*; FREDERICK STEINKOHL, *Vice President*; C. W. CASE, *Cashier*.

DIRECTORS.—Benj. G. Lovejoy, A. F. Freeman, F. Steinkohl, Frank Spafard, Fred Kensler, E. M. Conklin, Fred E. Spafard, James A. Lowery, Orlando L. Torrey.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....			\$88,566 71	\$92,114 13
Bonds, mortgages and securities.....			25,216 88	23,641 88
Premiums paid on bonds.....				
Overdrafts				1,244 02
Banking house			5,000 00	5,000 00
Furniture and fixtures.....			1,300 00	1,300 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....			505 40	375 98
United States bonds.....				
Due from banks in reserve cities.....			36,856 31	39,098 41
Exchange for clearing house.....			980 47	164 98
U. S. and National bank currency.....			6,302 00	4,533 00
Gold coin.....			2,390 00	2,775 00
Silver coin			1,320 00	630 00
Nickels and cents.....			22 80	28 31
Checks, cash items and internal revenue account			43 67	19 18
Totals			\$168,504 24	\$170,924 89
Liabilities.				
Capital stock paid in.....			\$22,400 00	\$25,000 00
Surplus fund				
Undivided profits, less current expenses, interest and taxes paid.....			57 18	107 48
Dividends unpaid				
Commercial deposits subject to check.....			57,963 49	58,021 56
Commercial certificates of deposit.....			88,083 57	87,795 85
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits				
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals			\$168,504 24	\$170,924 89

* Organized August 31, 1901.

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 Schlicht.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$94,445 23	\$106,828 39	\$121,078 06	\$125,449 72
Bonds, mortgages and securities.....	65,649 97	74,618 98	71,274 70	71,186 70
Premiums paid on bonds.....				
Overdrafts			14 71	54 11
Banking house	11,200 00	11,200 00	11,200 00	11,200 00
Furniture and fixtures.....	1,775 00	1,775 00	1,775 00	1,775 00
Other real estate.....	2,050 00	2,050 00	2,050 00	2,000 00
Due from other banks and bankers (not reserve cities).....	561 80		235 50	
United States bonds.....				
Due from banks in reserve cities.....	45,373 74	62,205 28	44,836 25	45,492 45
Exchange for clearing house.....	298 92	797 44	474 92	1,030 42
U. S. and National bank currency.....	6,371 00	7,927 00	7,004 00	8,727 00
Gold coin.....	1,850 00	2,140 00	2,110 00	2,155 00
Silver coin	443 00	331 95	663 00	668 75
Nicks and cents.....	21 89	14 10	27 47	15 55
Checks, cash items and internal revenue account				
Totals	\$230,040 55	\$269,888 14	\$262,743 61	\$269,754 70
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	2,500 00	2,500 00
Undivided profits, less current expenses, interest and taxes paid.....	2,379 30	3,151 99	4,113 62	3,549 41
Dividends unpaid	147 00			
Commercial deposits subject to check.....	16,185 64	16,239 09	13,839 60	24,794 21
Commercial certificates of deposit.....	2,540 00	3,220 00	2,535 00	2,540 00
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	122,862 71	149,523 52	148,625 20	149,530 78
Savings certificates of deposit.....	58,425 90	70,253 54	66,130 19	61,840 30
Notes and bills re-discounted.....				
Bills payable				
Totals	\$230,040 55	\$269,888 14	\$262,743 61	\$269,754 70

STATE BANKS OF MICHIGAN.

137

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. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$124,307 18	\$134,515 35	\$162,495 91	\$178,671 28
Bonds, mortgages and securities.....	217,432 40	248,739 40	276,264 40	293,244 93
Premiums paid on bonds.....	2,000 00	2,000 00	2,903 50	2,996 00
Overdrafts	963 29	655 58	422 19	1,021 83
Banking house				
Furniture and fixtures.....				
Other real estate.....	496 71	497 36	497 36	503 61
Due from other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....	78,192 22	90,815 32	82,567 45	63,635 77
Exchange for clearing house.....				
U. S. and National bank currency.....	10,534 00	7,532 00	3,594 00	5,164 00
Gold coin.....	10,745 00	12,650 00	14,840 00	21,160 00
Silver coin	2,124 95	1,117 20	3,965 25	2,358 80
Nickels and cents.....	474 60	304 96	123 96	310 09
Checks, cash items and internal revenue account	2,006 85	1,201 53	590 87	590 90
Totals	\$449,277 20	\$500,028 70	\$548,264 89	\$569,657 21
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	1,368 38	3,049 48	5,429 46	9,399 23
Dividends unpaid	237 98	379 98	69 57	50 00
Commercial deposits subject to check.....	59,368 91	54,327 66	67,202 30	82,763 46
Commercial certificates of deposit.....	65,898 23	72,959 37	90,063 61	96,389 93
Due to banks and bankers.....	482 36			386 05
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	261,921 34	309,312 21	325,499 95	320,668 54
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals	\$449,277 20	\$500,028 70	\$548,264 89	\$569,657 21

No. 21.

MANISTIQUE BANK, MANISTIQUE.

Organized May 16, 1889.

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

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

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$226,245 45	\$186,213 99	\$205,142 08	\$215,361 84
Bonds, mortgages and securities.....	24,244 06	21,501 26	24,428 84	33,205 27
Premiums paid on bonds.....				
Overdrafts.....	6 87	35 05	57 14	21 83
Banking house.....	7,400 41	7,443 89	8,147 97	7,709 97
Furniture and fixtures.....	764 50			
Other real estate.....	24,129 30	6,000 00	6,000 00	6,000 00
Due from other banks and bankers (not reserve cities).....	1,144 72	730 67	1,744 15	1,178 82
United States bonds.....				
Due from banks in reserve cities.....	48,461 19	84,143 72	37,963 49	34,273 41
Exchange for clearing house.....				
U. S. and National bank currency.....	7,472 00	17,431 00	8,484 00	6,334 00
Gold coin.....	1,115 00	1,935 00	3,905 00	4,155 00
Silver coin.....	567 31	1,732 00	1,159 00	1,177 70
Nickels and cents.....	47 55	190 18	133 71	100 78
Checks, cash items and internal revenue account.....	1,245 97	2,194 09	1,485 14	2,162 01
Totals.....	\$342,844 33	\$329,550 85	\$298,650 52	\$311,680 63
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	22,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	1,629 26	2,561 08	4,394 64	7,429 59
Dividends unpaid.....				
Commercial deposits subject to check.....	195,448 80	192,948 62	151,160 69	144,318 54
Commercial certificates of deposit.....	73,766 27	74,041 15	83,095 19	99,932 50
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable.....				
Totals.....	\$342,844 33	\$329,550 85	\$298,650 52	\$311,680 63

No. 122.

THE MARINE SAVINGS BANK, MARINE CITY.

Organized September 5, 1891.

FRANK HART, *President*; W. F. SAUBER, *Vice President*; G. W. CARMAN, *Cashier*;
C. E. BLOOD, *Assistant Cashier*.DIRECTORS.—M. Sicken, R. Folkerts, F. Hart, W. F. Sauber, C. E. Blood, William H. Mannel,
Chas. Basney, John F. Zimmermann, Hale P. Saph.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$155,703 54	\$134,489 14	\$138,624 10	\$147,246 32
Bonds, mortgages and securities.....	231,925 95	224,706 36	222,754 63	236,584 26
Premiums paid on bonds.....				
Overdrafts	1,924 04	274 00	218 26	500 90
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	1,100 00
Other real estate.....		4,293 00	4,306 75	4,129 03
Due from other banks and bankers (not reserve cities).....	742 48	1,255 82	302 55	276 21
United States bonds.....				
Due from banks in reserve cities.....	45,431 00	35,387 01	46,960 56	35,943 85
Exchange for clearing house.....				
U. S. and National bank currency.....	4,017 00	5,520 00	5,592 00	8,135 00
Gold coin.....	8,907 50	10,795 00	7,180 00	9,907 00
Silver coin	3,229 50	1,761 50	2,851 25	2,193 00
Nickels and cents.....	160 43	62 62	184 39	103 02
Checks, cash items and internal revenue account	1,148 53	999 45	2,406 52	1,012 05
Totals	\$459,189 97	\$425,543 90	\$437,381 01	\$452,130 64
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.....	3,892 76	6,119 20	4,546 96	6,334 36
Dividends unpaid	100 00	810 00		
Commercial deposits subject to check.....	85,424 93	56,427 59	56,886 36	62,169 31
Commercial certificates of deposit.....	10,331 87	2,238 26	5,072 40	14,886 17
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	299,440 41	287,948 85	310,875 29	308,740 80
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable		12,000 00		
Totals	\$459,189 97	\$425,543 90	\$437,381 01	\$452,130 64

STATE BANKING DEPARTMENT.

No. 246.

THE MARLETTE STATE BANK, MARLETTE.

Organized August 31, 1901.

JOHN MCGILL, *President*; ROBERT WILLIS, *Vice President*; CLARENCE L. MESSER, *Cashier*.

DIRECTORS.—John McGill, Robert Willis, C. L. Messer, Wm. W. Taylor, D. Stuart McClure.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....				\$35,288 13
Bonds, mortgages and securities.....				36,962 18
Premiums paid on bonds.....				
Overdrafts				1,774 73
Banking house				
Furniture and fixtures.....				1,439 15
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....				40,331 96
Exchange for clearing house.....				719 33
U. S. and National bank currency.....				6,359 00
Gold coin.....				45 00
Silver coin				830 60
Nickels and cents.....				39 40
Checks, cash items and internal revenue account				130 00
Totals				\$123,919 48
Liabilities.				
Capital stock paid in.....				\$23,000 00
Surplus fund				
Undivided profits, less current expenses, interest and taxes paid.....				552 49
Dividends unpaid				
Commercial deposits subject to check.....				45,899 10
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits				35,053 77
Savings certificates of deposit.....				19,414 12
Notes and bills re-discounted.....				
Bills payable				
Totals				\$123,919 48

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. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$281,083 10	\$336,614 85	\$392,285 97	\$403,198 24
Bonds, mortgages and securities.....	84,783 25	91,428 47	91,794 75	99,663 53
Premiums paid on bonds.....				
Overdrafts	8,925 18	1,624 55	3,956 87	1,968 99
Banking house	55,000 00	55,000 00	55,000 00	55,000 00
Furniture and fixtures.....	7,692 60	7,692 60	7,692 60	7,692 60
Other real estate.....	14,976 55	9,956 52	9,956 52	5,711 05
Due from other banks and bankers (not reserve cities).....	2,445 00	1,167 61	3,539 07	5,303 40
United States bonds.....				
Due from banks in reserve cities.....	51,639 86	128,371 08	147,674 09	93,624 94
Exchange for clearing house.....				
U. S. and National bank currency.....	7,693 00	14,315 00	9,354 00	10,155 00
Gold coin.....	16,580 00	17,430 00	17,730 00	23,140 00
Silver coin	5,262 24	6,862 80	6,911 70	7,048 05
Nickels and cents.....	125 16	37 04	20 04	35 00
Checks, cash items and internal revenue account	1,351 79	7,475 22	3,375 14	2,192 24
Totals	\$537,557 73	\$677,975 74	\$749,290 75	\$714,733 04
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.....	3,130 18	4,125 93	4,242 95	2,982 03
Dividends unpaid				
Commercial deposits subject to check.....	158,222 91	302,997 69	346,486 49	330,810 39
Commercial certificates of deposit.....	33,149 82	811 25	2,598 46	1,195 04
Due to banks and bankers.....	14,488 21	20,991 01	23,287 32	8,337 96
Certified checks				604 39
Cashier's checks outstanding.....				
Savings deposits	207,187 97	222,634 90	232,573 85	239,273 37
Savings certificates of deposit.....	11,378 64	16,414 96	30,101 68	21,529 86
Notes and bills re-discounted.....				
Bills payable				
Totals	\$537,557 73	\$677,975 74	\$749,290 75	\$714,733 04

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

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$89,292 71	\$96,347 64	\$106,613 13	\$102,370 30
Bonds, mortgages and securities.....	325,164 41	323,999 91	327,124 91	345,034 26
Premiums paid on bonds.....				
Overdrafts	3,002 86	1,632 74	1,133 99	1,527 45
Banking house				
Furniture and fixtures.....	500 00	500 00	500 00	500 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	624 00	668 25	355 25	280 00
United States bonds.....	20,000 00	24,000 00	24,000 00	25,500 00
Due from banks in reserve cities.....	127,442 01	130,096 08	131,328 27	126,782 20
Exchange for clearing house.....				
U. S. and National bank currency.....	15,575 00	14,572 00	12,086 00	11,810 00
Gold coin.....	12,497 50	12,785 00	10,695 00	13,620 00
Silver coin	2,396 90	3,821 75	1,437 95	3,769 95
Nickels and cents.....	279 53	607 89	563 15	475 92
Checks, cash items and internal revenue account	1,430 57	383 23	1,172 01	1,074 35
Totals	\$598,205 49	\$609,414 49	\$617,009 66	\$632,744 43
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.....	14,663 47	13,366 62	14,925 57	13,876 81
Dividends unpaid	90 00	540 00		
Commercial deposits subject to check.....	89,954 52	79,293 30	77,467 00	78,911 82
Commercial certificates of deposit.....	18,350 04	27,911 79	36,790 07	28,336 63
Due to banks and bankers.....				
Certified checks		500 00		
Cashier's checks outstanding.....				
Savings deposits	415,147 46	427,802 78	427,827 02	451,619 17
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals	\$598,205 49	\$609,414 49	\$617,009 66	\$632,744 43

No. 198.

G. W. JONES EXCHANGE BANK, MARCELLUS.

Organized July 15, 1897.

F. S. JONES, *President*; G. W. KROLL, *Vice President*; C. S. 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. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$86,018 36	\$86,614 84	\$86,953 91	\$92,051 76
Bonds, mortgages and securities.....	29,046 61	31,135 04	30,443 37	41,859 39
Premiums paid on bonds.....				
Overdrafts	182 86	18 77	70 49	8 21
Banking house	3,000 00	3,000 00	3,000 00	3,000 00
Furniture and fixtures.....				
Other real estate.....				
Due from other banks and bankers (not reserve cities).....			200 07	883 71
United States bonds.....				5,000 00
Due from banks in reserve cities.....	18,614 65	7,900 32	22,153 27	27,285 44
Exchange for clearing house.....			30 00	
U. S. and National bank currency.....	3,716 00	8,387 00	4,708 00	5,882 00
Gold coin.....	4,000 00	3,010 00	3,035 00	3,060 00
Silver coin	1,243 45	1,224 90	821 30	800 85
Nickels and cents.....	27 21	75 66	40 82	40 37
Checks, cash items and internal revenue account	17 61			
Totals	\$145,866 75	\$141,366 53	\$151,456 23	\$179,871 73
Liabilities.				
Capital stock paid in.....	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00
Surplus fund	2,500 00	3,500 00	3,500 00	3,500 00
Undivided profits, less current expenses interest and taxes paid.....	1,373 69	692 64	1,679 18	2,944 00
Dividends unpaid				
Commercial deposits subject to check.....	36,621 40	27,869 10	30,897 12	45,861 65
Commercial certificates of deposit.....	65,371 66	69,304 79	75,379 93	39,707 29
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits				
Savings certificates of deposit.....				47,858 79
Notes and bills re-discounted.....				
Bills payable				
Totals	\$145,866 75	\$141,366 53	\$151,456 23	\$179,871 73

STATE BANKING DEPARTMENT.

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.—George W. Bristol, Lewis C. Webb, Mason D. Chatterton, J. K. Elmer,
E. A. Barnes, A. J. Hall, R. C. Dart, Geo. M. Hoyt, Frank Seeley.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$102,351 75	\$99,463 31	\$105,778 40	\$115,989 21
Bonds, mortgages and securities.....	31,181 26	29,523 40	23,089 63	22,176 74
Premiums paid on bonds.....				
Overdrafts	280 74	166 43	217 65	588 05
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.....	9,622 39	9,622 39	9,622 39	9,622 39
Due from other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....	22,377 86	16,637 83	6,275 98	10,929 24
Exchange for clearing house.....		376 44	123 00	836 29
U. S. and National bank currency.....	2,750 00	4,305 00	3,570 00	4,395 00
Gold coin.....	2,215 00	3,582 50	3,795 00	4,185 00
Silver coin	404 40	762 70	736 75	334 55
Nickels and cents.....	87 37	53 30	42 49	17 40
Checks, cash items and internal revenue account	46 71			
Totals	\$177,267 48	\$170,443 30	\$159,201 29	\$175,023 87
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	8,000 00	8,500 00	8,500 00	8,500 00
Undivided profits, less current expenses, interest and taxes paid.....	3,663 58	4,575 59	5,572 57	6,778 93
Dividends unpaid				
Commercial deposits subject to check.....	72,024 83	65,722 77	59,573 98	64,367 82
Commercial certificates of deposit.....	43,579 07	41,644 94	35,554 74	35,377 12
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits				
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				10,000 00
Totals	\$177,267 48	\$170,443 30	\$159,201 29	\$175,023 87

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. Rayner, F. E. Densmore, D. P. Whitmore.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$58,443 26	\$54,688 80	\$64,048 55	\$62,922 65
Bonds, mortgages and securities.....	44,878 08	49,041 43	50,622 44	52,057 78
Premiums paid on bonds.....				
Overdrafts	233 17	25 90	412 84	193 18
Banking house				
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	3,257 25	1,063 27	556 24	3,296 38
United States bonds.....				
Due from banks in reserve cities.....	1,780 59	34,178 45	9,933 72	23,429 42
Exchange for clearing house.....				
U. S. and National bank currency.....	2,903 00	1,468 00	2,697 00	4,666 00
Gold coin.....	6,110 00	5,500 00	5,145 00	6,555 00
Silver coin	1,329 00	965 30	598 35	898 60
Nickels and cents.....	64 99	57 12	51 32	56 59
Checks, cash items and internal revenue account	72 94	394 07	41 01	283 25
Totals	\$120,072 28	\$148,382 34	\$135,106 47	\$155,358 85
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.....	6,177 05	7,269 45	7,579 42	8,953 36
Dividends unpaid				
Commercial deposits subject to check.....	45,886 63	65,006 06	55,522 93	69,745 85
Commercial certificates of deposit.....	38,005 60	46,106 83	42,004 12	46,659 64
Due to banks and bankers.....	3 00			
Certified checks				
Cashier's checks outstanding.....				
Savings deposits				
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals	\$120,072 28	\$148,382 34	\$135,106 47	\$155,358 85

FIRST STATE BANK OF MENDON, MENDON.

Organized February 14, 1894.

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

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

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$56,454 46	\$55,803 87	\$56,893 84	\$59,547 39
Bonds, mortgages and securities.....	33,155 00	43,440 00	42,545 00	48,435 78
Premiums paid on bonds.....				
Overdrafts	9 88	10 67	33 38	
Banking house		1,500 00	1,500 00	1,500 00
Furniture and fixtures.....		1,000 00	1,000 00	1,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....	40,378 87	14,261 57	17,786 82	23,922 02
Exchange for clearing house.....				
U. S. and National bank currency.....	4,517 00	5,277 00	4,129 00	3,923 00
Gold coin.....	1,465 00	2,510 00	2,352 50	2,350 00
Silver coin	874 00	2,268 75	1,108 25	1,512 75
Nickels and cents.....	166 89	210 98	129 18	151 28
Checks, cash items and internal revenue account	262 82	172 04	173 54	173 54
Totals	\$137,283 92	\$126,454 88	\$127,651 51	\$142,515 76
Liabilities.				
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund	11,000 00	11,000 00	11,000 00	11,000 00
Undivided profits, less current expenses, interest and taxes paid.....	100 71	2,200 94	2,920 39	4,097 33
Dividends unpaid				
Commercial deposits subject to check.....	29,657 16	13,214 11	18,146 62	18,977 56
Commercial certificates of deposit.....	5,134 44	15,119 48	9,343 58	6,814 40
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	14,233 86	3,404 50	2,209 05	4,097 89
Savings certificates of deposit.....	62,157 75	66,515 85	69,031 87	82,528 58
Notes and bills re-discounted.....				
Bills payable				
Totals	\$137,283 92	\$126,454 88	\$127,651 51	\$142,515 76

No. 113.

STATE BANK OF MIDDLEVILLE, MIDDLEVILLE.

Organized February 17, 1891.

JOHN CAMPBELL, *President*; MINER S. KEELER, *Vice President*; W. A. SEVERANCE, *Cashier*.

DIRECTORS.—W. E. Keeler, M. S. Keeler, John Campbell, W. A. Severance, Earle S. Clark.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$49,922 88	\$45,478 22	\$44,269 21	\$45,850 79
Bonds, mortgages and securities.....	27,186 15	40,141 17	42,533 70	44,903 54
Premiums paid on bonds.....				
Overdrafts			5 20	20
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 other banks and bankers (not reserve cities).....	2,578 44		46 35	
United States bonds.....				
Due from banks in reserve cities.....	10,659 89	7,860 35	16,744 23	19,850 56
Exchange for clearing house.....				
U. S. and National bank currency.....	4,477 00	3,595 00	3,446 00	1,382 00
Gold coin.....	1,865 00	2,115 00	1,835 00	2,205 00
Silver coin	1,663 10	1,148 60	723 05	1,070 25
Nickels and cents.....	66 32	46 15	22 52	15 67
Checks, cash items and internal revenue account	118 29	3,219 77	3,466 42	7,306 83
Totals	\$103,537 07	\$108,604 26	\$118,091 68	\$127,584 84
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund	2,908 00	3,083 00	3,083 00	3,083 00
Undivided profits, less current expenses, interest and taxes paid.....	322 76	609 41	1,058 83	2,004 81
Dividends unpaid				
Commercial deposits subject to check.....	21,878 39	22,008 54	23,885 21	26,379 76
Commercial certificates of deposit.....	53,427 92	57,903 31	65,064 64	71,117 27
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits				
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals	\$103,537 07	\$108,604 26	\$118,091 68	\$127,584 84

MIDLAND COUNTY SAVINGS BANK, MIDLAND.

Organized September 10, 1886.

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

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

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$84,269 87	\$81,279 59	\$98,026 51	\$103,958 44
Bonds, mortgages and securities.....	29,207 50	28,185 26	28,673 52	30,106 65
Premiums paid on bonds.....				
Overdrafts	1,508 30	106 21	1 17	256 39
Banking house				
Furniture and fixtures.....	882 00	882 00	882 00	882 00
Other real estate.....	1,947 27	9,140 27	9,140 27	8,744 64
Due from other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....	39,542 68	35,782 38	32,950 78	36,638 08
Exchange for clearing house.....				
U. S. and National bank currency.....	2,536 00	5,028 00	3,226 00	1,328 00
Gold coin.....	3,125 00	3,520 00	3,050 00	1,920 00
Silver coin	655 45	691 00	112 65	118 55
Nickels and cents.....	76 15	99 48	50 17	76 95
Checks, cash items and internal revenue account	448 30	317 54	392 42	293 34
Totals	\$164,198 52	\$165,031 73	\$176,505 49	\$184,323 04
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.....	5,994 05	4,978 63	5,865 88	6,200 63
Dividends unpaid				
Commercial deposits subject to check.....	64,261 23	58,833 18	68,976 66	64,901 09
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	39,802 04	47,716 59	48,542 83	56,550 90
Savings certificates of deposit.....	26,891 20	26,253 33	25,870 12	29,420 42
Notes and bills re-discounted.....				
Bills payable				
Totals	\$164,198 52	\$165,031 73	\$176,505 49	\$184,323 04

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. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$76,943 19	\$82,200 34	\$86,116 82	\$93,328 04
Bonds, mortgages and securities.....	34,312 45	33,766 08	37,011 79	46,323 71
Premiums paid on bonds.....				
Overdrafts	2,202 72	2,952 01	1,344 70	208 81
Banking house	3,858 43	3,827 43	3,821 27	3,819 27
Furniture and fixtures.....	2,100 00	2,287 50	2,287 50	2,287 50
Other real estate.....	6,145 50	6,037 64	5,986 18	5,900 38
Due from other banks and bankers (not reserve cities).....	15,462 31	19,974 51	15,838 59	11,935 34
United States bonds.....				
Due from banks in reserve cities.....	10,977 14	23,900 94	21,548 36	19,416 52
Exchange for clearing house.....				
U. S. and National bank currency.....	2,869 00	3,118 00	6,225 00	4,795 00
Gold coin.....	1,600 00	2,140 00	2,067 50	2,050 00
Silver coin	442 70	380 25	77 00	481 00
Nickels and cents.....	34 55	43 09	5 68	6 39
Checks, cash items and internal revenue account	212 27	72 43	326 13	1,927 55
Totals	\$157,160 26	\$180,700 22	\$182,656 52	\$192,479 51
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.....	2,917 35	4,473 06	1,747 32	2,428 55
Dividends unpaid	50 00		25 00	
Commercial deposits subject to check.....	32,195 46	33,608 41	33,399 60	40,007 68
Commercial certificates of deposit.....	88,310 03	109,551 59	114,772 77	117,129 11
Due to banks and bankers.....	689 61	274 53	50 40	30 84
Certified checks		200 00		
Cashier's checks outstanding.....				
Savings deposits	2,997 81	2,592 63	2,661 43	2,883 33
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals	\$157,160 26	\$180,700 22	\$182,656 52	\$192,479 51

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. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$258,186 55	\$190,374 64	\$200,740 76	\$204,969 51
Bonds, mortgages and securities.....	62,484 50	97,455 21	106,004 21	123,960 72
Premiums paid on bonds.....				
Overdrafts	73 85		162 52	34 90
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 other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....	46,299 40	56,883 62	44,452 19	40,404 86
Exchange for clearing house.....				
U. S. and National bank currency.....	10,798 00	15,191 00	8,607 00	15,562 00
Gold coin.....	3,372 50	2,655 00	2,922 50	3,592 50
Silver coin	663 55	827 60	846 85	999 55
Nickels and cents.....	173 28	134 09	130 43	145 17
Checks, cash items and internal revenue account	497 76	34 50	1,237 39	203 03
Totals	\$389,549 39	\$370,555 66	\$372,103 85	\$396,872 24
Liabilities.				
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund	6,000 00	6,000 00	6,000 00	6,000 00
Undivided profits, less current expenses, interest and taxes paid.....	6,505 84	1,567 60	3,198 82	2,114 43
Dividends unpaid				
Commercial deposits subject to check.....	42,595 05	32,630 72	36,246 56	51,130 93
Commercial certificates of deposit.....	47,624 55	53,762 75	46,549 36	39,614 77
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	256,823 95	246,594 59	250,109 11	268,012 11
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals	\$389,549 39	\$370,555 66	\$372,103 85	\$396,872 24

No. 222.

CITIZENS' SAVINGS BANK, MOUNT CLEMENS.

Organized May 10, 1900.

A. T. DONALDSON, *President*; GEO. H. NICHOLS, *Vice President*; T. W. NEWTON, *Second Vice President*; M. W. DAVIS, *Cashier*.

DIRECTORS.—Milo W. Davis, Andrew T. Donaldson, Geo. H. Nichols, T. W. Newton, W. S. Donaldson, Wm. F. Nank, Joachim Matthews, J. S. Paganetti, A. P. Grim.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$91,020 95	\$123,877 36	\$144,747 07	\$155,880 80
Bonds, mortgages and securities.....	15,350 00	24,000 00	26,387 00	31,787 00
Premiums paid on bonds.....				
Overdrafts	212 22	765 33	917 01	1,017 75
Banking house		17,000 00	17,000 00	17,000 00
Furniture and fixtures.....	3,848 36	3,874 60	3,874 60	3,874 60
Other real estate.....				
Due from other banks and bankers (not reserve cities).....			100 00	
United States bonds.....				
Due from banks in reserve cities.....	23,350 79	25,331 07	24,807 45	26,762 58
Exchange for clearing house.....				
U. S. and National bank currency.....	5,167 00	6,888 00	7,478 00	8,347 00
Gold coin.....	1,035 00	1,170 00	300 00	220 00
Silver coin	1,255 05	2,100 10	1,342 20	1,343 20
Nickels and cents.....	244 16	281 52	164 29	170 54
Checks, cash items and internal revenue account	438 58	1,832 78	823 54	985 44
Totals	\$141,922 11	\$207,120 76	\$227,941 16	\$247,388 91
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund		1,000 00	1,000 00	1,000 00
Undivided profits, less current expenses, interest and taxes paid.....	1,922 50	1,520 38	2,741 76	2,907 91
Dividends unpaid		240 00		
Commercial deposits subject to check.....	34,041 60	53,167 16	61,299 40	45,862 06
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks				3,712 70
Cashier's checks outstanding.....			250 00	
Savings deposits	37,613 72	68,574 24	76,338 95	82,870 77
Savings certificates of deposit.....	18,344 29	32,618 98	36,311 05	51,035 47
Notes and bills re-discounted.....				
Bills payable				10,000 00
Totals	\$141,922 11	\$207,120 76	\$227,941 16	\$247,388 91

MOUNT CLEMENS SAVINGS BANK, MOUNT CLEMENS.

Organized May 30, 1877.

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

DIRECTORS.—A. Greiner, F. G. Kendrick, Oliver Chapaton, John Roskopp, William Cottrell, T. Lungershausen, John T. Nunneley, John J. Sherman, Byron R. Erskine.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$356,205 34	\$397,714 02	\$470,787 12	\$457,179 56
Bonds, mortgages and securities.....	323,855 05	332,686 37	334,016 37	330,983 12
Premiums paid on bonds.....				
Overdrafts	1,103 10	345 03	349 43	514 82
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 other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....	81,700 48	135,765 05	104,733 70	151,307 47
Exchange for clearing house.....		228 07		
U. S. and National bank currency.....	6,328 00	12,349 00	13,272 00	19,197 00
Gold coin.....	27,550 00	30,835 00	32,295 00	35,442 50
Silver coin	7,394 25	2,572 25	885 75	1,151 00
Nickels and cents.....	211 79	769 23	297 74	129 83
Checks, cash items and internal revenue account	1,497 54	2,894 92	1,769 85	1,423 48
Totals	\$830,245 55	\$940,558 94	\$982,806 96	\$1,021,728 78
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	85,931 90	93,867 54	92,306 16	97,184 32
Dividends unpaid		460 00		
Commercial deposits subject to check.....	81,119 47	133,585 74	141,837 05	149,908 73
Commercial certificates of deposit.....	2,258 32	2,208 32	2,208 32	2,208 32
Due to banks and bankers.....				
Certified checks			4,511 40	4,863 65
Cashier's checks outstanding.....		4,467 71		
Savings deposits	467,735 77	487,102 19	526,619 86	542,546 81
Savings certificates of deposit.....	133,200 09	158,867 44	155,324 17	165,016 95
Notes and bills re-discounted.....				
Bills payable				
Totals	\$830,245 55	\$940,558 94	\$982,806 96	\$1,021,728 78

No. 158.

ULLRICH SAVINGS BANK, MOUNT CLEMENS.

Organized May 12, 1893.

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

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

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$277,570 67	\$308,203 19	\$318,799 01	\$341,762 93
Bonds, mortgages and securities.....	203,581 41	181,865 51	180,072 51	167,347 51
Premiums paid on bonds.....				
Overdrafts	1,128 86	1,593 30	811 28	1,171 22
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.....	8,155 15	3,800 00	3,800 00	5,700 00
Due from other banks and bankers (not reserve cities).....	1,500 00	50 00		960 00
United States bonds.....				
Due from banks in reserve cities.....	58,558 54	55,692 87	62,994 89	54,768 49
Exchange for clearing house.....				
U. S. and National bank currency.....	4,146 00	14,610 00	13,302 00	6,078 00
Gold coin.....	18,875 00	21,702 50	24,460 00	25,120 00
Silver coin	415 70	1,746 00	1,479 00	1,381 85
Nickels and cents.....	116 95	404 35	294 57	472 93
Checks, cash items and internal revenue account	1,152 77	1,061 04	2,186 02	1,464 57
Totals	\$585,201 05	\$600,728 76	\$618,199 28	\$616,227 50
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.....	20,632 58	23,925 31	27,753 15	28,373 10
Dividends unpaid	80 00	440 00		
Commercial deposits subject to check.....	79,679 68	79,592 90	83,914 13	77,408 96
Commercial certificates of deposit.....	502 27	141 00	50 00	50 00
Due to banks and bankers.....				1,160 56
Certified checks			3,873 07	3,711 40
Cashier's checks outstanding.....				
Savings deposits	272,375 27	302,117 55	321,076 59	320,915 97
Savings certificates of deposit.....	91,931 25	74,512 00	61,532 34	64,607 51
Notes and bills re-discounted.....				
Bills payable				
Totals	\$585,201 05	\$600,728 76	\$618,199 28	\$616,227 50

No. 170.

EXCHANGE SAVINGS BANK, MOUNT PLEASANT.

Organized May 1, 1894.

JOHN KINNEY, *President*; CHAS. M. BROOKS, *Vice President*; GEORGE A. DUSENBURY, *Cashier*;
C. A. KELLOGG, *Assistant Cashier*.

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

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$97,819 22	\$103,947 12	\$103,844 42	\$91,246 55
Bonds, mortgages and securities.....	21,118 09	27,848 95	29,110 81	32,061 47
Premiums paid on bonds.....				
Overdrafts			12 38	
Banking house	6,503 85	6,503 85	6,503 85	6,503 85
Furniture and fixtures.....	1,824 34	1,836 94	1,836 94	1,836 94
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	525 26	278 81	125 26	750 26
United States bonds.....	1,600 00	1,600 00	1,600 00	1,600 00
Due from banks in reserve cities.....	39,349 49	52,757 89	52,371 88	74,932 17
Exchange for clearing house.....	760 08	410 97	2,474 86	1,047 50
U. S. and National bank currency.....	6,626 00	12,390 00	4,914 00	6,009 00
Gold coin.....	3,000 00	3,032 50	3,115 00	3,005 00
Silver coin	1,010 00	680 00	440 00	915 00
Nickels and cents.....	164 33	90 83	94 89	62 71
Checks, cash items, and internal revenue account	188 50	250 79	38 45	22 82
Totals	\$180,489 16	\$211,628 65	\$206,482 74	\$219,993 27
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	7,071 51	7,326 45	7,326 45	7,326 45
Undivided profits, less current expenses, interest and taxes paid.....	17 80	24 88	1,345 92	2,763 58
Dividends unpaid				
Commercial deposits subject to check.....	71,523 86	77,041 50	72,884 09	79,725 58
Commercial certificates of deposit.....	9,337 20	4,024 91	5,908 01	11,951 31
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	10,173 58	11,293 54	12,627 18	15,519 12
Savings certificates of deposit.....	32,365 21	61,917 37	56,391 09	52,707 23
Notes and bills re-discounted.....				
Bills payable				
Totals	\$180,489 16	\$211,628 65	\$206,482 74	\$219,993 27

No. 189.

MUNISING STATE BANK, MUNISING.

Organized July 8, 1896.

GEO. L. BURTIS, *President*; R. J. CLARK, *Vice President*; FRED S. CASE, *Cashier*;
G. SHERMAN COLLINS, *Assistant Cashier*.

DIRECTORS.—Geo. L. Burtis, Claude W. Case, Wm. C. McMillan, Richard J. Clark, Will F. Cox.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$86,223 34	\$98,361 51	\$92,576 81	\$103,519 77
Bonds, mortgages and securities.....	10,454 93	15,571 79	16,627 17	23,614 84
Premiums paid on bonds.....				
Overdrafts	40 00	261 65	606 13	1 46
Banking house				
Furniture and fixtures.....	1,500 00	1,530 00	1,518 25	1,518 25
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	63 27	4,000 00	1,865 70	1,318 64
United States bonds.....				
Due from banks in reserve cities.....	34,792 65	21,861 89	24,895 85	29,113 66
Exchange for clearing house.....				
U. S. and National bank currency.....	2,956 00	3,477 00	3,610 00	4,678 00
Gold coin.....	2,697 50	3,810 00	5,040 00	1,095 00
Silver coin	1,935 65	2,125 70	2,370 40	2,077 65
Nickels and cents.....	226 27	147 72	179 66	96 08
Checks, cash items and internal revenue account	320 50	645 26	522 85	119 13
Totals	\$141,210 11	\$151,792 52	\$149,812 82	\$167,152 48
Liabilities.				
Capital stock paid in.....	\$29,000 00	\$29,000 00	\$30,000 00	\$30,000 00
Surplus fund	2,500 00	2,500 00	2,800 00	2,800 00
Undivided profits, less current expenses, interest and taxes paid.....	3,107 42	4,575 58	4,691 84	5,215 75
Dividends unpaid	20 00		60 00	
Commercial deposits subject to check.....	73,886 48	76,856 41	70,033 87	83,538 28
Commercial certificates of deposit.....	3,409 80	1,750 05	1,418 00	579 10
Due to banks and bankers.....	14 94	2,000 00		
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	22,570 27	30,683 48	32,616 11	36,507 85
Savings certificates of deposit.....	6,701 20	4,427 00	8,193 00	8,511 50
Notes and bills re-discounted.....				
Bills payable				
Totals	\$141,210 11	\$151,792 52	\$149,812 82	\$167,152 48

No. 60.

MUSKEGON SAVINGS BANK, MUSKEGON.

Organized December 1, 1887.

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

DIRECTORS.—C. C. Billinghamurst, Paul S. Moon, H. N. Hovey, J. F. Denslow, C. L. Thompson,
Thos. Munroe, William Brinen, Leonard Eyke.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$213,245 74	\$168,203 85	\$197,539 38	\$190,143 42
Bonds, mortgages and securities.....	141,401 12	219,960 70	226,848 65	229,405 65
Premiums paid on bonds.....	6,270 14	10,064 14	10,863 14	10,863 14
Overdrafts	31 34	868 79	104 51	4,970 76
Banking house				
Furniture and fixtures.....	2,700 00	2,500 00	2,500 00	2,500 00
Other real estate.....	13,710 66	13,509 77	13,438 77	12,863 41
Due from other banks and bankers (not reserve cities).....	1,268 69	1,036 60	2,189 33	163 06
United States bonds.....				
Due from banks in reserve cities.....	80,636 09	71,832 17	51,652 20	42,592 43
Exchange for clearing house.....	1,011 24	6,465 62	1,730 86	725 33
U. S. and National bank currency.....	14,674 00	14,402 00	17,162 00	17,884 00
Gold coin.....	3,817 50	5,720 00	5,695 00	5,095 00
Silver coin	3,185 60	2,169 50	1,776 85	3,053 50
Nickels and cents.....	338 09	199 49	286 51	466 24
Checks, cash items and internal revenue account	726 16	445 09	319 11	426 53
Totals	\$483,016 37	\$517,377 72	\$532,106 31	\$521,152 47
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	7,500 00	8,000 00	8,000 00	8,000 00
Undivided profits, less current expenses, interest and taxes paid.....	2,903 58	3,163 04	4,697 49	7,294 42
Dividends unpaid	183 00	60 00	18 00	
Commercial deposits subject to check.....	73,847 21	71,061 64	68,443 59	46,283 30
Commercial certificates of deposit.....	47,232 91	59,852 19	52,679 18	46,666 45
Due to banks and bankers.....	10,260 06	5,430 10	9,600 71	4,580 47
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	291,089 61	319,810 75	338,667 34	358,327 83
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals	\$483,016 37	\$517,377 72	\$532,106 31	\$521,152 47

No. 19.

FARMERS AND MERCHANTS' BANK, NASHVILLE.

Organized December 15, 1888.

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

DIRECTORS.—G. A. Truman, W. H. Kleinhans, C. W. Smith, S. F. Hinchman, H. R. Dickinson.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$90,781 28	\$106,355 72	\$104,840 40	\$100,110 70
Bonds, mortgages and securities.....	19,270 70	23,543 60	26,021 88	26,533 75
Premiums paid on bonds.....				
Overdrafts	1,006 20	376 73	615 95	1,000 32
Banking house	2,100 00	2,100 00	2,100 00	2,100 00
Furniture and fixtures.....	1,500 00	1,500 00	1,500 00	1,500 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....			389 00	10,476 25
United States bonds.....				
Due from banks in reserve cities.....	19,110 15	13,276 72	14,413 08	21,298 60
Exchange for clearing house.....				
U. S. and National bank currency.....	4,012 00	4,675 00	5,718 00	6,155 00
Gold coin.....	2,770 00	3,300 00	3,505 00	3,475 00
Silver coin	1,500 00	950 00	1,100 00	800 00
Nickels and cents.....	40 55	31 90	91 36	51 85
Checks, cash items and internal revenue account	370 08	298 53	107 38	933 46
Totals	\$142,460 96	\$156,408 20	\$160,402 05	\$174,434 93
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.....	1,139 79	601 24	672 26	2,177 10
Dividends unpaid		567 00	140 00	
Commercial deposits subject to check.....	24,254 31	16,646 26	14,676 20	18,083 21
Commercial certificates of deposit.....	73,880 83	79,732 53	84,448 82	91,161 69
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	10,476 03	25,761 17	28,764 77	31,312 93
Savings certificates of deposit.....	1,710 00	700 00	700 00	700 00
Notes and bills re-discounted.....		1,400 00		
Bills payable				
Totals	\$142,460 96	\$156,408 20	\$160,402 05	\$174,434 93

No. 245.

NEW HAVEN SAVINGS BANK, NEW HAVEN.

Organized September 25, 1901.

WM. F. EDMUNDS, *President*; THOMAS K. MCINNIS, *Vice President*; WILLIAM KURZHALS, SR., *Second Vice President*; B. R. MOORE, *Cashier*.

DIRECTORS.—Wm. F. Edmunds, A. A. Bennett, Wm. Kurzhals, Sr., I. N. Cook, O. C. Lungerhausen, Luke Broughton, T. K. McInnis, B. R. Moore, Wm. F. Switzer.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....				\$15,086 04
Bonds, mortgages and securities.....				13,585 01
Premiums paid on bonds.....				
Overdrafts				160 62
Banking house				2,000 00
Furniture and fixtures.....				1,414 85
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				12,359 63
Expenses, interest and salaries paid.....				956 58
Due from banks in reserve cities.....				12,430 41
Exchange for clearing house.....				
U. S. and National bank currency.....				2,335 00
Gold coin.....				510 00
Silver coin				207 95
Nickels and cents.....				29 74
Checks, cash items and internal revenue account				1,891 93
Totals				\$62,967 76
Liabilities.				
Capital stock paid in.....				\$12,580 00
Surplus fund				
Undivided profits, less current expenses, interest and taxes paid.....				
Dividends unpaid				
Commercial deposits subject to check.....				17,671 90
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits				24,323 62
Savings certificates of deposit.....				7,884 29
Exchange, discount and interest.....				507 95
Notes and bills re-discounted.....				
Bills payable				
Totals				\$62,967 76

No. 240.

NILES CITY BANK, NILES.

Organized July 13, 1901.

JAMES REYNOLDS, *President*; CHARLES F. PEARS, *Vice President*; D. S. SCOFFERN, *Cashier*.DIRECTORS.—James Reynolds, Charles F. Pears, Charles Bishop, Geo. L. Faurote,
Samuel W. Redden, D. S. Scoffern.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....			\$28,250 91	\$31,241 06
Bonds, mortgages and securities.....			6,610 10	15,491 10
Premiums paid on bonds.....				
Overdrafts.....			39 50	190 55
Banking house.....			6,000 00	6,000 00
Furniture and fixtures.....			1,500 00	1,500 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....			735 59	3,108 14
Current expenses.....			1,437 08	2,247 84
United States bonds.....				
Due from banks in reserve cities.....			16,932 97	21,123 41
Exchange for clearing house.....				
U. S. and National bank currency.....			8,638 00	10,213 00
Gold coin.....			2,680 00	2,020 00
Silver coin.....			1,460 70	933 95
Nickels and cents.....			52 34	7 99
Checks, cash items and internal revenue account.....			838 74	189 87
Totals.....			\$75,175 93	\$94,266 91
Liabilities.				
Capital stock paid in.....			\$35,000 00	\$35,000 00
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....			1,048 06	1,559 46
Dividends unpaid.....				
Commercial deposits subject to check.....			22,076 38	34,686 15
Commercial certificates of deposit.....			17,051 49	23,021 30
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable.....				
Totals.....			\$75,175 93	\$94,266 91



No. 36.

THE PIONEER BANK, NORTH BRANCH.

Organized July 30, 1885. Re-organized October 1, 1889.

C. W. BALLARD, *President*; ALBERT S. SHOLES, *Vice President*; W. MAHON, *Cashier*;
K. M. BARBOUR, *Assistant 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. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$86,314 38	\$89,282 11	\$95,158 55	\$84,587 18
Bonds, mortgages and securities.....	63,916 97	78,473 74	82,592 44	99,632 36
Premiums paid on bonds.....				
Overdrafts	49 69	630 98	329 35	2,314 31
Banking house	2,500 00	2,500 00	2,500 00	2,500 00
Furniture and fixtures.....	500 00	500 00	500 00	500 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	695 42	5,401 91	1,288 85	9,474 47
United States bonds.....				
Due from banks in reserve cities.....	32,527 41	20,501 41	14,227 70	20,455 74
Exchange for clearing house.....				
U. S. and National bank currency.....	2,352 00	4,183 00	8,258 00	5,045 00
Gold coin.....	1,790 00	1,085 00	1,290 00	1,430 00
Silver coin	720 00	600 85	426 50	611 25
Nickels and cents.....	61 97	150 62	128 79	95 04
Checks, cash items and internal revenue account	637 15	618 20	680 00	426 99
Totals	\$192,064 99	\$203,927 82	\$207,380 18	\$227,072 34
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	5,250 00	5,500 00	5,500 00	5,500 00
Undivided profits, less current expenses, interest and taxes paid.....	774 41	1,486 35	1,030 29	3,335 42
Dividends unpaid				
Commercial deposits subject to check.....	21,784 15	20,987 25	21,496 45	22,380 10
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	89,890 43	95,283 50	92,989 67	93,391 30
Savings certificates of deposit.....	23,942 99	30,670 72	36,282 48	39,965 52
Notes and bills re-discounted.....				
Bills payable	423 01		81 29	12,500 00
Totals	\$192,064 99	\$203,927 82	\$207,380 18	\$227,072 34



STATE BANKS OF MICHIGAN.

161

No. 145.

NORTHVILLE STATE SAVINGS BANK, NORTHVILLE.

Organized December 10, 1892.

L. W. SIMMONS, *President*; E. A. CHAPMAN, FRANK A. MILLER, *Vice Presidents*;
L. A. BARBITT, *Cashier*; D. B. NORTHROP, *Assistant Cashier*.

DIRECTORS.—Erwin A. Chapman, Lawrence W. Simmons, J. Morrell Simmons, Frank A. Miller,
Chas. H. Coldren, Peter Van Voorhies, Geo. D. Spencer.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$79,496 85	\$85,207 09	\$91,080 63	\$89,184 98
Bonds, mortgages and securities.....	41,985 28	45,640 23	47,903 78	55,720 61
Premiums paid on bonds.....				
Overdrafts	208 90	223 42		116 84
Banking house	3,000 00	3,000 00	3,000 00	2,750 00
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....	36,402 52	32,790 02	37,281 12	36,363 23
Exchange for clearing house.....				
U. S. and National bank currency.....	4,992 00	1,787 00	4,540 00	2,578 00
Gold coin.....	2,650 00	3,890 00	4,310 00	5,000 00
Silver coin	235 00	295 00	580 00	340 00
Nickels and cents.....	99 93	72 16	207 77	135 21
Checks, cash items and internal revenue account	118 40	328 77	21 25	48 00
Totals	\$170,188 88	\$174,233 69	\$189,924 55	\$193,236 87
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund	3,200 00	3,500 00	3,500 00	4,000 00
Undivided profits, less current expenses, interest and taxes paid.....	2,455 08	2,289 92	3,219 61	1,918 60
Dividends unpaid	40 00	124 00		960 00
Commercial deposits subject to check.....	16,398 40	21,629 80	28,649 05	26,879 39
Commercial certificates of deposit.....				
Due to banks and bankers.....		50 62		
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	70,926 74	77,173 31	77,200 45	76,978 49
Savings certificates of deposit.....	52,168 66	44,466 04	52,355 44	57,500 39
Notes and bills re-discounted.....				
Bills payable				
Totals	\$170,188 88	\$174,233 69	\$189,924 55	\$193,236 87

No. 230.

THE STATE BANK OF NORWAY, NORWAY.

Organized May 11, 1901.

F. A. JANSON, *President*; L. F. SPRINGER, *Vice President*; D. A. STEWART, *Cashier*.DIRECTORS.—F. A. Janson, L. F. Springer, Wm. Bond, G. A. Hellberg, G. A. Blesch,
D. A. Stewart, E. P. Lockart.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....		\$29,908 99	\$73,809 24	\$76,368 12
Bonds, mortgages and securities.....		3,120 00	10,820 00	10,820 00
Premiums paid on bonds.....			520 00	520 00
Overdrafts				
Banking house				
Furniture and fixtures.....		647 76	767 01	782 01
Other real estate.....				
Due from other banks and bankers (not reserve cities).....		2,483 76	6,887 95	2,465 31
Expense		738 89	1,288 23	
United States bonds.....				
Due from banks in reserve cities.....		4,388 97	8,739 80	15,869 46
Exchange for clearing house.....				
U. S. and National bank currency.....		2,398 00	3,896 00	4,818 00
Gold coin.....		460 00	675 00	1,785 00
Silver coin		1,246 30	890 30	1,209 20
Nickels and cents.....		151 74	150 41	184 71
Checks, cash items and internal revenue account		89 59	170 19	451 84
Totals		\$45,634 00	\$108,614 13	\$115,273 65
Liabilities.				
Capital stock paid in.....		\$15,040 00	\$21,790 00	\$24,200 00
Surplus fund				
Undivided profits, less current expenses, interest and taxes paid.....		431 16	1,269 96	481 41
Dividends unpaid				
Commercial deposits subject to check.....		18,876 53	66,615 03	67,382 59
Commercial certificates of deposit.....		1,050 00	2,140 00	2,950 00
Due to banks and bankers.....		802 85		
Certified checks				
Cashier's checks outstanding.....				
Savings deposits		9,433 46	16,799 14	20,259 65
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals		\$45,634 00	\$108,614 13	\$115,273 65

No. 214.

THE STATE BANK OF ONTONAGON, ONTONAGON.

Organized May 1, 1899.

JAMES MERCER, *President*; A. HALTER, *Vice President*; C. MEILLEUR, *Cashier*.

DIRECTORS.—James Mercer, C. Meilleur, A. Halter, L. J. Longpre, John G. Stone.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$52,552 09	\$52,872 21	\$69,271 51	\$73,728 75
Bonds, mortgages and securities.....	5,917 00	5,065 45	7,125 41	8,007 24
Premiums paid on bonds.....				
Overdrafts	1,184 41	859 29		207 49
Banking house	500 00	500 00	500 00	500 00
Furniture and fixtures.....	1,233 78	1,246 45	1,232 30	1,482 30
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	1,385 21	883 52	613 12	1,633 47
United States bonds.....				
Due from banks in reserve cities.....	21,256 57	29,856 14	44,129 65	11,719 92
Exchange for clearing house.....				
U. S. and National bank currency.....	5,195 00	3,200 00	5,000 00	7,100 00
Gold coin.....	735 00	1,700 00	1,000 00	2,000 00
Silver coin	470 00	300 00	500 00	550 00
Nickels and cents.....	3 95	15 04	31 68	19 28
Checks, cash items and internal revenue account				
Totals	\$90,433 01	\$96,498 10	\$129,403 67	\$106,948 45
Liabilities.				
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund	750 00	1,500 00	1,500 00	1,500 00
Undivided profits, less current expenses, interest and taxes paid.....	1,638 67	1,266 15	2,053 15	2,477 83
Dividends unpaid				
Commercial deposits subject to check.....	39,496 38	44,402 45	62,721 35	30,511 80
Commercial certificates of deposit.....				
Due to banks and bankers.....	185 32		1,558 44	2,125 27
Certified checks				
Cashier's checks outstanding.....	763 20	1,060 32	1,180 33	1,168 10
Savings deposits	32,599 44	33,269 18	44,463 14	40,921 44
Savings certificates of deposit.....			927 26	13,244 01
Notes and bills re-discounted.....				
Bills payable				
Totals	\$90,433 01	\$96,498 10	\$129,403 67	\$106,948 45

No. 190.

ORION STATE BANK, ORION.

Organized July 28, 1896.

IRA CARPENTER, *President*; A. G. HADDRILL, *Vice President*; W. WILL LYONS, *Cashier*.DIRECTORS.—Ira Carpenter, A. G. Haddrill, Samuel Flumerfelt, Geo. Swayze,
Powell Carpenter, A. V. Laird, W. Will Lyons.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$46,806 61	\$49,098 77	\$53,552 46	\$56,867 14
Bonds, mortgages and securities.....	40,493 60	43,597 60	43,168 00	45,478 00
Premiums paid on bonds.....				
Overdrafts	18 08	86 54	46 55	5 17
Banking house				
Furniture and fixtures.....	1,242 42	1,287 42	1,287 42	1,287 42
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	4,184 98	20,962 22	26,532 06	33,019 65
United States bonds.....				
Due from banks in reserve cities.....	8,994 72	15,405 04	16,853 52	13,995 66
Exchange for clearing house.....				
U. S. and National bank currency.....	3,359 00	4,055 00	1,474 00	3,191 00
Gold coin.....	635 00	1,390 00	1,585 00	1,275 00
Silver coin	275 80	563 65	319 41	361 77
Nickels and cents.....	35 77	76 43	151 50	118 30
Checks, cash items and internal revenue account	301 88	15 19	84 80	109 50
Totals	\$106,347 86	\$136,537 86	\$145,054 72	\$155,708 61
Liabilities.				
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund	2,100 00	3,000 00	3,000 00	3,000 00
Undivided profits, less current expenses, interest and taxes paid.....	485 88	821 62	1,006 20	1,213 28
Dividends unpaid	50 00			
Commercial deposits subject to check.....	10,953 23	13,734 57	18,065 46	17,212 53
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	8,887 41	15,927 74	16,749 85	18,152 89
Savings certificates of deposit.....	68,871 34	88,053 93	91,233 21	101,129 91
Notes and bills re-discounted.....				
Bills payable				
Totals	\$106,347 86	\$136,537 86	\$145,054 72	\$155,708 61

No. 199.

STATE SAVINGS BANK OF OVID, OVID.

Organized October 18, 1897.

HENRY A. POTTER, *President*; WM. R. SHAW, *Vice President*; JOHN H. ROBSON, *Cashier*.

DIRECTORS.—Henry A. Potter, O. B. Campbell, W. R. Shaw, John H. Robson, M. L. Taft.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$56,455 14	\$71,992 13	\$77,847 16	\$65,323 76
Bonds, mortgages and securities.....	14,995 00	11,635 00	14,785 00	22,460 00
Premiums paid on bonds.....				
Overdrafts	1,007 53	2,077 30	5,372 16	268 61
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.....				
Due from other banks and bankers (not reserve cities).....	923 97	1,454 62	300 01	405 26
Losses, current expenses, interest and taxes paid	267 99			
United States bonds.....				
Due from banks in reserve cities.....	35,025 43	42,332 78	19,398 17	44,064 23
Exchange for clearing house.....				
U. S. and National bank currency.....	7,328 00	5,589 00	8,348 00	7,722 00
Gold coin.....	1,275 00	1,940 00	1,975 00	2,040 00
Silver coin	1,020 85	1,396 75	712 86	1,818 60
Nickels and cents.....	94 56	73 66	92 89	122 29
Checks, cash items and internal revenue account	87 28	272 67	270 18	270 18
Totals	\$123,080 75	\$143,423 91	\$133,701 43	\$149,094 93
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund	1,000 00	1,000 00	1,000 00	1,000 00
Undivided profits, less current expenses, interest and taxes paid.....		190 98	65 80	1,203 50
Dividends unpaid				
Commercial deposits subject to check.....	33,883 62	35,819 60	25,329 21	37,943 04
Commercial certificates of deposit.....	63,197 13	81,413 33	82,306 42	83,948 39
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits				
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals	\$123,080 75	\$143,423 91	\$133,701 43	\$149,094 93

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. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$86,612 26	\$101,891 13	\$90,165 28	\$84,727 29
Bonds, mortgages and securities.....	81,631 72	88,555 29	91,770 79	94,517 64
Premiums paid on bonds.....				
Overdrafts	1,634 23	2,951 20	6,782 47	367 46
Banking house	15,734 71	15,734 71	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 other banks and bankers (not reserve cities).....	4,917 75	248 92	5,529 99	7,982 90
United States bonds.....				
Due from banks in reserve cities.....	42,636 45	15,608 12	36,656 37	50,899 81
Exchange for clearing house.....	153 31	40 92	1,090 38	116 72
U. S. and National bank currency.....	5,266 00	6,382 30	6,176 30	8,374 00
Gold coin.....	5,650 00	5,420 00	1,695 00	2,185 00
Silver coin	2,754 50	2,024 00	1,664 50	1,864 50
Nickels and cents.....	222 80	395 80	213 85	181 41
Checks, cash items and internal revenue account	93 45	1,351 66	273 67	225 00
Totals	\$249,807 18	\$243,104 05	\$260,253 31	\$269,676 44
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	2,000 00	2,200 00	2,200 00	2,200 00
Undivided profits, less current expenses interest and taxes paid.....	1,083 32	814 76	1,733 51	2,731 13
Dividends unpaid				
Commercial deposits subject to check.....	64,352 11	39,439 84	60,697 48	61,612 71
Commercial certificates of deposit.....	45 42			
Due to banks and bankers.....				
Certified checks			25 30	
Cashier's checks outstanding.....				
Savings deposits	47,580 32	61,213 52	62,830 30	64,255 22
Savings certificates of deposit.....	84,746 01	89,435 93	82,766 72	88,877 38
Notes and bills re-discounted.....				
Bills payable				
Totals	\$249,807 18	\$243,104 05	\$260,253 31	\$269,676 44

No. 112.

OWOSSO SAVINGS BANK, OWOSSO.

Organized January 22, 1891.

CHAS. E. RIGLEY, *President*; CHAS. W. GALE, *Vice President*; A. D. WHIPPLE, *Cashier*;
G. H. SWEET, *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. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$188,616 15	\$197,247 47	\$184,585 43	\$185,388 63
Bonds, mortgages and securities.....	95,656 78	120,064 01	124,155 01	124,510 44
Premiums paid on bonds.....				
Overdrafts	3,285 40	941 53	789 66	590 71
Banking house	13,000 00	13,000 00	13,000 00	13,000 00
Furniture and fixtures.....	2,500 00	2,500 00	2,500 00	2,500 00
Other real estate.....	17,206 17	14,279 42	14,279 42	10,679 42
Due from other banks and bankers (not reserve cities).....		467 35	598 95	1,148 00
United States bonds.....				
Due from banks in reserve cities.....	11,736 61	27,279 57	20,766 03	28,720 25
Exchange for clearing house.....				
U. S. and National bank currency.....	4,644 00	4,124 00	5,114 00	5,232 00
Gold coin.....	7,320 00	10,458 08	9,190 00	7,245 00
Silver coin	4,995 00	4,635 40	2,269 65	2,877 18
Nickels and cents.....	441 10	291 58	304 43	21 86
Checks, cash items and internal revenue account	777 71	472 25	1,265 69	170 23
Totals	\$350,178 92	\$395,760 66	\$378,818 27	\$382,083 72
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	10,500 00	11,000 00	11,000 00	11,000 00
Undivided profits, less current expenses, interest and taxes paid.....	2,497 56	2,707 03	4,039 55	3,514 50
Dividends unpaid				
Commercial deposits subject to check.....	49,718 03	67,495 58	49,951 29	48,378 62
Commercial certificates of deposit.....				
Due to banks and bankers.....	464 53		410 39	
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	92,934 12	103,974 38	98,685 40	105,559 36
Savings certificates of deposit.....	94,064 68	110,583 67	114,731 64	113,631 24
Notes and bills re-discounted.....				
Bills payable				
Totals	\$350,178 92	\$395,760 66	\$378,818 27	\$382,083 72

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, N. H. Crawford, William J. Tunstead, C. L. Randall, Clarence E. Stanton.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$106,738 98	\$114,254 91	\$142,246 74	\$181,598 78
Bonds, mortgages and securities.....	53,736 98	66,945 74	66,370 32	73,785 32
Premiums paid on bonds.....				
Overdrafts	14 85	75 73	169 44	22 09
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.....				
Due from other banks and bankers (not reserve cities).....	35 80	11,105 43	928 33	
United States bonds.....				
Due from banks in reserve cities.....	21,116 12	42,640 74	20,946 74	17,027 69
Exchange for clearing house.....				
U. S. and National bank currency.....	3,835 00	13,250 00	12,233 00	10,428 00
Gold coin.....	2,805 00	2,175 00	2,355 00	2,840 00
Silver coin	902 95	743 65	522 45	663 40
Nickels and cents.....	211 94	147 07	147 17	72 07
Checks, cash items and internal revenue account	746 05	327 41	1,826 36	732 12
Totals	\$193,643 67	\$255,165 68	\$251,245 55	\$290,669 47
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.....	3,432 74	5,561 48	6,618 65	9,374 59
Dividends unpaid	148 00	410 00	50 00	50 00
Commercial deposits subject to check.....	33,903 63	52,931 50	47,904 18	54,384 78
Commercial certificates of deposit.....	29,028 54	48,584 95	36,038 56	34,892 03
Due to banks and bankers.....	1,375 73	4,122 68	786 96	1,166 89
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	31,157 79	74,479 83	80,688 59	89,976 59
Savings certificates of deposit.....	44,597 24	19,075 24	29,158 61	40,824 59
Notes and bills re-discounted.....				
Bills payable				10,000 00
Totals	\$193,643 67	\$255,165 68	\$251,245 55	\$290,669 47

STATE BANKS OF MICHIGAN.

169

No. 59.

PAW PAW SAVINGS BANK, PAW PAW.

Organized May 10, 1886.

WM. J. SELLICK, *President*; J. J. WOODMAN, *Vice President*; JOHN W. FREE, *Cashier*;
J. B. SHOWERMAN, *Assistant Cashier*.

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

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$83,091 86	\$103,572 72	\$98,693 19	\$83,983 20
Bonds, mortgages and securities.....	38,755 12	42,020 19	41,990 73	42,275 37
Premiums paid on bonds.....				
Overdrafts	868 27	1,370 16	160 92	137 46
Banking house				
Furniture and fixtures.....	3,005 37	3,005 37	3,005 37	3,005 37
Other real estate.....	3,027 59	1,494 96	1,494 96	2,585 19
Due from other banks and bankers (not reserve cities).....		17,466 44	329 90	25 00
Current expenses, interest and taxes paid..	869 02			
United States bonds.....				
Due from banks in reserve cities.....	21,519 40	18,978 59	25,675 67	37,401 52
Exchange for clearing house.....				
U. S. and National bank currency.....	4,626 00	5,655 00	7,640 00	4,790 00
Gold coin.....	2,000 00	2,140 00	2,100 00	3,135 00
Silver coin	1,216 55	573 90	744 35	950 90
Nickels and cents.....	40 12	44 42	35 20	12 13
Checks, cash items and internal revenue account	420 39	208 45	920 04	892 16
Totals	\$159,439 69	\$196,530 20	\$182,790 33	\$179,193 30
Liabilities.				
Capital stock paid in.....	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00
Surplus fund	800 00	1,000 00	1,000 00	1,000 00
Undivided profits, less current expenses, interest and taxes paid.....	671 58	49 98	706 92	1,547 58
Dividends unpaid				
Commercial deposits subject to check.....	46,992 98	70,297 97	58,839 13	48,240 48
Commercial certificates of deposit.....	70,975 13	85,182 25	82,244 28	88,405 24
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits				
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals	\$159,439 69	\$196,530 20	\$182,790 33	\$179,193 30

No. 247.

STATE SAVINGS BANK OF PECK, PECK.

Organized October 7, 1901.

JAMES FOSTER, *President*; LEWIS E. COCHRAN, *Vice President*; E. M. SMAFIELD, *Cashier*;
IRA BRICKER, *Assistant Cashier*.

DIRECTORS.—James Foster, L. E. Cochran, Harry Waterman, Harry E. Palmer, James McColl,
Harvey Tappan, Wm. H. Learmont.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....				\$31,221 67
Bonds, mortgages and securities.....				
Premiums paid on bonds.....				
Overdrafts				
Banking house				
Furniture and fixtures.....				
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....				13,710 66
Exchange for clearing house.....				
U. S. and National bank currency.....				2,212 00
Gold coin.....				330 00
Silver coin				72 00
Nickels and cents.....				2 17
Checks, cash items and internal revenue account				
Totals				\$47,548 50
Liabilities.				
Capital stock paid in.....				\$20,000 00
Surplus fund				
Undivided profits, less current expenses, interest and taxes paid.....				1,210 61
Dividends unpaid				
Commercial deposits subject to check.....				18,457 57
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits				4,883 82
Savings certificates of deposit.....				2,996 50
Notes and bills re-discounted.....				
Bills payable				
Totals				\$47,548 50

No. 132.

STATE BANK OF PERRY, PERRY.

Organized February 20, 1892.

R. S. OLCOTT, *President*; C. H. CALKINS, *Vice President*; C. M. SPALDING, *Cashier*;
L. A. SPALDING, *Assistant Cashier*.

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

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$38,719 85	\$43,195 89	\$48,260 73	\$40,481 01
Bonds, mortgages and securities.....	7,560 00	8,400 60	8,650 00	9,119 00
Premiums paid on bonds.....				
Overdrafts		471 58		
Banking house	2,200 00	2,200 00	2,200 00	2,200 00
Furniture and fixtures.....	1,200 00	1,200 00	1,200 00	1,200 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....			1,000 00	
United States bonds.....				
Due from banks in reserve cities.....	25,259 27	7,414 57	2,463 88	16,541 01
Exchange for clearing house.....				
U. S. and National bank currency.....	2,156 00	2,757 00	807 00	1,123 00
Gold coin.....	4,500 00	3,285 00	3,485 00	4,055 00
Silver coin	271 45	236 90	300 45	289 65
Nickels and cents.....	61 74	29 81	14 14	8 54
Checks, cash items and internal revenue account	90 00	40 00	45 03	5 00
Totals	\$77,018 31	\$69,230 75	\$68,426 23	\$75,022 21
Liabilities.				
Capital stock paid in.....	\$16,000 00	\$16,000 00	\$16,000 00	\$16,000 00
Surplus fund	4,500 00	4,700 00	4,700 00	4,700 00
Undivided profits, less current expenses interest and taxes paid.....	510 08	428 78	655 82	1,273 94
Dividends unpaid				
Commercial deposits subject to check.....	16,315 25	11,250 67	13,290 74	17,887 76
Commercial certificates of deposit.....	39,692 98	36,851 30	33,779 67	35,160 51
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits				
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals	\$77,018 31	\$69,230 75	\$68,426 23	\$75,022 21

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, Geo. S. Rice,
Mary A. Robinson.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$192,041 02	\$183,902 52	\$179,291 05	\$164,542 13
Bonds, mortgages and securities.....	25,063 77	23,035 92	24,460 97	24,545 42
Premiums paid on bonds.....				
Overdrafts	2,831 06	1,508 71	321 96	1,306 41
Banking house				
Furniture and fixtures.....	2,686 77	2,686 77	2,686 77	3,061 77
Other real estate.....	640 00	1,558 69	1,558 69	1,558 69
Due from other banks and bankers (not reserve cities).....	201 83	17 08		
United States bonds.....				
Due from banks in reserve cities.....	18,753 17	19,123 18	41,078 20	38,944 45
Exchange for clearing house.....				
U. S. and National bank currency.....	1,536 00	9,136 00	6,742 00	4,167 00
Gold coin.....	5,480 00	7,060 00	6,995 00	6,555 00
Silver coin	1,375 80	1,402 75	4,264 00	4,206 91
Nickels and cents.....	479 77	533 44	770 69	816 84
Checks, cash items and internal revenue account	1,618 14	6,189 16	1,504 60	1,955 38
Totals	\$252,707 33	\$256,154 22	\$269,673 93	\$251,660 00
Liabilities.				
Capital stock paid in.....	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00
Surplus fund	10,600 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses interest and taxes paid.....	6,714 44	8,619 61	9,380 17	11,713 60
Dividends unpaid		706 50		
Commercial deposits subject to check.....	86,634 35	97,577 32	113,581 06	84,707 04
Commercial certificates of deposit.....	74,912 63	81,350 43	93,341 92	102,558 35
Due to banks and bankers.....	4,641 01	1,750 36	3,109 95	2,681 01
Certified checks			260 83	
Cashier's checks outstanding.....				
Savings deposits				
Savings certificates of deposit.....				
Notes and bills re-discounted.....	24,804 90	16,150 00		
Bills payable	5,000 00			
Totals	\$252,707 33	\$256,154 22	\$269,673 93	\$251,660 00

STATE BANKS OF MICHIGAN.

173

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. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$158,386 60	\$156,592 84	\$169,515 38	\$193,067 67
Bonds, mortgages and securities.....	77,723 35	81,373 35	81,393 27	86,491 18
Premiums paid on bonds.....				
Overdrafts	86 71	114 34	419 01	393 82
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.....	4,000 00	4,150 00	4,000 00	4,000 00
Due from other banks and bankers (not reserve cities).....			360 00	453 30
United States bonds.....				
Due from banks in reserve cities.....	33,800 35	25,936 39	32,895 85	45,187 67
Exchange for clearing house.....	212 69	65 95		1,017 68
U. S. and National bank currency.....	4,307 00	7,136 00	3,263 00	5,496 00
Gold coin.....	4,425 00	5,587 50	5,961 00	6,611 00
Silver coin	1,970 85	1,409 90	1,782 25	1,636 85
Nickels and cents.....	10 44	91 62	20 61	24 75
Checks, cash items and internal revenue account	1,773 63	1,804 90	1,305 47	608 73
Totals	\$294,219 60	\$291,785 77	\$308,438 82	\$352,921 63
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.....	5,860 11	6,050 62	7,185 73	8,203 59
Dividends unpaid	120 00			
Commercial deposits subject to check.....	44,062 15	38,660 63	44,066 90	53,927 61
Commercial certificates of deposit.....	39,777 46	34,536 64	36,941 09	42,951 45
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	144,399 88	152,537 88	160,245 10	187,838 98
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals	\$294,219 60	\$291,785 77	\$308,438 82	\$352,921 63

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. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$656,632 73	\$679,818 39	\$658,277 61	\$769,804 42
Bonds, mortgages and securities.....	89,486 21	86,797 12	101,017 12	128,423 43
Premiums paid on bonds.....				
Overdrafts	4,342 47	1,471 84	4,516 33	5,653 42
Banking house	7,000 00	7,000 00	7,000 00	7,000 00
Furniture and fixtures.....	2,600 00	2,600 00	2,600 00	2,600 00
Other real estate.....	5,942 50	4,712 50	4,712 50	4,712 50
Due from other banks and bankers (not reserve cities).....	3,576 19	3,690 00	834 02	13,951 70
United States bonds.....				
Due from banks in reserve cities.....	61,080 62	144,504 71	235,720 23	152,163 30
Exchange for clearing house.....				
U. S. and National bank currency.....	12,294 00	9,835 00	20,844 00	12,489 00
Gold coin.....	11,292 50	11,062 50	11,185 00	12,670 00
Silver coin	1,303 00	708 00	10,431 00	5,265 75
Nickels and cents.....	400 67	600 97	700 94	600 00
Checks, cash items and internal revenue account	6,529 53	6,651 74	6,407 40	5,008 04
Totals	\$862,480 42	\$959,452 77	\$1,064,246 15	\$1,120,341 56
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	10,800 00	11,600 00	11,600 00	11,600 00
Undivided profits, less current expenses interest and taxes paid.....	14,804 05	9,935 84	14,069 56	14,221 57
Dividends unpaid	96 00	424 00		
Commercial deposits subject to check.....	209,881 82	201,826 65	260,272 75	280,224 86
Commercial certificates of deposit.....	169,128 35	43,558 47	24,824 79	17,414 15
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	199,039 80	228,242 50	230,101 63	247,258 27
Savings certificates of deposit.....	141,393 47	363,865 31	423,377 42	449,622 71
Notes and bills re-discounted.....	17,336 93			
Bills payable				
Totals	\$862,480 42	\$959,452 77	\$1,064,246 15	\$1,120,341 56

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, P. B. Phelps, Chauncy Brace, J. A. Graley,
A. L. Moore, H. C. Kudner.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$182,497 97	\$209,407 64	\$217,357 91	\$233,644 40
Bonds, mortgages and securities.....	188,337 99	198,681 67	203,789 82	207,067 82
Premiums paid on bonds.....				
Overdrafts	1,909 08	1,065 31	2,953 17	1,939 47
Banking house				
Furniture and fixtures.....	3,247 75	3,247 75	3,247 75	3,247 75
Other real estate.....	1,971 29	3,891 59	3,891 59	3,891 59
Due from other banks and bankers (not reserve cities).....	26 18	45 06	131 73	25 06
United States bonds.....				
Due from banks in reserve cities.....	29,117 87	48,249 14	56,824 46	55,617 90
Exchange for clearing house.....				
U. S. and National bank currency.....	10,490 00	12,751 00	14,560 00	8,339 00
Gold coin.....	8,012 50	9,140 00	9,302 50	10,470 00
Silver coin	1,590 00	1,578 00	2,236 50	1,293 00
Nickels and cents.....	248 93	132 61	109 61	44 99
Checks, cash items and internal revenue account	875 55	3,141 19	1,612 96	2,498 83
Totals	\$428,325 11	\$491,330 96	\$516,018 00	\$528,079 81
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	4,250 00	4,500 00	4,500 00	4,500 00
Undivided profits, less current expenses, interest and taxes paid.....	1,606 23	2,596 25	3,620 90	2,055 76
Dividends unpaid	490 00	300 00		
Commercial deposits subject to check.....	41,189 90	47,651 00	62,213 45	54,739 81
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	186,310 33	206,437 75	202,971 93	218,961 85
Savings certificates of deposit.....	144,478 65	179,845 96	192,711 72	197,822 39
Notes and bills re-discounted.....				
Bills payable				
Totals	\$428,325 11	\$491,330 96	\$516,018 00	\$528,079 81

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 A. Webster, Salmon S. Matthews, Harry Coleman, S. J. Tomlinson, D. H. Power.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$251,938 38	\$246,206 30	\$274,489 70	\$289,782 75
Bonds, mortgages and securities.....	222,285 31	234,849 01	243,466 73	233,727 31
Premiums paid on bonds.....				
Overdrafts	411 40	866 42	275 13	292 55
Banking house	8,500 00	8,500 00	8,700 00	8,500 00
Furniture and fixtures.....	3,500 00	3,500 00	3,500 00	4,975 71
Other real estate.....			512 70	89 53
Due from other banks and bankers (not reserve cities).....	4,073 84	2,240 19	1,984 73	790 50
United States bonds.....				
Due from banks in reserve cities.....	63,329 55	102,327 04	99,188 01	111,918 98
Exchange for clearing house.....	739 43			6,560 14
U. S. and National bank currency.....	11,222 00	19,448 00	16,374 00	19,460 00
Gold coin.....	6,099 60	5,184 00	7,210 00	8,240 00
Silver coin	830 00	2,011 00	3,343 80	1,868 00
Nickels and cents.....	35 09	265 82	126 14	293 87
Checks, cash items and internal revenue account	5,793 16	2,532 97	9,054 67	214 02
Totals	\$578,757 76	\$627,930 75	\$668,225 61	\$686,713 36
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	1,500 00	1,500 00	1,500 00	1,500 00
Undivided profits, less current expenses, interest and taxes paid.....	8,501 21	11,466 64	15,508 45	17,507 25
Dividends unpaid	60 00			
Commercial deposits subject to check.....	102,285 80	118,727 59	123,559 68	127,873 69
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	206,845 54	222,657 38	220,212 02	228,702 17
Savings certificates of deposit.....	209,565 21	223,579 14	257,445 46	261,130 25
Notes and bills re-discounted.....				
Bills payable				
Totals	\$578,757 76	\$627,930 75	\$668,225 61	\$686,713 36

No. 75.

THE COMMERCIAL BANK, PORT HURON.

Organized January 30, 1882.

CHARLES A. WARD, *President*; WILLIAM HARTSUFF, *Vice President*; A. D. BENNETT, *Second Vice President*; C. N. RUNNELS, *Cashier*.

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

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$621,008 22	\$706,751 45	\$690,307 99	\$745,336 43
Bonds, mortgages and securities.....	368,426 27	360,493 11	402,464 06	407,853 41
Premiums paid on bonds.....				
Overdrafts	444 74	134 02	63 35	13
Banking house	30,000 00	30,000 00	30,000 00	30,000 00
Furniture and fixtures.....	8,000 00	8,000 00	8,000 00	8,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	51,196 12	26,141 29	16,728 55	32,116 10
United States bonds.....				
Due from banks in reserve cities.....	123,642 13	259,205 06	160,478 53	115,228 84
Exchange for clearing house.....	9,002 56	13,204 94	11,967 79	17,857 49
U. S. and National bank currency.....	24,513 00	61,052 00	23,865 00	34,682 00
Gold coin.....	5,330 00	4,025 00	3,683 00	3,840 00
Silver coin	5,439 00	4,629 00	868 00	3,712 00
Nickels and cents.....	290 49	330 10	325 00	390 80
Checks, cash items and internal revenue account	8,620 68	11,550 87	6,386 55	3,286 81
Totals	\$1,255,913 21	\$1,485,516 84	\$1,355,137 82	\$1,402,304 01
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.....	46,768 14	55,523 78	46,797 78	51,750 27
Dividends unpaid	25 00	75 00	50 00	.....
Commercial deposits subject to check.....	307,207 60	536,263 39	489,690 27	485,249 54
Commercial certificates of deposit.....	221,664 83	120,437 36	96,093 70	81,402 14
Due to banks and bankers.....	18,780 08	76,483 99	10,060 54	19,691 14
Certified checks	1,000 00	500 00	.....	50 00
Cashier's checks outstanding.....				
Savings deposits	535,467 56	571,233 32	587,505 53	639,160 92
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals	\$1,255,913 21	\$1,485,516 84	\$1,355,137 82	\$1,402,304 01

No. 49.

PORT HURON SAVINGS BANK, PORT HURON.

Organized January 1, 1873.

HENRY McMORRAN, *President*; JAMES H. WHITE, *Vice President*; CHARLES F. HARRINGTON, *Cashier*.

DIRECTORS.—James H. White, Nelson Mills, Henry McMorran, Charles F. Harrington, A. C. Gray.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$316,412 11	\$339,058 12	\$321,010 07	\$366,771 91
Bonds, mortgages and securities.....	72,283 94	65,043 60	70,838 60	69,310 05
Premiums paid on bonds.....				
Overdrafts	1,556 87	2,533 81	5,578 35	5,171 58
Banking house				
Furniture and fixtures.....	2,350 00	2,350 00	2,350 00	2,350 00
Other real estate.....	1,748 70	1,767 27	1,760 27	1,760 27
Due from other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....	119,131 66	108,507 80	135,140 96	64,303 59
Exchange for clearing house.....	6,402 95	7,813 68	2,804 23	13,599 84
U. S. and National bank currency.....	7,450 00	10,249 00	17,236 00	18,328 00
Gold coin.....	1,480 00	2,555 00	1,125 00	2,250 00
Silver coin	1,403 75	383 26	459 50	612 50
Nickels and cents.....	236 62	62 43	162 80	60 43
Checks, cash items and internal revenue account	1,971 15	155 90	2,614 81	1,196 38
Totals	\$532,427 75	\$540,479 87	\$561,080 59	\$545,714 55
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.....	39,217 61	37,295 24	35,436 37	36,781 54
Dividends unpaid	760 00	344 00		
Commercial deposits subject to check.....	68,499 08	93,161 20	124,783 12	107,712 50
Commercial certificates of deposit.....	6,284 64	8,385 65	6,729 98	6,773 95
Due to banks and bankers.....	27,500 00	27,500 00	20,000 00	12,500 00
Certified checks	1,224 82	402 00	102 00	248 92
Cashier's checks outstanding.....		386 00		
Savings deposits	268,941 60	253,005 78	254,029 12	261,697 64
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals	\$532,427 75	\$540,479 87	\$561,080 59	\$545,714 55

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. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$473,676 37	\$480,952 47	\$492,673 04	\$511,519 01
Bonds, mortgages and securities.....	162,260 95	177,584 60	189,481 43	197,851 58
Premiums paid on bonds.....				
Overdrafts	4,490 27	5,991 04	4,129 27	856 29
Banking house	9,000 00	16,500 00	16,500 00	16,500 00
Furniture and fixtures.....	4,000 00	4,000 00	4,000 00	4,000 00
Other real estate.....	588 09	7,764 27	7,765 36	8,176 54
Due from other banks and bankers (not reserve cities).....	16,486 71	12,956 15	9,344 42	7,886 26
United States bonds.....				
Due from banks in reserve cities.....	101,665 80	82,157 53	153,799 89	80,078 04
Exchange for clearing house.....	3,835 74	1,948 36	7,786 23	484 78
U. S. and National bank currency.....	5,654 00	33,988 00	9,352 00	16,513 00
Gold coin.....	4,960 00	4,399 40	9,752 50	8,920 00
Silver coin	2,548 50	3,762 70	990 20	3,143 50
Nickels and cents.....	282 83	112 75	160 37	151 75
Checks, cash items and internal revenue account	1,144 73	2,220 30	991 48	4,876 39
Totals	\$790,593 99	\$834,337 57	\$906,726 79	\$860,957 14
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.....	4,009 70	5,204 76	4,820 46	10,781 19
Dividends unpaid	60 00	222 00	6 00	420 00
Commercial deposits subject to check.....	211,382 89	243,766 74	224,278 36	228,928 72
Commercial certificates of deposit.....	54,834 83	50,348 97	118,869 91	54,195 26
Due to banks and bankers.....	13,797 14	23,020 98		536 70
Certified checks		301 51	405 00	
Cashier's checks outstanding.....	500 00		13,000 00	10,472 83
Savings deposits	406,009 43	411,472 61	445,347 06	455,622 44
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals	\$790,593 99	\$834,337 57	\$906,726 79	\$860,957 14

QUINCY STATE BANK, QUINCY.

Organized August 1, 1899.

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

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

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$38,608 33	\$56,339 91	\$61,465 09	\$67,884 54
Bonds, mortgages and securities.....	15,987 00	28,092 20	28,432 20	28,275 00
Premiums paid on bonds.....				
Overdrafts	48 64			
Banking house				
Furniture and fixtures.....	1,261 72	1,261 72	1,261 72	1,261 72
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				2,131 38
United States bonds.....				
Due from banks in reserve cities.....	9,850 29	14,097 73	10,890 68	10,849 08
Exchange for clearing house.....				
U. S. and National bank currency.....	5,102 00	4,982 00	3,725 00	2,291 00
Gold coin.....	1,775 00	3,255 00	2,907 50	2,915 00
Silver coin	389 05	858 75	548 25	771 00
Nickels and cents.....	27 06	37 73	23 82	50 31
Checks, cash items and internal revenue account	231 93	247 12	1,821 80	1,677 06
Totals	\$73,281 02	\$109,172 16	\$111,076 06	\$118,106 09
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$40,000 00	\$40,000 00	\$40,000 00
Surplus fund	200 00	1,000 00	1,000 00	1,000 00
Undivided profits, less current expenses interest and taxes paid.....	958 13	1,816 93	2,064 58	2,547 40
Dividends unpaid	60 00	376 39	99 00	9 00
Commercial deposits subject to check.....	15,258 10	22,868 12	18,176 88	22,837 28
Commercial certificates of deposit.....	36,804 79	43,110 72	49,735 60	51,712 41
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits				
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals	\$73,281 02	\$109,172 16	\$111,076 06	\$118,106 09

No. 69.

THE STATE BANK OF READING, READING.

Organized December 27, 1889.

HENRY F. DOTY, *President*; GEORGE G. CLARK, *Vice President*; GEO. E. TERPENING, *Cashier*.

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

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$70,638 88	\$66,366 62	\$70,323 07	\$67,565 24
Bonds, mortgages and securities.....	37,621 00	37,121 00	38,421 00	37,971 00
Premiums paid on bonds.....				
Overdrafts	3,198 51	1,019 60		4,246 26
Banking house				
Furniture and fixtures.....	1,025 00	1,025 00	1,025 00	1,025 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	480 00		481 77	20 04
United States bonds.....	3,000 00	3,000 00	3,000 00	3,000 00
Due from banks in reserve cities.....	24,803 73	22,736 47	18,540 84	21,786 44
Exchange for clearing house.....				
U. S. and National bank currency.....	2,732 00	7,123 00	1,790 00	2,494 00
Gold coin.....	5,165 00	4,115 00	4,200 00	3,185 00
Silver coin	1,340 00	807 00	304 00	593 00
Nickels and cents.....	40 22	50 32	25 01	20 56
Checks, cash items and internal revenue account	2,325 45	2,332 71	8,057 93	3,248 46
Totals	\$152,369 79	\$145,696 72	\$146,168 62	\$145,155 00
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund	6,000 00	6,000 00	6,000 00	6,000 00
Undivided profits, less current expenses, interest and taxes paid.....	2,813 19	3,531 69	4,605 54	5,888 32
Dividends unpaid				
Commercial deposits subject to check.....	18,382 97	9,872 23	16,147 68	17,048 79
Commercial certificates of deposit.....	100,173 63	100,823 03	94,415 40	91,217 89
Due to banks and bankers.....		469 77		
Certified checks				
Cashier's checks outstanding.....				
Savings deposits				
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals	\$152,369 79	\$145,696 72	\$146,168 62	\$145,155 00

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 C. Lungerhausen.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$63,648 97	\$74,927 42	\$75,174 36	\$75,697 50
Bonds, mortgages and securities.....	50,843 34	80,723 75	90,951 58	87,746 60
Premiums paid on bonds.....				
Overdrafts	96 70	206 11	1,013 32	167 72
Banking house				
Furniture and fixtures.....	1,589 81	1,626 91	1,626 91	1,626 91
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	4,974 99	3,244 53	1,205 61	6,494 09
United States bonds.....				
Due from banks in reserve cities.....	38,751 77	25,368 56	22,658 58	26,695 25
Exchange for clearing house.....				
U. S. and National bank currency.....	6,952 00	8,318 00	8,053 00	6,786 00
Gold coin.....	4,830 00	3,910 00	4,190 00	4,310 00
Silver coin	619 05	447 90	876 45	608 40
Nickels and cents.....	72 14	10 96	67 48	179 41
Checks, cash items and internal revenue account	495 44	401 56	182 05	858 63
Totals	\$172,874 21	\$199,185 70	\$205,999 34	\$211,170 51
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund	400 00	700 00	700 00	700 00
Undivided profits, less current expenses, interest and taxes paid.....	2,055 28	657 12	1,499 23	1,364 52
Dividends unpaid		160 00	40 00	
Commercial deposits subject to check.....	7,224 69	7,273 16	10,227 06	12,000 68
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	105,178 88	118,232 81	125,473 80	124,615 90
Savings certificates of deposit.....	33,015 36	47,162 61	43,059 25	47,489 41
Notes and bills re-discounted.....				
Bills payable				
Totals	\$172,874 21	\$199,185 70	\$205,999 34	\$211,170 51

No. 224.

ROCHESTER SAVINGS BANK, ROCHESTER.

Organized September 19, 1900.

E. R. MATHEWS, *President*; H. J. TAYLOR, *Vice President*; J. J. BREWER, *Cashier*.DIRECTORS.—Marvil I. Brabb, L. E. Bedell, John J. Brewer, H. J. Taylor, L. C. Axford,
Enos R. Mathews, W. H. Barnes.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$62,836 36	\$70,213 97	\$68,664 59	\$68,262 65
Bonds, mortgages and securities.....	23,342 11	42,755 21	43,349 05	44,719 05
Premiums paid on bonds.....				
Overdrafts	42 63	71 18	62 60	58 78
Banking house				
Furniture and fixtures.....				
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	2,780 44	3,912 72	8,322 24	9,967 98
United States bonds.....				
Due from banks in reserve cities.....	20,032 20	15,648 44	13,719 90	30,679 93
Exchange for clearing house.....				
U. S. and National bank currency.....	857 00	4,737 00	4,461 00	4,126 00
Gold coin.....	380 00	635 00	595 00	250 00
Silver coin	714 40	453 35	896 85	1,366 20
Nickels and cents.....	177 91	34 18	41 64	124 88
Checks, cash items and internal revenue account	121 50	58 57	370 63	534 40
Totals	\$111,284 55	\$138,519 62	\$140,483 50	\$160,089 87
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.....	351 50	1,860 49	1,622 68	2,212 24
Dividends unpaid				
Commercial deposits subject to check.....	28,679 18	18,425 03	20,486 97	22,019 23
Commercial certificates of deposit.....	122 45	51 60	67 65	510 63
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	24,297 59	27,799 77	27,342 20	37,745 59
Savings certificates of deposit.....	32,833 83	65,382 73	65,964 00	72,602 18
Notes and bills re-discounted.....				
Bills payable				
Totals	\$111,284 55	\$138,519 62	\$140,483 50	\$160,089 87

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. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$198,606 15	\$228,580 83	\$238,358 86	\$239,088 07
Bonds, mortgages and securities.....	159,249 10	150,459 03	163,155 03	169,941 89
Premiums paid on bonds.....				
Overdrafts	292 49	619 45	358 87	310 65
Banking house	5,000 00	5,000 00	5,000 00	5,000 00
Furniture and fixtures.....	1,000 00	1,000 00		
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	2,819 38	489 71	490 00	176 65
United States bonds.....				
Due from banks in reserve cities.....	53,202 66	42,027 75	38,888 84	100,927 49
Exchange for clearing house.....				
U. S. and National bank currency.....	5,164 00	7,904 00	5,292 00	10,712 00
Gold coin.....	6,560 00	6,240 00	6,105 00	6,840 00
Silver coin	4,064 00	3,366 75	1,367 90	3,840 05
Nickels and cents.....	171 23	240 54	67 07	108 60
Checks, cash items and internal revenue account	657 13	2,300 59	4,050 85	521 29
Totals	\$436,786 14	\$448,228 65	\$463,134 42	\$537,466 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.....	5,469 89	7,465 64	7,397 49	5,997 48
Dividends unpaid		225 00		
Commercial deposits subject to check.....	36,723 45	29,578 10	36,929 90	36,420 25
Commercial certificates of deposit.....	3,814 32	2,152 45	2,664 95	4,922 98
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	294,887 22	305,792 11	313,376 83	382,848 13
Savings certificates of deposit.....	35,891 26	43,015 35	42,765 25	47,277 85
Notes and bills re-discounted.....				
Bills payable				
Totals	\$436,786 14	\$448,228 65	\$463,134 42	\$537,466 69

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, S. S. ROBY, *Assistant Cashiers*.

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. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$1,676,053 47	\$1,518,153 31	\$1,527,303 50	\$1,610,004 12
Bonds, mortgages and securities.....	362,677 96	371,001 21	371,831 41	379,068 91
Premiums paid on bonds.....	6,668 67	2,275 12	2,525 12	1,655 12
Overdrafts	1,085 83	481 70	88 76	980 62
Banking house	25,700 00	25,700 00	25,700 00	25,700 00
Furniture and fixtures.....	6,000 00	6,000 00	6,000 00	6,000 00
Other real estate.....	6,477 41	6,477 41	6,485 52	6,489 96
Due from other banks and bankers (not reserve cities).....	4,195 22	4,939 53	1,500 98	1,942 75
United States bonds.....				
Due from banks in reserve cities.....	315,715 74	213,613 93	298,485 36	292,508 98
Exchange for clearing house.....	9,957 52	11,121 13	7,632 41	14,617 09
U. S. and National bank currency.....	93,631 00	95,778 00	78,913 00	103,804 00
Gold coin.....	52,647 00	60,275 00	55,367 50	56,042 50
Silver coin	7,738 15	3,023 70	2,696 05	7,033 00
Nickels and cents.....	208 14	289 00	447 61	434 69
Checks, cash items and internal revenue account	1,719 42	1,159 40	1,689 14	345 91
Totals	\$2,570,475 53	\$2,320,288 44	\$2,386,666 36	\$2,506,627 65
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.....	60,644 34	63,129 90	70,011 28	78,924 28
Dividends unpaid		5,019 82	39 02	
Commercial deposits subject to check.....	1,137,976 38	968,898 37	1,027,649 27	1,055,454 11
Commercial certificates of deposit.....	908,507 52	831,390 67	849,366 69	893,385 36
Due to banks and bankers.....	183,347 29	171,749 68	159,500 10	196,863 90
Certified checks		100 00	100 00	2,000 00
Cashier's checks outstanding.....				
Savings deposits				
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals	\$2,570,475 53	\$2,320,288 44	\$2,386,666 36	\$2,506,627 65

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. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$358,648 10	\$372,047 92	\$372,464 18	\$397,542 88
Bonds, mortgages and securities.....	104,566 15	100,976 20	101,101 20	94,655 78
Premiums paid on bonds.....				
Overdrafts	603 08	4,248 32	832 02	1,061 00
Banking house				
Furniture and fixtures.....	4,789 68	4,789 68	4,789 68	4,789 68
Other real estate.....	12,370 70	10,670 70	11,170 70	10,570 16
Due from other banks and bankers (not reserve cities).....	8,682 06	5,270 71	7,528 44	9,188 23
United States bonds.....				
Due from banks in reserve cities.....	160,112 28	94,673 25	164,532 64	113,566 71
Exchange for clearing house.....	2,780 43	1,742 12	700 45	1,113 41
U. S. and National bank currency.....	25,449 00	23,900 00	21,157 00	23,667 00
Gold coin.....	13,218 00	12,918 00	13,358 00	13,293 00
Silver coin	1,169 00	680 00	817 25	541 45
Nickels and cents.....	158 97	273 96	593 46	248 34
Checks, cash items and internal revenue account	404 98	893 86	566 29	5,398 30
Totals	\$692,952 43	\$633,084 72	\$699,611 31	\$675,635 94
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.....	3,704 75	2,846 08	6,122 90	9,600 97
Dividends unpaid	18 12	67 02	7 02	7 02
Commercial deposits subject to check.....	203,742 91	149,926 63	214,196 07	157,367 66
Commercial certificates of deposit.....	72,814 58	73,408 89	83,486 83	90,151 29
Due to banks and bankers.....	189,13	5,011 62	233 90	9 43
Certified checks	2,500 00			
Treasurer's checks outstanding.....	156 55	156 55	156 55	829 55
Savings deposits	332,326 39	324,167 93	317,908 04	340,170 02
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals	\$692,952 43	\$633,084 72	\$699,611 31	\$675,635 94

No. 84.

SAGINAW COUNTY SAVINGS BANK, SAGINAW.

Organized December 1, 1886.

A. P. BLISS, *President*; LORENZO T. DURAND, *Vice President*; CHARLES A. KHUEN, *Secretary and Treasurer*.

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

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$233,617 31	\$277,177 05	\$280,042 80	\$284,532 98
Bonds, mortgages and securities.....	221,782 62	245,750 31	229,283 35	241,363 53
Premiums paid on bonds.....		855 50	855 50	855 50
Overdrafts				
Banking house				
Furniture and fixtures.....	1,628 05	1,465 25	1,318 72	1,318 72
Other real estate.....	7,059 99	3,704 71	3,764 34	3,694 89
Due from other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....	109,421 49	61,500 40	72,787 72	89,526 12
Exchange for clearing house.....			1,094 50	
U. S. and National bank currency.....	11,719 00	4,181 00	8,954 00	13,350 00
Gold coin.....	8,205 00	10,335 00	10,375 00	10,170 00
Silver coin	1,036 55	693 40	372 15	709 60
Nickels and cents.....	70 20	86 34	54 64	59 36
Checks, cash items and internal revenue account	551 54	930 44	42 46	261 42
Totals	\$595,091 75	\$606,679 40	\$608,945 18	\$645,842 12
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.....	4,921 36	5,716 29	9,426 64	12,745 51
Dividends unpaid	15 00	1,291 00		
Commercial deposits subject to check.....				
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks		503 15	503 15	
Cashier's checks outstanding.....				
Savings deposits	465,650 45	481,598 15	481,804 68	510,484 05
Savings certificates of deposit.....	24,504 94	17,570 81	17,210 71	22,612 56
Notes and bills re-discounted.....				
Bills payable				
Totals	\$595,091 75	\$606,679 40	\$608,945 18	\$645,842 12

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. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$245,985 54	\$250,467 73	\$296,323 82	\$296,618 19
Bonds, mortgages and securities.....	1,685,010 76	1,683,314 13	1,691,582 43	1,761,230 86
Premiums paid on bonds.....	42,542 68	31,428 55	29,319 17	28,069 17
Overdrafts	213 41	311 66	26 31	1 64
Banking house	65,767 08	65,767 08	65,767 08	65,767 08
Furniture and fixtures.....	4,300 00	4,300 00	4,300 00	4,300 00
Other real estate.....	25,192 92	22,202 59	20,502 24	20,126 63
Due from other banks and bankers (not reserve cities).....	42,218 28	25,443 35	25,371 31	34,005 75
United States bonds.....				
Due from banks in reserve cities.....	255,490 59	288,521 93	294,857 16	270,240 57
Exchange for clearing house.....	1,469 07	10,055 37	4,216 48	3,601 70
U. S. and National bank currency.....	19,792 00	39,208 00	35,127 00	74,786 00
Gold coin.....	93,746 50	70,798 90	70,830 00	70,677 25
Silver coin	8,136 30	3,804 85	3,295 85	6,313 85
Nickels and cents.....	357 24	58 59	83 49	89 91
Checks, cash items and internal revenue account	9,606 52	190 04	96 47	182 46
Totals	\$2,499,828 89	\$2,495,872 77	\$2,541,698 81	\$2,636,011 06
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.....	56,673 85	70,611 71	67,472 76	70,825 32
Dividends unpaid	120 00	188 00		
Commercial deposits subject to check.....	104,777 02	124,424 63	161,332 40	169,765 13
Commercial certificates of deposit.....	137,301 30	118,832 40	112,171 95	166,732 22
Due to banks and bankers.....	3,186 25			
Certified checks				
Cashier's checks outstanding.....			147 76	
Savings deposits	2,047,770 47	2,031,816 03	2,050,573 94	2,078,688 39
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals	\$2,499,828 89	\$2,495,872 77	\$2,541,698 81	\$2,636,011 06

STATE BANKS OF MICHIGAN.

189

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*;
G. E. WOLVIN, *Assistant Cashier*.

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

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$206,406 41	\$178,773 76	\$213,130 95	\$219,577 75
Bonds, mortgages and securities.....	34,757 00	41,255 50	44,546 70	50,836 20
Premiums paid on bonds.....				
Overdrafts	656 16	10	92 91	477 97
Banking house	3,500 00	3,500 00	3,500 00	3,500 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....	600 00	400 00	400 00	400 00
Due from other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....	45,115 44	51,638 61	24,487 55	28,718 26
Exchange for clearing house.....				
U. S. and National bank currency.....	2,549 00	6,233 00	4,514 00	5,682 00
Gold coin.....	4,790 00	4,977 50	5,032 50	5,615 00
Silver coin	141 00	213 00	364 35	330 00
Nickels and cents.....	52 49	84 40	24 94	103 37
Checks, cash items and internal revenue account	764 77	344 41	317 72	267 79
Totals	\$301,332 27	\$289,420 28	\$298,411 62	\$317,508 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.....	7,442 42	6,707 11	9,475 46	9,283 75
Dividends unpaid	112 00	564 00	40 00	40 00
Commercial deposits subject to check.....	61,574 54	52,682 69	34,324 82	42,406 60
Commercial certificates of deposit.....	238 59	682 59	2,026 59	777 89
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	130,558 06	136,317 27	150,019 99	161,211 47
Savings certificates of deposit.....	41,406 66	32,466 62	42,524 76	43,788 63
Notes and bills re-discounted.....				
Bills payable				
Totals	\$301,332 27	\$289,420 28	\$298,411 62	\$317,508 34

No. 39.

CLINTON COUNTY SAVINGS BANK, SAINT JOHNS.

Organized November 27, 1889.

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

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

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$43,528 12	\$39,730 04	\$50,142 71	\$40,489 71
Bonds, mortgages and securities.....	242,925 87	251,652 71	252,171 77	249,226 15
Premiums paid on bonds.....	6,615 03	6,040 03	6,040 03	6,040 03
Overdrafts				
Banking house				
Furniture and fixtures.....				
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	12,597 59	27,895 42	12,531 15	22,007 08
United States bonds.....				
Due from banks in reserve cities.....	41,506 79	42,192 88	52,200 43	52,200 43
Exchange for clearing house.....				
U. S. and National bank currency.....	12,026 00	10,165 00	2,794 00	8,906 00
Gold coin.....	8,007 50	9,097 50	9,647 50	11,362 50
Silver coin	162 48	178 18	162 83	171 58
Nickels and cents.....	2 28	81	1 69	28
Checks, cash items and internal revenue account	3 12	50 00		314 00
Totals	\$367,374 78	\$387,002 57	\$385,692 11	\$390,717 76
Liabilities.				
Capital stock paid in.....	\$28,000 00	\$28,000 00	\$28,000 00	\$28,000 00
Surplus fund	5,600 00	5,600 00	5,600 00	5,600 00
Undivided profits, less current expenses, interest and taxes paid.....	2,245 80	1,955 26	4,021 07	3,139 77
Dividends unpaid				
Commercial deposits subject to check.....				
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	303,498 48	320,856 53	320,595 15	326,289 12
Savings certificates of deposit.....	28,030 50	30,590 78	27,475 89	27,688 87
Notes and bills re-discounted.....				
Bills payable				
Totals	\$367,374 78	\$387,002 57	\$385,692 11	\$390,717 76

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. W. Emmons, John H. Corbit, O. W. Munger, Jesse Sullivan, Porter K. Perrin, J. W. Fitzgerald, G. E. Corbin, John J. Keiser, Otis Fuller.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$109,955 37	\$136,929 83	\$140,241 56	\$151,624 64
Bonds, mortgages and securities.....	55,292 56	62,128 38	72,028 73	74,994 73
Premiums paid on bonds.....				
Overdrafts	437 98	384 09	969 45	633 24
Banking house	8,500 00	8,500 00	8,500 00	8,500 00
Furniture and fixtures.....	2,500 00	2,500 00	2,500 00	2,500 00
Other real estate.....	5,475 82	5,475 82	5,475 82	5,475 82
Due from other banks and bankers (not reserve cities).....		120 00		2,031 88
United States bonds.....				
Due from banks in reserve cities.....	109,678 45	73,393 92	56,873 43	86,714 65
Exchange for clearing house.....	104 13	314 53	121 01	1,807 70
U. S. and National bank currency.....	8,468 00	11,924 00	14,496 00	6,255 00
Gold coin.....	7,205 00	6,040 00	6,325 00	6,220 00
Silver coin	2,399 00	1,909 00	1,786 00	2,811 00
Nickels and cents.....	31 29	64 72	88 38	52 77
Checks, cash items and internal revenue account				
Totals	\$310,047 60	\$309,684 29	\$309,405 38	\$349,621 43
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	7,000 00	7,250 00	7,250 00	7,250 00
Undivided profits, less current expenses, interest and taxes paid.....	3,076 30	3,699 37	2,245 56	4,238 86
Dividends unpaid				
Commercial deposits subject to check.....	69,372 14	47,628 58	59,178 11	83,511 89
Commercial certificates of deposit.....	106,513 20	134,511 06	116,793 59	125,574 41
Due to banks and bankers.....				
Certified checks			1,958 39	
Cashier's checks outstanding.....				
Savings deposits	74,085 96	66,595 28	71,979 73	79,046 27
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals	\$310,047 60	\$309,684 29	\$309,405 38	\$349,621 43

No. 31.

THE UNION BANKING COMPANY, SAINT JOSEPH.

Organized August 24, 1882.

A. W. WELLS, *President*; JOHN WALLACE, *Vice President*; ORVILLE O. JORDAN, *Cashier*;
C. B. WINSLOW, *Assistant Cashier*.DIRECTORS.—E. A. Graham, A. W. Wells, John Wallace, James Forbes, O. O. Jordan,
John H. Lee, John H. Graham.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$118,145 85	\$153,727 91	\$136,749 18	\$151,073 15
Bonds, mortgages and securities.....	28,872 50	33,222 50	34,322 50	49,494 93
Premiums paid on bonds.....	2,687 50	2,687 50	2,687 50	2,852 50
Overdrafts	486 35	223 40	310 36	4 26
Banking house	4,450 00	4,450 00	4,450 00	4,450 00
Furniture and fixtures.....	2,000 00	2,000 00	2,375 00	2,375 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	5,010 47	4,087 39	1,960 70	3,503 24
United States bonds.....	50,000 00	50,000 00	50,000 00	50,000 00
Due from banks in reserve cities.....	171,828 96	102,724 55	138,610 98	123,948 90
Exchange for clearing house.....	415 33	1,444 31	1,331 21	881 11
U. S. and National bank currency.....	22,357 00	24,913 00	23,802 00	23,094 25
Gold coin.....	4,000 00	5,000 00	5,000 00	5,000 00
Silver coin	2,361 00	3,960 20	3,545 10	1,789 55
Nickels and cents.....	316 53	589 79	757 04	624 17
Checks, cash items and internal revenue account	350 66	199 16	132 30	200 85
Totals	\$413,282 15	\$389,229 71	\$406,033 87	\$419,713 65
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.....	3,756 93	8,228 87	6,484 72	9,049 35
Dividends unpaid				
Commercial deposits subject to check.....	319,419 38	281,676 48	312,378 38	329,414 09
Commercial certificates of deposit.....	30,055 84	22,336 11	26,371 54	20,471 46
Due to banks and bankers.....				
Certified checks	50 00	50 00	90 00	550 00
Cashier's checks outstanding.....		16,938 25	709 23	228 75
Savings deposits				
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals	\$413,282 15	\$389,229 71	\$406,033 87	\$419,713 65

STATE BANKS OF MICHIGAN.

193

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. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$82,250 28	\$103,369 43	\$108,909 94	\$109,730 94
Bonds, mortgages and securities.....	28,796 79	20,671 23	20,871 23	22,777 23
Premiums paid on bonds.....				
Overdrafts	108 73	284 42	680 38	389 22
Banking house				
Furniture and fixtures.....	1,877 12	1,877 12	1,877 12	1,877 12
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	302 40	326 32	65 38	100 53
United States bonds.....				
Due from banks in reserve cities.....	37,106 62	33,585 91	28,683 98	36,074 18
Exchange for clearing house.....				
U. S. and National bank currency.....	6,030 00	8,180 00	9,670 00	6,543 00
Gold coin.....	2,460 00	2,170 00	1,876 00	1,940 00
Silver coin	1,513 00	1,457 50	1,379 10	508 75
Nickels and cents.....	54 41	69 05	70 66	58 82
Checks, cash items and internal revenue account	2,138 59	324 25	1,631 28	122 11
Totals	\$162,637 94	\$172,315 23	\$175,715 07	\$180,121 90
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund	2,800 00	2,800 00	2,800 00	3,200 00
Undivided profits, less current expenses, interest and taxes paid.....	205 78	1,231 53	2,063 24	264 54
Dividends unpaid				
Commercial deposits subject to check.....	35,220 34	27,683 11	27,510 44	26,857 74
Commercial certificates of deposit.....	5 00	5 00	5 00	5 00
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	23,983 45	29,948 10	31,384 77	31,548 31
Savings certificates of deposit.....	75,423 37	85,647 49	86,951 62	93,246 31
Notes and bills re-discounted.....				
Bills payable				
Totals	\$162,637 94	\$172,315 23	\$175,715 07	\$180,121 90

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, D. E. Harrison.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$84,576 48	\$82,084 82	\$68,467 97	\$73,778 62
Bonds, mortgages and securities.....	14,928 98	14,190 68	14,190 68	15,207 46
Premiums paid on bonds.....				
Overdrafts	80 48	13 59	71 74	7 38
Banking house				
Furniture and fixtures.....	1,500 00	1,500 00	1,500 00	1,500 00
Other real estate.....	1,225 61	1,108 36	1,063 36	1,719 36
Due from other banks and bankers (not reserve cities).....	937 00	1,794 35	3,713 55	3,790 53
United States bonds.....				
Due from banks in reserve cities.....	10,464 59	7,357 53	23,322 54	31,839 48
Exchange for clearing house.....				
U. S. and National bank currency.....	8,033 00	7,211 00	6,741 00	7,245 00
Gold coin.....	2,395 00	1,270 00	1,920 00	1,730 00
Silver coin	2,074 25	1,902 40	2,362 00	2,622 00
Nickels and cents.....	264 00	266 06	301 15	190 11
Checks, cash items and internal revenue account	159 40	61 55	97 42	275 32
Totals	\$126,638 79	\$118,760 34	\$123,751 41	\$139,905 26
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund	2,000 00	2,000 00	2,000 00	2,000 00
Undivided profits, less current expenses, interest and taxes paid.....	242 80	1,009 75	1,531 23	2,826 30
Dividends unpaid	112 50	112 50	112 50	112 50
Commercial deposits subject to check.....	36,114 05	32,457 80	43,728 64	40,840 66
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks		100 00		
Cashier's checks outstanding.....				
Savings deposits				
Savings certificates of deposit.....	63,169 44	52,004 29	51,379 04	69,125 80
Notes and bills re-discounted.....		6,076 00		
Bills payable				
Totals	\$126,638 79	\$118,760 34	\$123,751 41	\$139,905 26

No. 231.

STATE BANK OF SANILAC CENTRE, SANILAC CENTRE.

Organized May 23, 1901.

A. E. SLEEPER, *President*; JAMES McCAREN, *Vice President*; A. R. SCHELL, *Cashier*;
O. A. MANN, *Assistant Cashier*.

DIRECTORS.—A. E. Sleeper, A. R. Schell, John P. Niggeman, Jr., B. R. Noble, James McCaren.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....		\$32,887 60	\$35,098 98	\$28,599 94
Bonds, mortgages and securities.....		2,207 60	2,207 60	5,445 07
Premiums paid on bonds.....				
Overdrafts		51 30	881 74	735 99
Banking house		2,000 00	2,000 00	2,000 00
Furniture and fixtures.....		1,185 07	1,185 07	1,185 07
Other real estate.....				
Due from other banks and bankers (not reserve cities).....		198 65		1,126 83
United States bonds.....				
Due from banks in reserve cities.....		6,594 79	6,580 63	9,874 30
Exchange for clearing house.....			256 76	351 38
U. S. and National bank currency.....		2,900 00	2,374 00	5,174 00
Gold coin.....		780 00	205 00	975 00
Silver coin		270 00	371 35	84 00
Nickels and cents.....		21 23	9 47	1 59
Checks, cash items and internal revenue account		313 74	374 28	300 29
Totals		\$49,409 98	\$51,544 88	\$55,853 46
Liabilities.				
Capital stock paid in.....		\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund				
Undivided profits, less current expenses interest and taxes paid.....		572 71	1,006 59	1,184 29
Dividends unpaid				
Commercial deposits subject to check.....		10,625 83	8,781 47	12,046 10
Commercial certificates of deposit.....		17,954 72	21,331 60	22,138 75
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits		256 72	425 22	484 32
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals		\$49,409 98	\$51,544 88	\$55,853 46

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. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$28,886 79	\$37,355 37	\$41,468 36	\$41,687 64
Bonds, mortgages and securities.....	5,750 00	8,940 00	1,400 00	2,035 00
Premiums paid on bonds.....				
Overdrafts	90 84	48 72	154 67	115 08
Banking house	1,577 68	1,577 68	1,577 68	1,577 68
Furniture and fixtures.....	291 75	366 75	366 75	366 75
Other real estate.....				
Due from other banks and bankers (not reserve cities).....			200 00	
United States bonds.....				*
Due from banks in reserve cities.....	13,960 85	2,844 08	5,179 79	4,184 90
Exchange for clearing house.....				
U. S. and National bank currency.....	3,116 00	1,711 00	1,092 00	4,337 00
Gold coin.....	1,350 00	305 00	250 00	145 00
Silver coin	468 75	519 80	462 20	264 25
Nickels and cents.....	20 08	3 51	7 98	15 17
Checks, cash items and internal revenue account	176 62	351 12	154 32	170 71
Totals	\$55,689 36	\$54,023 03	\$52,313 75	\$54,899 18
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund		500 00	500 00	500 00
Undivided profits, less current expenses, interest and taxes paid.....	2,452 16	1,333 19	2,096 98	3,292 80
Dividends unpaid				
Commercial deposits subject to check.....	15,938 93	13,193 28	14,980 51	15,175 03
Commercial certificates of deposit.....	16,628 15	18,925 63	14,736 26	15,187 48
Due to banks and bankers.....	670 12	70 93		743 87
Certified checks				
Cashier's checks outstanding.....				
Savings deposits				
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals	\$55,689 36	\$54,023 03	\$52,313 75	\$54,899 18

No. 225.

SARANAC STATE BANK, SARANAC.

Organized October 22, 1900.

STEPHEN M. CRAWFORD, *President*; L. C. DAVID, *Vice President*; A. F. NOYES, *Cashier*.

DIRECTORS.—Stephen M. Crawford, J. J. Granger, George Liverton, F. S. Brower, L. C. David, S. E. Tucker, A. L. Fleming.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$20,281 74	\$26,076 37	\$26,952 87	\$28,052 41
Bonds, mortgages and securities.....	6,012 49	10,463 52	18,119 34	21,244 34
Premiums paid on bonds.....				
Overdrafts	4,801 12	1,798 88	2,140 95	2,667 28
Banking house	1,200 00	1,200 00	1,200 00	1,200 00
Furniture and fixtures.....	800 00	800 00	800 00	800 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Expense account	610 47			
United States bonds.....				
Due from banks in reserve cities.....	40,733 39	52,245 14	45,635 04	53,798 95
Exchange for clearing house.....				
U. S. and National bank currency.....	5,874 00	2,528 00	2,724 00	3,654 00
Gold coin.....	1,830 00	2,105 00	2,045 00	1,150 00
Silver coin	467 66	165 45	107 65	499 50
Nickels and cents.....		36 91	68 63	39 04
Checks, cash items and internal revenue account	1,221 35	293 18	3,905 97	2,121 16
Totals	\$83,832 22	\$97,712 45	\$103,699 45	\$115,226 68
Liabilities.				
Capital stock paid in.....	\$16,459 75	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund				
Undivided profits, less current expenses, interest and taxes paid.....	521 87	359 68	810 26	1,004 83
Dividends unpaid				
Commercial deposits subject to check.....	20,856 90	16,687 32	18,032 99	23,040 22
Commercial certificates of deposit.....	5,744 50	1,734 82	982 82	887 37
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits				
Savings certificates of deposit.....	40,249 20	58,930 63	63,873 38	70,294 26
Notes and bills re-discounted.....				
Bills payable				
Totals	\$83,832 22	\$97,712 45	\$103,699 45	\$115,226 68

SAULT SAVINGS BANK, 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. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$452,004 48	\$406,811 44	\$426,235 30	\$432,059 39
Bonds, mortgages and securities.....	109,269 28	124,132 33	150,692 33	159,150 87
Premiums paid on bonds.....				
Overdrafts	984 14	937 24	408 99	468 13
Banking house	25,000 00	25,000 00	35,000 00	35,000 00
Furniture and fixtures.....	3,105 64	3,380 02	3,770 38	3,770 38
Other real estate.....	8,375 40	5,143 66	2,248 30	2,439 53
Due from other banks and bankers (not reserve cities).....	4,933 66	27,574 49	12,074 64	2,383 48
United States bonds.....				
Due from banks in reserve cities.....	89,603 82	103,762 62	116,680 05	124,071 23
Exchange for clearing house.....	2,816 69	4,743 57	5,835 00	3,368 92
U. S. and National bank currency.....	14,378 00	24,512 25	14,723 00	48,688 00
Gold coin.....	5,695 00	6,775 00	135 00	2,385 00
Silver coin	2,418 40	2,933 90	4,073 80	2,584 30
Nickels and cents.....	478 40	123 65	511 40	192 85
Checks, cash items and internal revenue account	885 32	347 05	517 94	346 70
Totals	\$719,948 23	\$736,177 22	\$772,906 13	\$816,908 78
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 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.....	6,193 97	2,908 14	972 41	2,526 22
Dividends unpaid				
Commercial deposits subject to check.....	331,429 17	344,659 66	309,865 18	340,729 92
Commercial certificates of deposit.....	46,693 73	46,223 67	50,383 95	46,600 47
Due to banks and bankers.....			4,804 50	
Certified checks	640 30	3,014 37	264 37	452 01
Cashier's checks outstanding.....				50 00
Savings deposits	274,991 06	279,371 38	296,615 72	316,550 16
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals	\$719,948 23	\$736,177 22	\$772,906 13	\$816,908 78

No. 204.

STATE SAVINGS BANK OF SCOTTVILLE, SCOTTVILLE.

Organized July 29, 1898.

C. W. McPHAIL, *President*; M. L. WILLIAMS, *Vice President*; C. W. McPHAIL, *Cashier*;
J. R. MEYERING, *Assistant Cashier*.

DIRECTORS.—C. W. McPhail, M. L. Williams, C. A. McPhail, Clarence H. Macomber,
W. S. Richardson.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$27,792 48	\$35,430 73	\$34,010 67	\$41,733 66
Bonds, mortgages and securities.....	10,780 28	8,079 85	10,028 20	11,130 00
Premiums paid on bonds.....				
Overdrafts			21 99	99
Banking house		128 00		
Furniture and fixtures.....	1,206 36	1,206 36	1,279 86	1,351 86
Other real estate.....	74 22		100 00	
Due from other banks and bankers (not reserve cities).....	349 20	90 55	317 10	
United States bonds.....				
Due from banks in reserve cities.....	7,253 37	1,478 38	1,841 98	2,015 19
Exchange for clearing house.....				
U. S. and National bank currency.....	2,427 00	3,354 00	5,240 00	2,600 00
Gold coin.....	15 00	90 00	20 00	110 00
Silver coin	486 10	694 69	689 45	653 25
Nickels and cents.....	28 94	20 47	12 46	
Checks, cash items and internal revenue account	175 26			
Totals	\$50,588 21	\$50,573 03	\$53,561 71	\$59,594 95
Liabilities.				
Capital stock paid in.....	\$15,500 00	\$15,500 00	\$15,500 00	\$15,500 00
Surplus fund	3,720 60	3,720 60	3,720 60	3,720 60
Undivided profits, less current expenses, interest and taxes paid.....	185 78	2,023 96	2,682 81	3,646 75
Dividends unpaid				
Commercial deposits subject to check.....	14,178 58	14,617 37	14,933 13	20,855 89
Commercial certificates of deposit.....			1,293 50	
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	13,325 75	11,942 10	14,421 67	13,777 94
Savings certificates of deposit.....	2,377 50	2,769 00		2,093 77
Notes and bills re-discounted.....	1,300 00			
Bills payable			1,010 00	
Totals	\$50,588 21	\$50,573 03	\$53,561 71	\$59,594 95

No. 175.

COMMERCIAL STATE BANK OF SHEPHERD, SHEPHERD.

Organized December 27, 1894.

N. W. STRUBLE, *President*; O. H. ADAMS, *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, Oliver H. Adams,
W. H. Kinter, N. W. Struble, Mrs. H. D. Bent, W. E. Adams.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$38,140 82	\$35,219 61	\$39,412 15	\$39,849 26
Bonds, mortgages and securities.....	17,970 00	19,250 00	20,500 00	20,400 00
Premiums paid on bonds.....				
Overdrafts	77 50	645 60	3,663 58	2,467 68
Banking house				
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....	650 00	650 00	650 00	650 00
Due from other banks and bankers (not reserve cities).....	25,000 00	25,020 00	25,000 00	25,000 00
United States bonds.....				
Due from banks in reserve cities.....	43,466 44	35,856 00	18,625 90	23,758 27
Exchange for clearing house.....			456 74	255 86
U. S. and National bank currency.....	5,050 00	6,070 00	6,391 00	8,605 00
Gold coin.....	1,130 00	1,670 00	2,035 00	2,065 00
Silver coin	894 70	1,421 60	580 80	1,087 35
Nickels and cents.....	37 02	63 06	30 91	70 49
Checks, cash items and internal revenue account	555 60	18 17		647 06
Totals	\$133,972 08	\$126,884 04	\$118,346 08	\$125,855 97
Liabilities.				
Capital stock paid in.....	\$17,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund	1,600 00	1,800 00	1,800 00	1,800 00
Undivided profits, less current expenses, interest and taxes paid.....	498 64	312 07	1,339 27	1,819 29
Dividends unpaid		296 00	176 00	
Commercial deposits subject to check.....	42,015 06	33,022 46	25,878 92	27,483 09
Commercial certificates of deposit.....	72,434 38	71,410 51	69,088 55	74,724 71
Due to banks and bankers.....		43 00	63 34	28 88
Certified checks	424 00			
Cashier's checks outstanding.....				
Savings deposits				
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals	\$133,972 08	\$126,884 04	\$118,346 08	\$125,855 97

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. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$152,360 30	\$167,371 58	\$145,301 43	\$150,777 27
Bonds, mortgages and securities.....	65,350 78	70,120 02	68,733 36	70,060 97
Premiums paid on bonds.....				
Overdrafts	2,211 74	845 57	538 11	931 99
Banking house				
Furniture and fixtures.....	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....	38,017 40	14,658 85	73,548 04	57,564 93
Exchange for clearing house.....				
U. S. and National bank currency.....	9,038 00	12,411 00	12,865 00	10,281 00
Gold coin.....	10,282 50	9,045 00	10,227 50	9,325 00
Silver coin	2,423 25	1,126 05	2,824 70	1,300 30
Nickels and cents.....	53 86	47 84	120 75	110 37
Checks, cash items and internal revenue account	4,657 88	1,523 31	4,465 53	942 88
Totals	\$287,395 71	\$280,149 22	\$321,624 42	\$304,294 71
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	8,000 00	8,500 00	8,500 00	8,500 00
Undivided profits, less current expenses, interest and taxes paid.....	3,694 23	3,589 58	5,073 85	7,213 55
Dividends unpaid				
Commercial deposits subject to check.....	97,532 41	72,389 70	121,975 86	93,505 36
Commercial certificates of deposit.....	24,040 10	20,846 51	25,550 86	22,774 10
Due to banks and bankers.....				
Certified checks		50 00	150 00	
Cashier's checks outstanding.....				
Savings deposits	104,128 97	99,773 43	110,373 85	122,301 70
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable		25,000 00		
Totals	\$287,395 71	\$280,149 22	\$321,624 42	\$304,294 71

No. 71.

THE FIRST STATE BANK OF SOUTH HAVEN, SOUTH HAVEN.

Organized December 28, 1889.

CHARLES J. MONROE, *President*; VOLNEY ROSS, *Vice President*; GEORGE C. MONROE, *Cashier*;
C. F. HUNT, *Assistant Cashier*.

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

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$137,509 82	\$195,948 95	\$210,556 29	\$188,731 13
Bonds, mortgages and securities.....	140,347 16	126,483 89	137,126 89	154,459 12
Premiums paid on bonds.....				
Overdrafts	62 77	265 72	446 26	281 63
Banking house				
Furniture and fixtures.....				
Other real estate.....				
Due from other banks and bankers (not reserve cities).....			5,447 52	316 40
United States bonds.....				
Due from banks in reserve cities.....	98,513 29	23,272 24	79,410 81	54,255 05
Exchange for clearing house.....		1,891 57	4,003 24	
U. S. and National bank currency.....	6,052 00	12,219 00	14,058 00	9,432 00
Gold coin.....	5,210 00	5,990 00	8,715 00	6,150 00
Silver coin	3,006 00	3,300 00	2,600 00	1,200 00
Nickels and cents.....	185 16	347 84	650 19	643 59
Checks, cash items and internal revenue account	905 70	1,859 34	5,080 40	4,655 89
Totals	\$391,791 90	\$371,578 55	\$468,094 60	\$420,124 81
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.....	6,721 55	5,567 91	8,681 98	10,401 23
Dividends unpaid				
Commercial deposits subject to check.....	112,233 48	106,754 47	190,184 14	131,245 83
Commercial certificates of deposit.....	4,692 35	3,070 96	5,945 14	5,813 27
Due to banks and bankers.....	1,192 39	2,650 85	926 86	769 58
Certified checks			57 49	135 00
Cashier's checks outstanding.....				
Savings deposits	171,054 13	159,336 36	166,610 99	176,673 90
Savings certificates of deposit.....	10,898 00	9,198 00	10,688 00	10,086 00
Notes and bills re-discounted.....				
Bills payable				
Totals	\$391,791 90	\$371,578 55	\$468,094 60	\$420,124 81

No. 207.

SPARTA STATE BANK, SPARTA.

Organized September 6, 1898.

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

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

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$31,857 19	\$39,253 64	\$41,591 26	\$58,611 59
Bonds, mortgages and securities.....	33,594 60	37,826 46	37,780 00	41,136 60
Premiums paid on bonds.....				
Overdrafts				
Banking house				
Furniture and fixtures.....				
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....	21,497 24	10,613 15	23,890 86	11,990 42
Exchange for clearing house.....			53 97	219 51
U. S. and National bank currency.....	3,156 00	4,661 00	5,579 00	2,351 00
Gold coin.....	1,560 00	1,520 00	715 00	1,000 00
Silver coin	550 00	1,180 00	211 00	557 00
Nickels and cents.....	109 91	114 43	76 97	83 13
Checks, cash items and internal revenue account	464 55	106 91		
Totals	\$92,789 49	\$95,275 59	\$109,898 06	\$115,949 25
Liabilities.				
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund	3,000 00	4,000 00	4,000 00	4,000 00
Undivided profits, less current expenses, interest and taxes paid.....	1,453 80	1,508 71	1,813 42	2,703 21
Dividends unpaid				
Commercial deposits subject to check.....	25,335 37	31,172 38	35,199 54	36,158 51
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	18,339 50	15,920 95	16,452 90	17,277 54
Savings certificates of deposit.....	29,660 82	27,673 55	37,432 20	40,809 99
Notes and bills re-discounted.....				
Bills payable				
Totals	\$92,789 49	\$95,275 59	\$109,898 06	\$115,949 25

STATE BANKING DEPARTMENT.

No. 243.

STATE SAVINGS BANK, STANTON.

Organized July 12, 1901.

FRED R. MESSENGER, *President*; C. H. LAFLAMBOY, *Vice President*; C. W. FRENCH, *Cashier*.

DIRECTORS.—Fred R. Messenger, C. H. Laflamboy, P. J. Devine, Curtis Ball, C. W. French.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....			\$25,226 72	\$39,385 43
Bonds, mortgages and securities.....			5,539 00	9,409 00
Premiums paid on bonds.....				
Overdrafts			704 29	86 66
Banking house			3,250 00	3,250 00
Furniture and fixtures.....			1,250 00	1,250 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....			6,131 78	8,251 12
Profit and loss.....			40 41	
United States bonds.....				
Due from banks in reserve cities.....			18,543 74	23,255 49
Exchange for clearing house.....				
U. S. and National bank currency.....			3,412 00	4,205 00
Gold coin.....			365 00	1,285 00
Silver coin			479 85	807 15
Nickels and cents.....			48 80	71 06
Checks, cash items and internal revenue account			151 56	88 27
Totals			\$65,143 15	\$91,344 18
Liabilities.				
Capital stock paid in.....			\$20,000 00	\$20,000 00
Surplus fund				
Undivided profits, less current expenses, interest and taxes paid.....				557 77
Dividends unpaid				
Commercial deposits subject to check.....			23,712 55	32,271 71
Commercial certificates of deposit.....				
Due to banks and bankers.....			5,754 05	5,100 91
Certified checks				
Cashier's checks outstanding.....				
Savings deposits			1,642 98	1,824 18
Savings certificates of deposit.....			14,033 57	31,589 61
Notes and bills re-discounted.....				
Bills payable				
Totals			\$65,143 15	\$91,344 18

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. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$111,475 45	\$114,316 85	\$117,075 14	\$123,147 74
Bonds, mortgages and securities.....	75,377 81	81,967 81	86,422 81	94,716 20
Premiums paid on bonds.....	277 30	277 30	277 30	277 30
Overdrafts	2,013 50	972 27	2,112 08	855 34
Banking house				
Furniture and fixtures.....	2,006 60	2,006 60	2,006 60	2,006 60
Other real estate.....	8,000 00	8,000 00	8,000 00	7,000 00
Due from other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....	23,309 42	31,331 80	46,500 57	43,130 09
Exchange for clearing house.....				
U. S. and National bank currency.....	5,412 00	6,390 00	4,596 00	4,647 00
Gold coin.....	4,307 50	4,485 00	5,370 00	4,445 00
Silver coin	992 70	596 00	731 40	592 25
Nickels and cents.....	113 94	97 04	79 69	57 32
Checks, cash items and internal revenue account	164 23	341 25	155 21	601 75
Totals	\$233,450 45	\$250,781 92	\$273,326 80	\$281,476 59
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	5,850 00	6,000 00	6,000 00	6,000 00
Undivided profits, less current expenses, interest and taxes paid.....	266 98	356 76	1,731 36	3,567 78
Dividends unpaid	70 00	30 00	20 00	20 00
Commercial deposits subject to check.....	58,925 51	58,981 81	61,528 86	64,103 52
Commercial certificates of deposit.....	67,459 21	77,658 00	90,234 25	93,696 20
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	50,878 75	57,755 35	63,812 33	64,089 09
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals	\$233,450 45	50,781 92	\$273,326 80	\$281,476 59

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,
Albertine Fitzsimmons.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$85,650 63	\$80,334 03	\$81,508 05	\$86,731 01
Bonds, mortgages and securities.....	18,590 00	30,390 00	34,535 99	38,994 38
Premiums paid on bonds.....				
Overdrafts	671 82	13	509 62	2,209 58
Banking house				
Furniture and fixtures.....	1,650 00	1,650 00	1,650 00	1,650 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
United States bonds.....	500 00	500 00	500 00	500 00
Due from banks in reserve cities.....	95,179 95	81,683 99	76,383 33	80,076 22
Exchange for clearing house.....				
U. S. and National bank currency.....	9,391 00	5,663 00	5,310 00	8,012 00
Gold coin.....	5,500 00	6,132 34	6,460 00	6,205 00
Silver coin	635 20	137 50	249 10	360 15
Nickels and cents.....	51 58	64 54	79 25	64 73
Checks, cash items and internal revenue account	518 95	186 36	217 63	422 97
Totals	\$218,339 13	\$206,741 89	\$207,402 97	\$225,226 04
Liabilities.				
Capital stock paid in.....	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00
Surplus fund	8,000 00	8,000 00	8,000 00	8,000 00
Undivided profits, less current expenses, interest and taxes paid.....	3,399 11	2,476 65	2,836 16	3,330 81
Dividends unpaid				
Commercial deposits subject to check.....	95,664 66	92,048 50	95,750 54	104,438 28
Commercial certificates of deposit.....	71,228 27	64,216 74	60,816 27	69,456 95
Due to banks and bankers.....	47 09			
Certified checks				
Cashier's checks outstanding.....				
Savings deposits				
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals	\$218,339 13	\$206,741 89	\$207,402 97	\$225,226 04

No. 156.

TECUMSEH STATE SAVINGS BANK, TECUMSEH.

Organized April 21, 1893.

CHARLES R. MILLER, *President*; JOHN Q. LOOK, *Vice President*; J. H. SMITH, *Cashier*.DIRECTORS.—C. A. Slayton, C. R. Miller, Joseph Russell, Arthur D. Gilmore, L. M. Kellogg,
L. D. Dewey, John Q. Look.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$45,798 85	\$39,754 93	\$46,993 28	\$39,828 23
Bonds, mortgages and securities.....	50,098 83	55,932 42	58,321 42	65,077 42
Premiums paid on bonds.....				
Overdrafts	1,911 94	828 33	1,953 15	123 61
Banking house	3,700 00	3,700 00	3,700 00	3,764 00
Furniture and fixtures.....	1,290 00	1,290 00	1,290 00	1,464 22
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....	16,317 01	38,494 63	17,648 51	25,773 71
Exchange for clearing house.....				
U. S. and National bank currency.....	4,562 00	5,970 00	8,680 00	6,949 00
Gold coin.....	2,919 90	4,282 25	2,187 25	3,262 25
Silver coin	1,059 00	1,256 45	279 85	760 55
Nickels and cents.....	115 10	128 80	7 33	107 43
Checks, cash items and internal revenue account	1,825 61	224 08	572 41	962 59
Totals	\$129,598 24	\$151,861 89	\$141,633 20	\$148,073 01
Liabilities.				
Capital stock paid in.....	\$26,000 00	\$26,000 00	\$26,000 00	\$26,000 00
Surplus fund	2,100 00	2,100 00	2,100 00	2,100 00
Undivided profits, less current expenses, interest and taxes paid.....	679 42	1,966 01	2,192 69	3,114 95
Dividends unpaid	70 00			
Commercial deposits subject to check.....	35,121 22	43,030 14	32,517 11	36,318 23
Commercial certificates of deposit.....	9,322 91	13,111 13	10,366 55	7,724 16
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	56,304 69	65,654 61	68,456 85	72,815 67
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals	\$129,598 24	\$151,861 89	\$141,633 20	\$148,073 01

No. 120.

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

Organized August 15, 1891.

AMOS C. WOLF, *President*; BISHOP E. ANDREWS, *Vice President*; GEORGE T. WOLF, *Cashier*;
M. S. ARNOLD, *Assistant Cashier*.

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

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$169,185 57	\$195,420 04	\$216,295 00	\$218,244 43
Bonds, mortgages and securities.....	60,502 19	53,417 44	53,117 44	58,892 44
Premiums paid on bonds.....	907 36	117 57	117 57	117 57
Overdrafts	7,105 11	161 58	931 54	714 90
Banking house	15,000 00	15,000 00	15,000 00	15,000 00
Furniture and fixtures.....			600 00	600 00
Other real estate.....	600 00	600 00	600 00	600 00
Due from other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....	51,829 46	35,277 12	22,699 46	47,292 11
Exchange for clearing house.....				
U. S. and National bank currency.....	11,202 00	13,492 00	11,377 00	11,161 00
Gold coin.....	12,685 00	11,805 00	11,635 00	11,667 50
Silver coin	1,949 80	1,561 95	1,012 35	1,243 45
Nickels and cents.....	127 64	263 83	254 00	136 72
Checks, cash items and internal revenue account	117 32	83 41	115 52	48 75
Totals	\$331,211 45	\$327,199 94	\$333,754 88	\$365,718 87
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.....	2,194 65	3,266 21	3,977 59	6,090 66
Dividends unpaid				
Commercial deposits subject to check.....	56,875 92	48,884 03	51,604 08	65,347 30
Commercial certificates of deposit.....	93,541 36	97,273 44	110,265 33	116,860 34
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	133,599 52	132,776 26	122,907 88	132,420 57
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals	\$331,211 45	\$327,199 94	\$333,754 88	\$365,718 87

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, *Second Assistant Cashier*.

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

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$223,430 67	\$274,407 01	\$301,552 59	\$299,769 20
Bonds, mortgages and securities.....	347,466 38	410,985 82	375,106 63	376,579 97
Premiums paid on bonds.....	34,772 75			
Overdrafts	94 95	46 85	7 51	40 74
Banking house				
Furniture and fixtures.....	1,861 44	1,927 59	1,927 59	2,332 59
Other real estate.....	8,348 53	10,984 72	10,984 72	10,984 72
Due from other banks and bankers (not reserve cities).....				
United States bonds.....	100,000 00			
Due from banks in reserve cities.....	216,425 91	240,172 19	301,265 48	378,863 04
Exchange for clearing house.....				
U. S. and National bank currency.....	54,198 00	56,862 00	42,603 00	66,244 00
Gold coin.....	14,665 00	17,275 00	17,360 00	17,565 00
Silver coin	3,043 00	2,500 00	5,400 00	5,200 00
Nickels and cents.....	70 26	54 29	77 75	226 58
Checks, cash items and internal revenue account	8,774 51	7,152 02	12,785 28	5,388 95
Totals	\$1,013,151 40	\$1,022,367 49	\$1,069,070 55	\$1,163,194 79
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.....	36,586 13	37,183 14	36,522 36	41,738 53
Dividends unpaid				
Commercial deposits subject to check.....	375,990 40	342,380 82	382,912 38	443,688 05
Commercial certificates of deposit.....	475,574 87	517,803 53	524,635 81	552,768 21
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits				
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals	\$1,013,151 40	\$1,022,367 49	\$1,069,070 55	\$1,163,194 79

No. 241.

BANK OF VASSAR, VASSAR.

Organized July 17, 1901.

D. G. SLAFTER, *President*; JUSTIN WENTWORTH, *Vice President*; FRANK NORTH, *Cashier*;
 GEORGE D. CLARKE, *Assistant Cashier*.

DIRECTORS.—D. G. Slafter, C. G. White, Justin Wentworth, Frank North, Geo. D. Clarke.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....			\$92,673 02	\$117,860 04
Bonds, mortgages and securities.....			3,900 00	9,575 00
Premiums paid on bonds.....				
Overdrafts			8,331 11	4,551 00
Banking house			2,500 00	2,500 00
Furniture and fixtures.....			500 00	500 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....			41,596 86	17,186 06
Exchange for clearing house.....				
U. S. and National bank currency.....			4,260 00	5,226 00
Gold coin.....			2,500 00	2,602 50
Silver coin			365 75	1,364 80
Nickels and cents.....			4 08	27 47
Checks, cash items and internal revenue account			245 66	364 79
Totals			\$156,876 48	\$161,757 66
Liabilities.				
Capital stock paid in.....			\$35,000 00	\$35,000 00
Surplus fund			1,245 88	1,245 88
Undivided profits, less current expenses, interest and taxes paid.....			1,884 95	2,658 55
Dividends unpaid				
Commercial deposits subject to check.....			14,830 17	14,560 84
Commercial certificates of deposit.....			99,017 45	101,539 03
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits			4,898 03	6,753 36
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals			\$156,876 48	\$161,757 66

No. 192.

STATE SAVINGS BANK OF VASSAR, VASSAR.

Organized December 30, 1896.

ISAAC GIBBARD, *President*; H. E. HARRISON, *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. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$77,594 43	\$78,616 11	\$81,286 25	\$73,239 51
Bonds, mortgages and securities.....	28,039 00	34,669 20	40,194 00	47,294 00
Premiums paid on bonds.....			195 00	257 50
Overdrafts	35 85	93 02	278 18	71 54
Banking house	3,400 00	3,400 00	3,400 00	3,400 00
Furniture and fixtures.....	1,600 00	1,600 00	1,600 00	1,600 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
United States bonds.....	3,000 00	3,000 00	3,000 00	3,000 00
Due from banks in reserve cities.....	59,384 14	57,251 22	61,246 63	93,271 80
Exchange for clearing house.....				
U. S. and National bank currency.....	3,782 00	3,260 00	4,549 00	4,289 00
Gold coin.....	2,015 00	2,045 00	2,160 00	2,030 00
Silver coin	1,407 45	684 60	458 40	1,716 15
Nickels and cents.....	147 90	106 12	55 45	67 24
Checks, cash items and internal revenue account	174 25	372 34	63 16	166 76
Totals	\$180,580 02	\$185,097 61	\$198,486 07	\$230,403 50
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund	3,000 00	3,750 00	3,750 00	3,750 00
Undivided profits, less current expenses, interest and taxes paid.....	392 54	182 76	261 76	1,126 26
Dividends unpaid				
Commercial deposits subject to check.....	31,186 04	23,514 83	33,503 34	47,646 98
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	56,149 28	49,128 90	49,030 65	51,248 18
Savings certificates of deposit.....	64,852 16	83,521 12	86,940 32	101,632 08
Notes and bills re-discounted.....				
Bills payable				
Totals	\$180,580 02	\$185,097 61	\$198,486 07	\$230,403 50

No. 105.

WAYNE SAVINGS BANK, WAYNE.

Organized October 14, 1890.

JAMES R. HOSIE, *President*; L. T. BLOUNT, *Vice President*; JOSEPH WALTZ, *Second Vice President*; GEORGE H. STELLWAGEN, *Cashier*; GEORGE M. STELLWAGEN, *Assistant Cashier*.

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

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$127,943 84	\$137,701 53	\$126,352 87	\$130,988 17
Bonds, mortgages and securities.....	121,357 63	121,561 01	123,301 01	126,311 51
Premiums paid on bonds.....	780 00			
Overdrafts	776 70	338 25	427 58	535 36
Banking house		9,400 00	9,400 00	9,400 00
Furniture and fixtures.....	1,260 00	2,760 00	2,760 00	2,760 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
United States bonds.....	3,142 50	3,000 00	3,000 00	3,000 00
Due from banks in reserve cities.....	84,939 37	83,357 36	89,207 29	106,182 72
Exchange for clearing house.....	412 50	49 17	179 00	
U. S. and National bank currency.....	1,576 00	1,165 00	3,095 00	2,769 00
Gold coin.....	4,199 86	6,194 86	7,529 86	3,689 86
Silver coin	370 00	410 00	600 00	810 00
Nickels and cents.....	53 20	50 30	50 70	58 52
Checks, cash items and internal revenue account	294 72	44 25	40 88	106 28
Totals	\$347,106 32	\$366,031 73	\$365,944 19	\$386,611 42
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.....	5,436 25	5,356 51	5,767 92	8,043 09
Dividends unpaid	132 00	420 00	12 00	
Commercial deposits subject to check.....	34,955 72	31,178 77	33,380 41	44,167 76
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	243,860 89	266,614 38	266,198 84	271,224 79
Savings certificates of deposit.....	25,221 46	24,962 07	23,085 02	25,675 78
Notes and bills re-discounted.....				
Bills payable				
Totals	\$347,106 32	\$366,031 73	\$365,944 19	\$386,611 42

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

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$162,743 80	\$180,167 08	\$175,597 44	\$190,625 35
Bonds, mortgages and securities.....	22,475 30	20,254 02	20,754 02	16,054 02
Premiums paid on bonds.....				
Overdrafts	447 41	452 98	462 38	216 39
Banking house				
Furniture and fixtures.....	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate.....				4,500 00
Due from other banks and bankers (not reserve cities).....				
Taxes, interest and expenses.....	3,163 09	3,260 27	1,808 96	2,308 26
United States bonds.....				
Due from banks in reserve cities.....	54,014 73	24,551 68	30,327 90	27,911 94
Exchange for clearing house.....	377 04	1,849 23	583 16	675 42
U. S. and National bank currency.....	13,394 00	9,148 00	11,148 00	7,682 00
Gold coin.....	1,195 00	2,245 00	2,000 00	1,230 00
Silver coin	653 00	865 00	1,282 00	743 70
Nickels and cents.....	32 08	198 07	18 54	19 79
Checks, cash items and internal revenue account	272 00	200 00	200 00	200 00
Totals	\$261,767 45	\$246,191 33	\$247,182 40	\$255,166 87
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	6,000 00	1,500 00	1,500 00	1,500 00
Undivided profits, less current expenses, interest and taxes paid.....		662 96		
Dividends unpaid				
Commercial deposits subject to check.....	86,481 77	63,382 86	69,829 38	61,309 45
Commercial certificates of deposit.....	47,358 44	46,463 10	43,565 23	50,209 04
Due to banks and bankers.....	691 41		1,607 28	
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	71,235 83	84,182 41	80,680 51	92,148 38
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals	\$261,767 45	\$246,191 33	\$247,182 40	\$255,166 87

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, E. T. Carrington.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$145,374 03	\$146,616 73	\$139,022 85	\$147,421 59
Bonds, mortgages and securities.....	56,970 17	67,363 41	70,965 83	70,285 72
Premiums paid on bonds.....				
Overdrafts	82 14	1,034 63	72 16	114 97
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.....	23,887 31	23,515 41	22,754 40	21,721 75
Due from other banks and bankers (not reserve cities).....				
Current expenses, interest and taxes paid..	2,364 37	1,333 34		
United States bonds.....				
Due from banks in reserve cities.....	41,189 71	44,237 28	33,336 31	37,309 36
Exchange for clearing house.....	337 88	1,375 64	847 16	935 43
U. S. and National bank currency.....	18,714 00	18,209 00	21,812 00	23,894 00
Gold coin.....	3,360 00	7,000 00	4,865 00	4,415 00
Silver coin	878 20	807 40	855 20	832 40
Nickels and cents.....	208 01	325 20	491 26	205 47
Checks, cash items and internal revenue account	584 83	903 64	402 67	369 31
Totals	\$321,380 65	\$340,151 68	\$322,854 84	\$334,935 00
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.....	2,296 24	652 15	195 88	869 95
Dividends unpaid				
Commercial deposits subject to check.....	56,123 71	76,107 29	58,510 99	59,468 71
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks		50 00		
Cashier's checks outstanding.....				
Savings deposits	159,991 89	172,260 30	173,419 43	180,568 00
Savings certificates of deposit.....	52,968 81	41,081 94	40,728 54	44,028 34
Notes and bills re-discounted.....				
Bills payable				
Totals	\$321,380 65	\$340,151 68	\$322,854 84	\$334,935 00

No. 3.

STATE BANK OF WHITE PIGEON, WHITE PIGEON.

Organized January 24, 1889.

CHARLES W. HOTCHIN, *President*; JOHN MURRAY, *Vice President*; JOHN G. SCHURTZ, *Cashier*;
J. M. BENJAMIN, *Assistant Cashier*.

DIRECTORS.—John G. Schürtz, John Murray, Charles W. Hotchin, Fred C. Hotchin,
A. W. Murray, John H. Catton, Birdsey Peck.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$155,299 66	\$137,036 26	\$133,366 84	\$139,078 43
Bonds, mortgages and securities.....	25,452 99	31,807 99	30,604 99	29,939 99
Premiums paid on bonds.....				
Overdrafts	4,219 66		948 92	178 22
Banking house				
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....	9,224 85	12,224 85	12,149 85	12,224 85
Due from other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....	17,107 90	27,108 10	23,379 29	17,496 58
Exchange for clearing house.....				
U. S. and National bank currency.....	2,961 00	10,409 00	9,447 00	13,225 00
Gold coin.....	1,975 00	2,067 00	1,857 00	2,027 00
Silver coin	1,008 50	793 00	338 00	122 00
Nickels and cents.....	149 50	31 66	12 72	17 87
Checks, cash items and internal revenue account	1,104 23	164 10	1,735 26	1,547 01
Totals	\$219,503 29	\$222,641 96	\$214,839 87	\$216,856 95
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.....		883 29	473 54	1,568 67
Dividends unpaid		135 00		
Commercial deposits subject to check.....	23,901 54	29,866 69	25,431 14	25,401 92
Commercial certificates of deposit.....				
Due to banks and bankers.....	62 91			
Certified checks				
Cashier's checks outstanding.....				
Savings deposits				
Savings certificates of deposit.....	120,538 84	136,756 98	133,935 19	134,886 36
Notes and bills re-discounted.....				
Bills payable	20,000 00			
Totals	\$219,503 29	\$222,641 96	\$214,839 87	\$216,856 95

WILLIAMSTON STATE BANK OF WILLIAMSTON.

Organized August 30, 1888.

W. E. DENNIS, *President*; R. A. LIVERANCE, *Vice President*; BION WIXSON, *Cashier*;
F. J. PIERCE, *Teller*.DIRECTORS.—W. E. Dennis, Bion Wixson, B. A. Liverance, M. A. Dennis, Jacob Stoffer,
Lysander Carpenter, J. N. Leasia, S. D. Dennis, John J. Defendorf.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$94,390 62	\$83,259 37	\$95,279 02	\$98,699 77
Bonds, mortgages and securities.....	26,888 72	28,538 72	29,738 72	29,538 72
Premiums paid on bonds.....				
Overdrafts.....	945 30	1,080 69	3,893 02	2,655 03
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 other banks and bankers (not reserve cities).....	450 00	936 00	40 00	
United States bonds.....				
Due from banks in reserve cities.....	64,540 54	86,230 55	68,049 95	81,028 32
Exchange for clearing house.....				
U. S. and National bank currency.....	6,067 00	6,550 00	7,250 00	7,584 00
Gold coin.....	2,095 00	2,090 00	2,000 00	2,000 00
Silver coin.....	594 50	726 80	769 75	1,651 90
Nicks and cents.....	56 16	45 37	33 28	42 65
Checks, cash items and internal revenue account.....	15 00	1,014 81	7,782 27	4,485 45
Totals.....	\$200,642 84	\$215,072 31	\$219,436 01	\$232,285 84
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	1,000 00	1,000 00	1,000 00	1,000 00
Undivided profits, less current expenses interest and taxes paid.....	2,087 79	3,437 32	4,637 20	6,427 09
Dividends unpaid.....	140 00	35 00	35 00	35 00
Commercial deposits subject to check.....	38,097 12	37,946 46	39,254 34	37,587 51
Commercial certificates of deposit.....	109,277 98	122,653 53	124,509 47	137,236 24
Due to banks and bankers.....				
Certified checks.....	39 95			
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable.....				
Totals.....	\$200,642 84	\$215,072 31	\$219,436 01	\$232,285 84

STATE BANKS OF MICHIGAN.

217

No. 166.

FIRST COMMERCIAL AND SAVINGS BANK, WYANDOTTE.

Organized September 25, 1893.

WM. H. DENMAN, *President*; AUGUST LOEFFLER, FRANK MARX, *Vice Presidents*;
C. F. BABCOCK, *Cashier*.DIRECTORS.—WM. H. DENMAN, A. M. SALLIOTTE, FRANK MARX, AUGUST LOEFFLER, G. A. RAUPP,
H. H. EBY, JOHN DESMOND, J. D. HAVEN, S. T. HENDRICKS.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$92,733 79	\$123,579 04	\$114,223 19	\$137,183 46
Bonds, mortgages and securities.....	51,250 00	55,855 00	52,120 00	52,710 00
Premiums paid on bonds.....				
Overdrafts	7 18	94 53	310 90	161 22
Banking house			17,000 00	17,000 00
Furniture and fixtures.....	2,850 00	2,850 00	2,850 00	2,850 00
Other real estate.....	23,821 06	23,821 06	13,821 06	13,821 06
Due from other banks and bankers (not reserve cities).....				
United States bonds.....				
Due from banks in reserve cities.....	43,113 95	29,145 01	36,510 65	30,450 79
Exchange for clearing house.....				564 34
U. S. and National bank currency.....	8,567 00	9,717 00	5,141 00	3,098 00
Gold coin.....	4,997 50	5,317 50	5,150 00	3,785 00
Silver coin	1,200 00	430 00	785 75	387 00
Nickels and cents.....	23 17	82 48	53 00	70 14
Checks, cash items and internal revenue account	268 66	386 70	164 82	140 59
Totals	\$228,832 31	\$251,278 32	\$248,130 37	\$262,221 60
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	5,750 00	6,000 00	6,000 00	6,000 00
Undivided profits, less current expenses interest and taxes paid.....	149 56	431 20	1,525 04	1,038 81
Dividends unpaid	36 00	120 00	24 00	
Commercial deposits subject to check.....	43,515 09	50,061 19	36,670 99	39,323 79
Commercial certificates of deposit.....	150 00		400 00	768 00
Due to banks and bankers.....				
Certified checks				340 00
Cashier's checks outstanding.....				
Savings deposits	129,231 66	144,665 93	153,510 34	164,751 00
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals	\$228,832 31	\$251,278 32	\$248,130 37	\$262,221 60

*WYANDOTTE SAVINGS BANK, WYANDOTTE.

Organized November 20, 1871.

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

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

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$150,931 56	\$131,053 26	\$123,206 53	\$151,111 62
Bonds, mortgages and securities.....	139,363 00	146,143 00	158,778 00	212,130 50
Premiums paid on bonds.....	4,925 00	6,878 25	7,113 25	7,545 00
Overdrafts	410 46	267 47	213 74	7 53
Banking house				
Furniture and fixtures.....	2,595 01	2,415 01	2,415 01	2,415 01
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
United States bonds.....	50,000 00	50,000 00	50,000 00	50,000 00
Due from banks in reserve cities.....	93,893 78	139,512 35	185,954 04	112,177 83
Exchange for clearing house.....				
U. S. and National bank currency.....	3,246 00	6,961 00	8,769 00	3,992 00
Gold coin.....	1,745 00	2,690 00	3,465 00	5,110 00
Silver coin	522 25	400 50	603 95	236 25
Nickels and cents.....	59 16	30 21	35 31	8 19
Checks, cash items and internal revenue account	151 39	739 09	657 18	132 14
Totals	\$447,842 61	\$487,090 14	\$541,211 01	\$544,866 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.....	3,229 67	4,362 36	5,532 65	8,577 59
Dividends unpaid		200 00		
Commercial deposits subject to check.....	80,657 73	93,302 16	138,069 94	109,556 42
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	303,435 21	329,225 62	337,608 42	366,732 06
Savings certificates of deposit.....	520 00			
Notes and bills re-discounted.....				
Bills payable				
Totals	\$447,842 61	\$487,090 14	\$541,211 01	\$544,866 07

* Corporate existence extended thirty years from November 20, 1901.

No. 227.

YALE STATE BANK, YALE.

Organized January 4, 1901.

JAMES LIVINGSTON, *President*; JAMES MCCOLL, *Vice President*; WM. H. LEARMONT, *Cashier*;
GUY E. BEARD, *Assistant Cashier*.

DIRECTORS.—James Livingston, James McColl, Harvey Tappan, John P. Livingston,
James F. Ferguson.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....		\$31,013 47	\$30,278 05	\$37,174 67
Bonds, mortgages and securities.....		14,014 25	16,961 09	26,516 99
Premiums paid on bonds.....				
Overdrafts		270 92	47 49	126 70
Banking house				
Furniture and fixtures.....		1,212 82	1,212 82	1,218 82
Other real estate.....				
Due from other banks and bankers (not reserve cities).....		973 13		
Current expenses, interest and taxes paid..		434 29		
United States bonds.....				
Due from banks in reserve cities.....		13,759 32	19,985 92	28,185 65
Exchange for clearing house.....				
U. S. and National bank currency.....		5,557 00	2,976 00	2,340 00
Gold coin.....		215 00	440 00	
Silver coin		223 80	244 30	389 50
Nickels and cents.....		6 76	110 07	90 27
Checks, cash items and internal revenue account		644 40	74 08	69 81
Totals		\$68,325 16	\$72,329 82	\$96,112 41
Liabilities.				
Capital stock paid in.....		\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund				
Undivided profits, less current expenses interest and taxes paid.....			686 99	1,016 23
Dividends unpaid				
Commercial deposits subject to check.....		11,794 06	14,754 39	18,601 75
Commercial certificates of deposit.....		581 81	875 04	322 56
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits		13,990 47	12,813 55	26,324 89
Savings certificates of deposit.....		16,958 82	18,199 85	24,846 98
Notes and bills re-discounted.....				
Bills payable				
Totals		\$68,325 16	\$72,329 82	\$96,112 41

No. 86.

YPSILANTI SAVINGS BANK, YPSILANTI.

Organized April 30, 1887.

A. BEYER, *President*; HENRY P. GLOVER, *Vice President*; R. W. HEMPHILL, *Cashier*;
CHAS. M. HEMPHILL, *Assistant Cashier*.

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

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$435,249 84	\$446,036 29	\$484,995 12	\$487,742 34
Bonds, mortgages and securities.....	110,266 00	124,010 00	123,810 00	127,160 00
Premiums paid on bonds.....				
Overdrafts	3,573 58	7,216 03	5,282 59	5,761 73
Banking house	27,000 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.....	11,000 00			
Due from other banks and bankers (not reserve cities).....	4,796 08	1,502 66	508 29	1,279 82
United States bonds.....				
Due from banks in reserve cities.....	52,841 51	69,930 14	64,813 06	69,112 17
Exchange for clearing house.....	3,225 71	359 34	3,097 11	2,660 30
U. S. and National bank currency.....	16,522 00	15,618 00	19,605 00	6,977 00
Gold coin.....	26,375 00	30,205 00	30,945 00	32,750 00
Silver coin	3,288 00	1,690 50	720 00	1,768 50
Nickels and cents.....	45 10	118 56	38 03	21 65
Checks, cash items and internal revenue account	1,212 63	1,674 04	607 38	239 71
Totals	\$698,395 45	\$728,360 56	\$764,421 58	\$765,473 22
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.....	3,406 10	3,409 31	5,405 96	6,521 46
Dividends unpaid				
Commercial deposits subject to check.....	123,444 71	89,584 26	120,585 69	104,096 12
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks				
Cashier's checks outstanding.....				
Savings deposits	84,395 78	94,074 52	92,120 07	96,423 58
Savings certificates of deposit.....	427,148 86	481,292 47	486,309 86	498,432 06
Notes and bills re-discounted.....				
Bills payable				
Totals	\$698,395 45	\$728,360 56	\$764,421 58	\$765,473 22

No. 226.

ZEELAND STATE BANK, ZEELAND.

Organized December 14, 1900.

J. DEN HERDER, *President*; F. BOONSTRA, *Vice President*; C. J. DEN HERDER, *Cashier*.

DIRECTORS.—J. Den Herder, F. Boonstra, R. Veneklasen, H. De Kruif, Albert Lahuis, Thomas G. Huizinga, C. J. Den Herder.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$66,989 25	\$62,188 40	\$68,318 93	\$88,672 23
Bonds, mortgages and securities.....	101,341 78	131,876 00	141,525 00	165,830 00
Premiums paid on bonds.....				
Overdrafts	65 83	27 29	175 50	9 25
Banking house				
Furniture and fixtures.....	1,200 00	1,297 15	1,297 15	1,309 15
Other real estate.....				
Due from other banks and bankers (not reserve cities).....		507 34	160 18	20 78
United States bonds.....				
Due from banks in reserve cities.....	64,619 79	32,724 61	48,226 89	48,807 64
Exchange for clearing house.....				
U. S. and National bank currency.....	4,433 00	8,763 00	8,476 00	8,271 00
Gold coin.....	2,080 00	4,455 00	2,860 00	3,160 00
Silver coin	446 20	680 85	629 75	1,200 10
Nickels and cents.....	122 63	97 02	88 57	148 45
Checks, cash items and internal revenue account	50 38	13 19	14 19	
Totals	\$241,348 86	\$242,629 85	\$271,772 16	\$317,428 60
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.....	95 95	515 43	1,133 55	1,956 60
Dividends unpaid				
Commercial deposits subject to check.....	44,808 30	51,516 38	62,544 08	65,692 85
Commercial certificates of deposit.....	166,822 87	165,523 97	183,081 12	224,697 20
Due to banks and bankers.....	4,621 74	74 07	13 41	81 95
Certified checks				
Cashier's checks outstanding.....				
Savings deposits				
Savings certificates of deposit.....				
Notes and bills re-discounted.....				
Bills payable				
Totals	\$241,348 86	\$242,629 85	\$271,772 16	\$317,428 60



REPORTS
OF THE
NATIONAL BANKS OF MICHIGAN
AS FURNISHED THE COMMISSIONER OF THE STATE BANKING
DEPARTMENT
FEBRUARY 5, JULY 15, SEPTEMBER 30 AND
DECEMBER 10, 1901.

REPRODUCED

NATIONAL BANKS OF MICHIGAN

INCORPORATED IN MICHIGAN
CAPITAL PAID UP \$1,000,000

No. 3316.

FIRST NATIONAL BANK, ALBION.

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

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

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$219,886 62	\$223,565 82	\$235,196 75	\$235,954 37
Overdrafts, secured and unsecured.....	4,119 17	4,088 86	3,698 94	5,091 95
U. S. bonds to secure circulation.....	45,000 00	45,000 00	45,000 00	45,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....	100 00			
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	11,901 71	9,201 71	9,201 71	16,201 71
Banking house, furniture and fixtures.....	8,000 00	7,000 00	7,000 00	7,000 00
Other real estate and mortgages owned.....	7,250 00	7,250 00	7,250 00	250 00
Due from National banks (not reserve agents)	244 24		606 11	301 25
Due from State banks and bankers.....			8 30	145 25
Due from approved reserve agents.....	10,744 74	43,716 73	43,699 12	44,104 08
Checks and other cash items.....	1,202 85	2,168 37	1,254 36	472 14
Exchanges for clearing house.....				1,063 83
Notes of other National banks.....	621 00	3,318 00	3,913 00	2,037 00
Fractional paper currency, nickels and cents.	88 96	77 89	115 67	104 26
Specie.....	10,279 55	12,906 30	13,801 35	14,074 95
Legal tender notes.....	2,000 00	3,000 00	3,000 00	1,000 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	\$323,688 84	\$363,543 68	\$375,995 31	\$375,050 79
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	6,627 12	5,485 32	6,774 93	7,592 57
National bank notes outstanding.....	45,000 00	45,000 00	45,000 00	45,000 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	67,719 97	113,049 29	118,514 02	118,652 06
Demand certificates of deposit.....	77,341 75	75,009 07	80,706 36	78,806 16
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills re-discounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals	\$323,688 84	\$363,543 68	\$375,995 31	\$375,050 79

No. 1829.

FIRST NATIONAL BANK, ALLEGAN.

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

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

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$133,780 62	\$178,510 62	\$171,195 77	\$180,560 56
Overdrafts, secured and unsecured.....	11,502 16	5,507 67	7,726 22	6,909 59
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.....	5,273 53	2,061 83	1,061 83	1,061 83
Banking house, furniture and fixtures.....	6,709 00	6,709 00	6,709 00	6,709 00
Other real estate and mortgages owned.....	3,700 29	5,218 27	5,218 27	5,777 16
Due from National banks (not reserve agents)	31,081 85	5,492 92	20,369 75	18,486 22
Due from State banks and bankers.....				375 00
Due from approved reserve agents.....	37,393 95	18,128 79	18,980 26	40,279 50
Checks and other cash items.....	2,275 37	1,584 20	2,428 08	2,096 66
Exchanges for clearing house.....				
Notes of other National banks.....	500 00	85 00	20 00	
Fractional paper currency, nickels and cents.	498 44	494 30	499 49	499 44
Specie.....	17,790 81	15,877 12	15,965 12	15,342 97
Legal tender notes.....	4,320 00	2,595 00	4,630 00	1,955 00
Redemption fund with U. S. treasurer (5 % of circulation).....	625 00	625 00	625 00	625 00
Due from U. S. treasurer, other than 5 % redemption fund.....				
Totals	\$267,951 02	\$255,389 72	\$267,928 79	\$293,177 93
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	3,987 87	3,041 97	3,542 50	6,356 52
National bank notes outstanding.....	12,000 00	12,500 00	11,900 00	12,500 00
Due to other National banks.....			837 66	
Due to State banks and bankers.....				
Dividends unpaid.....	1,064 00	2,540 00	2,230 00	1,180 00
Individual deposits subject to check.....	126,856 46	112,336 80	116,295 39	136,792 67
Demand certificates of deposit.....	64,042 69	64,970 95	73,123 24	76,348 74
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills re-discounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals	\$267,951 02	\$255,389 72	\$267,928 79	\$293,177 93

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. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$358,399 91	\$491,706 54	\$404,848 79	\$388,132 55
Overdrafts, secured and unsecured.....	1,777 64	2,356 91	1,745 75	3,573 34
U. S. bonds to secure circulation.....	59,000 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.....	1,718 36	1,718 36	1,718 36	1,718 36
Stocks, securities, etc.....	76,140 16	24,620 60	21,647 77	29,511 02
Furniture and fixtures.....	3,000 00	3,000 00	3,000 00	3,000 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)	17,611 31	8,470 04	100,175 81	101,088 08
Due from State banks and bankers.....	45,000 00		40,000 00	60,000 00
Due from approved reserve agents.....	48,176 47	141,919 80	72,193 77	79,233 88
Checks and other cash items.....	3,081 78	2,584 11	957 65	3,416 12
Exchanges for clearing house.....				
Notes of other National banks.....	1,053 00	2,310 00	1,763 00	1,337 00
Fractional paper currency, nickels and cents.	127 86	200 53	262 04	289 65
Specie.....	17,352 50	22,073 00	23,485 00	26,910 00
Legal tender notes.....	13,121 00	31,489 00	19,175 00	17,781 00
Redemption fund with U. S. treasurer (5 % of circulation)	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5 % redemption fund.....				
Totals	\$644,059 99	\$789,948 89	\$748,472 94	\$773,491 00
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	15,500 00	15,500 00	15,500 00	15,500 00
Undivided profits less expenses and taxes paid	6,561 33	9,397 95	9,773 04	14,787 51
National bank notes outstanding.....	50,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	344,606 89	479,804 58	449,136 38	467,861 36
Demand certificates of deposit.....	177,391 77	185,246 36	174,063 52	175,342 13
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills re-discounted.....				
Bills payable.....				
Liabilities other than those above stated...				
Totals	\$644,059 99	\$789,948 89	\$748,472 94	\$773,491 00

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. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$322,297 19	\$315,054 95	\$329,575 24	\$322,609 76
Overdrafts, secured and unsecured.....	2,801 82	1,489 83	3,342 90	1,794 29
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.....	950 00	950 00	950 00	950 00
Stocks, securities, etc.....	54,850 00	58,065 00	58,065 00	58,065 00
Banking house, furniture and fixtures.....	17,000 00	16,000 00	16,000 00	16,000 00
Other real estate and mortgages owned.....				
Due from National banks (not reserve agents).....				
Due from State banks and bankers.....	6,272 60	10,197 70	9,518 85	7,558 42
Due from approved reserve agents.....	14,800 70	37,639 76	75,795 58	29,770 13
Checks and other cash items.....	506 37	1,194 51	3,060 46	1,544 80
Exchanges for clearing house.....	1,023 14		958 61	
Notes of other National banks.....	6,600 00	7,955 00	28,413 00	8,712 00
Fractional paper currency, nickels and cents.....	199 91	4,214 45	248 13	213 15
Specie.....	18,089 90	16,570 00	18,433 80	17,831 25
Legal tender notes.....	6,228 00	5,023 00	6,526 00	7,303 00
Redemption fund with U. S. treasurer (5 % of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5 % redemption fund.....				
Totals	\$477,869 63	\$500,604 20	\$577,137 57	\$498,601 80
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.....	16,391 80	16,093 25	20,053 00	23,254 20
National bank notes outstanding.....	25,000 00	25,000 00	25,000 00	25,000 00
Due to other National banks.....	624 79			
Due to State banks and bankers.....				
Dividends unpaid.....	168 00	528 00	152 00	152 00
Individual deposits subject to check.....	161,971 35	183,724 00	261,504 37	177,653 71
Demand certificates of deposit.....	153,713 69	155,258 95	150,428 20	152,541 89
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills re-discounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals	\$477,869 63	\$500,604 20	\$577,137 57	\$498,601 80

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. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$885,509 77	\$1,032,540 54	\$1,116,445 67	\$1,130,678 03
Overdrafts, secured and unsecured.....	15,317 61	38,692 55	19,149 95	30,570 12
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.....				
Municipal bonds	74,404 15	98,504 15	102,392 55	102,392 55
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	10,068 41	5,536 80	5,536 80	5,583 66
Banking house, furniture and fixtures.....		5,000 00	5,000 00	5,000 00
Other real estate and mortgages owned.....	37,804 95	37,874 42	37,676 90	37,207 94
Due from National banks (not reserve agents)				
Due from State banks and bankers.....	39,186 78	21,057 30	66,171 77	38,388 51
Due from approved reserve agents.....	225,292 85	154,660 08	185,522 70	201,384 28
Checks and other cash items.....	1,808 55	6,678 39	6,333 87	5,067 49
Exchanges for clearing house.....				
Notes of other National banks.....	4,500 00	4,500 00	4,606 00	4,058 00
Fractional paper currency, nickels and cents.	369 29	456 68	448 53	431 61
Specie	38,658 55	44,341 55	32,565 20	40,998 05
U. S. certificates for gold deposited.....		20,000 00	20,000 00	20,000 00
Legal tender notes.....	11,160 00	6,000 00	5,690 00	8,400 00
Redemption fund with U. S. treasurer (5 % of circulation)	7,500 00	7,500 00	7,500 00	7,500 00
Due from U. S. treasurer, other than 5 % redemption fund				
Totals	\$1,501,586 91	\$1,633,342 46	\$1,765,039 94	\$1,787,660 24
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 expenses and taxes paid	15,706 32	12,030 31	24,764 04	25,817 82
National bank notes outstanding.....	149,200 00	150,000 00	149,150 00	146,150 00
Due to other National banks.....		1,027 68	1,051 11	
Due to State banks and bankers.....	7,542 05	16,217 11	18,015 74	19,124 69
Dividends unpaid	750 00	1,535 00	500 00	500 00
Individual deposits subject to check.....	1,085,348 51	1,171,271 27	1,307,209 17	1,315,259 32
Demand certificates of deposit.....	62,434 03	100,761 09	83,604 88	100,298 41
Time certificates of deposit.....				
Certified checks	600 00	500 00	745 00	510 00
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills re-discounted.....				
Bills payable				
Liabilities other than those above stated.....				
Totals	\$1,501,586 91	\$1,633,342 46	\$1,765,039 94	\$1,787,660 24

No. 2853.

FIRST NATIONAL BANK, BAY CITY.

CHARLES A. EDDY, *President*; FREDERICK T. NORRIS, *Vice President*;
FREDERICK P. BROWNE, *Cashier*.

DIRECTORS.—F. P. Browne, H. B. Smith, E. A. Cooley, F. T. Norris, Chas. A. Eddy,
Alfred E. Bonsfield, William L. Clements, Edwin T. Carrington, Franklin E. Parker.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$570,421 01	\$625,527 18	\$591,571 66	\$594,679 63
Overdrafts, secured and unsecured.....	35 90	586 68	161 23	24 32
U. S. bonds to secure circulation.....	75,000 00	75,000 00	75,000 00	75,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	58,662 50	53,809 50	53,809 50	53,662 50
Banking house, furniture and fixtures.....	20,000 00	20,000 00	20,000 00	20,000 00
Other real estate and mortgages owned.....	7,500 00	5,250 00	5,250 00	5,000 00
Due from National banks (not reserve agents)	39 45		571 89	2,766 18
Due from State banks and bankers.....	5,272 29	26,535 47	38,264 96	59,238 54
Due from approved reserve agents.....	157,484 01	94,511 37	89,533 19	181,358 92
Checks and other cash items.....	528 12	2,023 92	7,089 39	614 76
Exchanges for clearing house.....	6,293 52	3,876 99	2,666 78	2,898 61
Notes of other National banks.....	29,242 00	16,160 00	13,398 00	35,900 00
Fractional paper currency, nickels and cents.	433 66	592 51	661 43	312 72
Specie.....	27,100 00	31,000 00	27,600 00	32,400 00
Legal tender notes.....	30,830 00	17,458 00	12,946 00	34,921 00
Redemption fund with U. S. treasurer (5 % of circulation).....	3,750 00	3,750 00	3,750 00	3,750 00
Due from U. S. treasurer, other than 5 % redemption fund.....	1,000 00		3,650 00	500 00
Totals	\$993,592 46	\$976,081 62	\$945,924 03	\$1,103,027 18
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	31,687 67	30,971 92	35,267 83	37,388 10
National bank notes outstanding.....	75,000 00	73,900 00	75,000 00	75,000 00
Due to other National banks.....	11,170 82	14,638 95	2,042 98	3,698 58
Due to State banks and bankers.....	18,314 42	43,783 44	35,122 20	33,701 73
Dividends unpaid.....		210 00		
Individual deposits subject to check.....	411,354 49	345,721 84	321,960 01	462,314 52
Demand certificates of deposit.....				
Time certificates of deposit.....	318,737 28	338,494 02	349,465 51	363,944 38
Certified checks.....	601 40	904 28	278 33	192 70
Cashier's checks outstanding.....	1,726 38	2,457 17	1,787 17	1,787 17
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills re-discounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals	\$993,592 46	\$976,081 62	\$945,924 03	\$1,103,027 18

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. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$950,540 69	\$955,947 19	\$862,098 04	\$939,520 24
Overdrafts, secured and unsecured.....	111 15		129 24	58 76
U. S. bonds to secure circulation.....	150,000 00	200,000 00	200,000 00	200,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	1,312 61	3,984 49	3,984 49	3,984 49
Stocks, securities, etc.....	29,440 07	47,430 07	47,430 07	47,430 07
Banking house, furniture and fixtures.....	3,700 00	3,000 00	3,000 00	2,500 00
Other real estate and mortgages owned.....	1,761 12	1,806 12	1,806 12	1,806 12
Due from National banks (not reserve agents).....				781 47
Due from State banks and bankers.....	33,188 45	25,911 34	17,057 22	22,024 03
Due from approved reserve agents.....	353,092 68	166,692 54	105,819 96	178,601 26
Checks and other cash items.....	290 12	94 23	2,809 23	366 78
Exchanges for clearing house.....	1,838 65	33,211 18	4,684 60	4,354 33
Notes of other National banks.....	14,480 00	6,170 00	6,490 00	6,900 00
Fractional paper currency, nickels and cents.....	293 00	288 24	97 35	270 72
Specie.....	39,300 00	32,928 00	34,280 00	35,198 00
Legal tender notes.....	18,029 00	11,919 00	9,447 00	13,500 00
Redemption fund with U. S. treasurer (5 % of circulation).....	7,500 00	10,000 00	10,000 00	10,000 00
Due from U. S. treasurer, other than 5 % redemption fund.....	2,450 00	850 00	2,050 00	2,160 00
Totals	\$1,607,327 54	\$1,500,232 40	\$1,311,183 32	\$1,469,456 27
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	50,000 00
Undivided profits less expenses and taxes paid.....	20,844 35	30,041 00	38,699 93	25,417 00
National bank notes outstanding.....	150,000 00	200,000 00	200,000 00	200,000 00
Due to other National banks.....	5,644 57	1,510 11	2,365 90	990 05
Due to State banks and bankers.....	57,131 16	73,012 64	51,383 31	68,775 90
Dividends unpaid.....	100 00	285 00	10 00	1,150 00
Individual deposits subject to check.....	695,922 18	454,414 80	327,506 12	470,240 90
Demand certificates of deposit.....	437,685 28	445,968 85	451,218 06	452,882 42
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills re-discounted.....				
Bills payable.....		55,000 00		
Liabilities other than those above stated.....				
Totals	\$1,607,327 54	\$1,500,232 40	\$1,311,183 32	\$1,469,456 27

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. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$330,926 91	\$320,251 04	\$345,283 57	\$333,524 71
Overdrafts, secured and unsecured.....	6,244 25	2,448 38	3,752 08	2,276 95
U. S. bonds to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	10,250 00	15,400 00	27,400 00	27,700 00
Banking house, furniture and fixtures.....	9,500 00	9,200 00	9,200 00	9,200 00
Other real estate and mortgages owned.....				
Due from National banks (not reserve agents)	217 18	10 00	500 00	
Due from State banks and bankers.....	201 31		2,512 93	25 21
Due from approved reserve agents.....	33,667 80	67,837 19	36,552 15	24,408 53
Checks and other cash items.....	207 25	4,325 45	3,296 44	1,452 02
Exchanges for clearing house.....				
Notes of other National banks.....	3,500 00	2,500 00	3,000 00	3,500 00
Fractional paper currency, nickels and cents.	267 72	418 32	111 43	173 89
Specie.....	13,307 35	15,508 70	15,768 50	18,128 35
Legal tender notes.....	6,500 00	3,500 00	3,000 00	4,000 00
Redemption fund with U. S. treasurer (5 % of circulation)	625 00	625 00	625 00	625 00
Due from U. S. treasurer, other than 5 % redemption fund				
Totals	\$427,914 77	\$454,524 08	\$463,502 10	\$437,514 66
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	8,500 00	9,000 00	9,000 00	9,000 00
Undivided profits less expenses and taxes paid	1,898 93	1,148 59	3,000 78	4,419 19
National bank notes outstanding.....	12,000 00	12,500 00	12,500 00	12,500 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....	15 00	135 00	30 00	
Individual deposits subject to check.....	295,145 10	306,703 05	313,849 38	279,874 14
Demand certificates of deposit.....	60,355 74	75,037 44	75,121 94	81,721 33
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills re-discounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals	\$427,914 77	\$454,524 08	\$463,502 10	\$437,514 66

No. 3925.

FIRST NATIONAL BANK, BUCHANAN.

D. S. SCOFFERN, *President*; J. W. BEISTLE, *Vice President*; CHARLES F. PEARS, *Cashier*;
H. B. HOWE, *Assistant Cashier*.

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

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$115,565 41	\$117,438 56	\$107,532 64	\$111,546 46
Overdrafts, secured and unsecured.....	2,882 64	3,697 46	2,697 51	3,221 76
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.....	742 81	742 81	742 81	742 81
Stocks, securities, etc.....	1,429 55	1,429 55	1,429 55	6,429 55
Banking house, furniture and fixtures.....	1,730 00	1,730 00	1,730 00	1,730 00
Other real estate and mortgages owned.....	11,395 09	15,374 01	15,374 01	15,242 01
Due from National banks (not reserve agents)	1,315 50	1,131 43	7,238 80	855 80
Due from State banks and bankers.....				
Due from approved reserve agents.....	46,603 99	26,778 18	42,535 09	52,035 23
Checks and other cash items.....	256 02	444 42	2,024 10	696 49
Exchanges for clearing house.....				
Notes of other National banks.....	1,450 00	1,500 00	900 00	1,935 00
Fractional paper currency, nickels and cents.	172 19	82 13	123 26	156 92
Specie	5,955 95	6,434 05	6,526 60	7,004 10
Legal tender notes.....		500 00	500 00	500 00
Redemption fund with U. S. treasurer (5 % of circulation)	625 00	625 00	625 00	625 00
Due from U. S. treasurer, other than 5 % redemption fund				
Totals	\$202,624 15	\$190,407 60	\$202,479 37	\$215,221 13
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	434 04	1,267 93	1,756 85	1,386 33
National bank notes outstanding.....	12,500 00	12,500 00	12,500 00	12,500 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid				
Individual deposits subject to check.....	50,481 07	33,988 82	31,172 42	31,255 38
Demand certificates of deposit.....	79,209 04	82,650 85	97,050 10	110,079 42
Time certificates of deposit.....				
Certified checks				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills re-discounted.....				
Bills payable				
Liabilities other than those above stated.....				
Totals	\$202,624 15	\$190,407 60	\$202,479 37	\$215,221 13

No. 3457.

FIRST NATIONAL BANK OF CALUMET, CALUMET.

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

DIRECTORS.—John S. Dymock, James Dunstan, Joseph Hermann, Josiah Hall, John D. Cuddihy,
Thomas M. Lyon, August Mette.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$1,114,541 82	\$1,133,474 05	\$1,210,498 68	\$1,169,752 27
Overdrafts, secured and unsecured.....	575 95	3,650 27	716 53	620 72
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.....	76,805 00	81,805 00	81,055 00	73,500 00
Banking house, furniture and fixtures.....	30,000 00	30,000 00	30,000 00	30,000 00
Other real estate and mortgages owned.....				
Due from National banks (not reserve agents)	26,333 53	36,608 44	49,162 16	44,262 89
Due from State banks and bankers.....	29,568 39	70,960 87	34,050 20	45,229 52
Due from approved reserve agents.....	539,483 09	700,609 74	641,691 18	582,436 04
Checks and other cash items.....	13,507 32	5,693 18	8,158 62	6,629 44
Exchanges for clearing house.....				
Notes of other National banks.....	20,800 00	28,400 00	18,350 00	25,450 00
Fractional paper currency, nickels and cents.	509 93	790 19	1,042 08	1,221 98
Specie	183,548 00	212,559 66	206,030 90	194,809 20
Legal tender notes.....	70,000 00	82,000 00	60,000 00	80,000 00
Redemption fund with U. S. treasurer (5 % of circulation)	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5 % redemption fund			3,000 00	
Totals	\$2,131,923 03	\$2,412,801 40	\$2,370,005 35	\$2,280,162 06
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	44,721 40	54,578 39	60,171 34	67,566 39
National bank notes outstanding.....	25,000 00	25,000 00	24,997 50	25,000 00
Due to other National banks.....	305 88	8,016 09		232 49
Due to State banks and bankers.....	1,761 59		1,717 53	
Dividends unpaid				
Individual deposits subject to check.....	1,905,687 71	2,094,050 60	2,053,838 80	2,029,487 23
Demand certificates of deposit.....	4,241 48	80,685 92	78,439 29	7,702 14
Time certificates of deposit.....				
Certified checks	204 97	470 40	840 89	173 81
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills re-discounted.....				
Bills payable				
Liabilities other than those above stated.....				
Totals	\$2,131,923 03	\$2,412,801 40	\$2,370,005 35	\$2,280,162 06

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. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$153,631 01	\$143,115 46	\$138,236 82	\$146,416 94
Overdrafts, secured and unsecured.....	82 60		1,641 06	683 04
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.....	32,000 00	46,000 00	46,000 00	61,000 00
Banking house, furniture and fixtures.....				
Other real estate and mortgages owned....	1,025 00	1,000 00	1,000 00	1,000 00
Due from National banks (not reserve agents)	1,022 84		711 98	283 98
Due from State banks and bankers.....	110 89	390 50	264 77	227 63
Due from approved reserve agents.....	30,889 68	33,691 56	48,113 19	41,296 30
Checks and other cash items.....	148 00	442 70	247 20	206 04
Exchanges for clearing house.....	68 34			
Notes of other National banks.....	2,100 00	2,530 00	2,845 00	1,845 00
Fractional paper currency, nickels and cents.	338 87	310 43	334 16	233 32
Specie.....	11,680 00	13,910 00	14,525 00	13,050 00
Legal tender notes.....	500 00	500 00		500 00
Redemption fund with U. S. treasurer (5 % of circulation).....	625 00	625 00	625 00	625 00
Due from U. S. treasurer, other than 5 % redemption fund.....				
Totals	\$246,722 23	\$255,015 65	\$267,044 18	\$279,867 25
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 expenses and taxes paid	9,210 26	8,173 44	9,460 20	10,189 35
National bank notes outstanding.....	12,500 00	12,500 00	12,500 00	12,500 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	70,311 26	66,724 54	76,806 71	82,054 18
Demand certificates of deposit.....	74,700 71	87,617 67	88,277 27	95,123 72
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills re-discounted.....				
Bills payable.....				
Liabilities other than those above stated....				
Totals	\$246,722 23	\$255,015 65	\$267,044 18	\$279,867 25

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, *Second 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. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$319,521 44	\$301,163 06	\$321,721 93	\$307,684 66
Overdrafts, secured and unsecured.....	210 29	193 63	1,534 33	1,175 08
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.....		14,000 00	14,000 00	14,000 00
Banking house, furniture and fixtures.....	10,800 00	7,000 00	7,000 00	7,000 00
Other real estate and mortgages owned.....				
Due from National banks (not reserve agents)	1,895 29			867 38
Due from State banks and bankers.....				
Due from approved reserve agents.....	18,922 07	36,771 28	18,268 97	49,464 63
Checks and other cash items.....	728 50	115 69	245 55	100 67
Exchanges for clearing house.....				
Notes of other National banks.....	1,119 00	1,733 00	60 00	560 00
Fractional paper currency, nickels and cents.....	240 68	116 26	211 84	286 79
Specie.....	12,864 25	7,540 00	10,388 00	10,180 00
Legal tender notes.....	6,000 00	16,000 00	7,988 00	7,481 00
Redemption fund with U. S. treasurer (5 % of circulation)	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5 % redemption fund.....				
Totals	\$424,801 52	\$437,132 92	\$433,918 62	\$451,300 21
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.....	7,123 03	4,097 03	6,679 95	4,858 40
National bank notes outstanding.....	49,200 00	50,000 00	50,000 00	49,500 00
Due to other National banks.....			291 82	
Due to State banks and bankers.....				
Dividends unpaid.....	193 50	7 50	2 50	11 50
Individual deposits subject to check.....	91,288 40	92,382 94	93,505 25	99,471 14
Demand certificates of deposit.....	176,996 59	190,645 45	183,439 10	197,459 17
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills re-discounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals	\$424,801 52	\$437,132 92	\$433,918 62	\$451,300 21

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,
W. F. Stim, H. G. Barber.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$232,472 34	\$211,454 69	\$236,101 12	\$231,775 31
Overdrafts, secured and unsecured.....	1,881 51	2,435 75	5,655 52	5,656 16
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.....	5,000 00	5,000 00	5,000 00	16,000 00
Banking house, furniture and fixtures.....	9,000 00	9,000 00	9,000 00	9,000 00
Other real estate and mortgages owned.....	1,450 00	1,450 00	1,450 00	1,450 00
Due from National banks (not reserve agents)	1,810 95	1,213 35	3,374 10	1,867 74
Due from State banks and bankers.....	3,894 34	4,443 48	3,867 83	3,886 89
Due from approved reserve agents.....	35,985 68	65,560 91	37,406 26	36,543 30
Checks and other cash items.....	480 33	97 09	114 12	169 57
Exchanges for clearing house.....				
Notes of other National banks.....	28,124 00	5,989 00	3,022 00	6,056 00
Fractional paper currency, nickels and cents.	363 51	321 88	177 95	194 18
Specie	10,320 00	11,676 50	13,162 00	7,450 00
Legal tender notes.....				5,000 00
Redemption fund with U. S. treasurer (5 % of circulation)	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5 % redemption fund				
Totals	\$383,282 66	\$371,142 65	\$370,830 90	\$377,549 15
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	31,325 25	29,317 00	28,392 64	29,858 23
National bank notes outstanding.....	50,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks.....				
Due to State banks and bankers.....	3,848 11		7,828 66	7,420 25
Dividends unpaid			1,725 00	
Individual deposits subject to check.....	88,630 96	66,794 44	56,124 32	66,545 06
Demand certificates of deposit.....	134,478 34	150,031 21	151,760 28	148,725 61
Time certificates of deposit.....				
Certified checks				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills re-discounted.....				
Bills payable				
Liabilities other than those above stated.....				
Totals	\$383,282 66	\$371,142 65	\$370,830 90	\$377,549 15

No. 3235.

FIRST NATIONAL BANK OF CHEBOYGAN.

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

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

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$397,745 38	\$359,165 81	\$338,579 17	\$427,559 68
Overdrafts, secured and unsecured.....	106 45	237 36	437 94	211 76
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.....	2,400 00	2,400 00	2,400 00	2,400 00
Stocks, securities, etc.....				
Banking house, furniture and fixtures.....	11,500 00	10,500 00	10,500 00	10,875 00
Other real estate and mortgages owned.....				
Due from National banks (not reserve agents)				
Due from State banks and bankers.....	2,681 55	5,222 70	3,650 66	249 32
Due from approved reserve agents.....	21,250 21	75,509 37	110,115 31	38,932 56
Checks and other cash items.....	2,770 20	560 71	1,798 03	3,036 57
Exchanges for clearing house.....				
Notes of other National banks.....	1,012 00	1,056 00	2,373 00	1,017 00
Fractional paper currency, nickels and cents.	660 94	404 24	639 95	369 39
Specie	23,574 22	22,893 80	24,420 30	24,366 15
Legal tender notes.....	5,717 00	12,196 00	11,052 00	7,175 00
Redemption fund with U. S. treasurer (5 % of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5 % redemption fund		1,500 00		
Totals	\$521,917 95	\$544,145 99	\$558,466 36	\$568,692 43
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	2,358 68	2,148 37	4,161 64	7,214 10
National bank notes outstanding.....	50,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid	70 00	280 00		
Individual deposits subject to check.....	165,983 07	174,573 72	183,583 81	170,404 37
Demand certificates of deposit.....	7,897 06	7,238 67	6,220 91	6,226 08
Time certificates of deposit.....	235,609 14	249,905 23	254,500 00	274,847 88
Certified checks				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills re-discounted.....				
Bills payable				
Liabilities other than those above stated..				
Totals	\$521,917 95	\$544,145 99	\$558,466 36	\$568,692 43

No. 1235.

COLDWATER NATIONAL BANK, COLDWATER.

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

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

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$246,102 49	\$192,760 66	\$200,651 65	\$181,445 36
Overdrafts, secured and unsecured.....	4,522 59	1,614 78	1,925 52	4,383 43
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.....	7,102 00	7,102 00	7,102 00	7,102 00
Banking house, furniture and fixtures.....	1,970 00	1,970 00	1,970 00	1,970 00
Other real estate and mortgages owned.....	40,543 76	40,769 60	40,769 60	40,769 60
Due from National banks (not reserve agents)				
Due from State banks and bankers.....	852 67		45 50	2,138 53
Due from approved reserve agents.....	40,239 03	32,747 69	27,991 61	42,445 22
Checks and other cash items.....	1,607 52	496 93	934 20	343 54
Exchanges for clearing house.....				
Notes of other National banks.....	1,810 00	3,249 00	2,673 00	1,532 00
Fractional paper currency, nickels and cents.	119 74	276 48	144 22	63 78
Specie	12,774 95	16,273 56	14,361 90	13,093 90
Legal tender notes.....	1,133 00	2,031 00	1,671 00	957 00
Redemption fund with U. S. treasurer (5 % of circulation)	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5 % redemption fund				
Totals	\$385,027 75	\$325,541 70	\$326,490 20	\$322,494 36
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	9,196 18	6,969 19	8,623 94	9,637 74
National bank notes outstanding.....	25,000 00	25,000 00	25,000 00	25,000 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid				
Individual deposits subject to check.....	136,152 19	75,794 72	69,542 33	63,955 97
Demand certificates of deposit.....	79,649 38	82,777 79	88,323 93	88,900 65
Time certificates of deposit.....				
Certified checks	30 00			
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills re-discounted.....				
Bills payable				
Liabilities other than those above stated.....				
Totals	\$385,027 75	\$325,541 70	\$326,490 20	\$322,494 36

No. 1924.

SOUTHERN MICHIGAN NATIONAL BANK, COLDWATER.

L. E. ROSE, *President*; C. G. LUCE, *Vice President*; A. S. UPSON, *Cashier*.DIRECTORS.—Cyrus G. Luce, J. S. Barber, R. E. Clarke, L. E. Rose, M. G. Clarke,
John Murphy, A. S. Upson.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$423,040 60	\$415,275 52	\$441,783 62	\$422,070 15
Overdrafts, secured and unsecured.....	1,078 59	2,411 57	2,018 73	2,396 61
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.....	2,640 00	2,640 00	3,140 00	
Premiums on U. S. bonds.....	113 81	113 81	153 81	
Stocks, securities, etc.....	77,508 28	105,042 03	104,042 03	113,480 78
Banking house, furniture and fixtures.....	13,000 00	13,000 00	13,000 00	13,000 00
Other real estate and mortgages owned.....				
Due from National banks (not reserve agents)	3,909 63	5,153 70	5,885 08	5,867 12
Due from State banks and bankers.....	1,020 30	297 07	454 99	7,341 30
Due from approved reserve agents.....	38,512 91	46,372 27	35,290 06	43,906 24
Checks and other cash items.....	618 33	452 66	1,742 14	1,910 48
Exchanges for clearing house.....				
Notes of other National banks.....	3,783 00	3,036 00	2,705 00	2,695 00
Fractional paper currency, nickels and cents.....	278 09	177 11	119 27	102 88
Specie	18,227 50	16,424 30	16,477 55	17,431 55
Legal tender notes.....	8,100 00	7,800 00	6,500 00	7,900 00
Redemption fund with U. S. treasurer (5 % of circulation)	7,380 00	8,250 00	8,250 00	8,250 00
Due from U. S. treasurer, other than 5 % redemption fund				
Totals	\$764,211 04	\$791,446 04	\$806,562 28	\$811,352 11
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.....	70,844 27	72,275 31	77,028 74	79,902 94
National bank notes outstanding.....	165,000 00	165,000 00	165,000 00	165,000 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid				
Individual deposits subject to check.....	63,460 05	102,017 79	100,176 50	90,072 32
Demand certificates of deposit.....	264,906 72	252,152 94	264,357 04	276,376 85
Time certificates of deposit.....				
Certified checks				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills re-discounted.....				
Bills payable				
Liabilities other than those above stated.....				
Totals	\$764,211 04	\$791,446 04	\$806,562 28	\$811,352 11

No. 1256.

FIRST NATIONAL BANK, CORUNNA.

L. W. SIMMONS, *President*; JOHN DRISCOLL, *Vice President*; W. A. ROSENKRANS, *Cashier*;
E. T. SIDNEY, *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. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$241,795 30	\$251,124 23	\$245,524 27	\$276,109 26
Overdrafts, secured and unsecured.....	174 09	348 59	1,394 71	420 57
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.....	3,500 00	3,500 00	3,500 00	3,500 00
Stocks, securities, etc.....	5,000 00	5,000 00	5,000 00	5,000 00
Banking house, furniture and fixtures.....	6,500 00	6,500 00	6,500 00	6,500 00
Other real estate and mortgages owned.....	6,700 00	6,200 00	6,200 00	6,200 00
Due from National banks (not reserve agents).....		234 39		1,655 13
Due from State banks and bankers.....				
Due from approved reserve agents.....	46,666 68	29,996 77	37,608 70	38,169 33
Checks and other cash items.....	370 15	470 26	2,690 62	587 57
Exchanges for clearing house.....				
Notes of other National banks.....	766 00	1,060 00	942 00	840 00
Fractional paper currency, nickels and cents.....	43 68	40 99	46 88	112 08
Specie.....	8,660 00	8,700 00	6,600 00	8,700 00
Legal tender notes.....	9,000 00	9,000 00	4,000 00	7,000 00
Redemption fund with U. S. treasurer (5 % of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5 % redemption fund.....				
Totals	\$381,675 90	\$374,675 23	\$372,507 18	\$407,293 94
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	8,800 00	9,100 00	9,100 00	9,100 00
Undivided profits less expenses and taxes paid.....	729 69	774 57	1,431 37	3,774 31
National bank notes outstanding.....	49,300 00	49,500 00	50,000 00	50,000 00
Due to other National banks.....	1 11		180 63	
Due to State banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	48,658 82	33,544 85	30,067 51	50,386 41
Demand certificates of deposit.....	224,186 28	231,755 81	231,727 67	244,033 22
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills re-discounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals	\$381,675 90	\$374,675 23	\$372,507 18	\$407,293 94

No. 2707.

FIRST NATIONAL BANK, DETROIT.

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

DIRECTORS.—James McMillan, D. M. Ferry, Wm. J. Chittenden, Don M. Dickinson,
Wm. C. McMillan, Henry B. Lothrop, James Edgar, John T. Shaw, Stephen Y. Seyburn.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$2,432,529 18	\$2,151,399 64	\$2,514,279 89	\$2,287,465 28
Overdrafts, secured and unsecured.....	12 02			
U. S. bonds to secure circulation.....	450,000 00	450,000 00	450,000 00	450,000 00
U. S. bonds to secure U. S. deposits.....	400,000 00	400,000 00	400,000 00	400,000 00
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	132,312 50	132,312 50	132,312 50	132,312 50
Stocks, securities, etc.....	623,689 48	1,021,942 50	901,913 33	962,893 33
Banking house, furniture and fixtures.....				
Other real estate and mortgages owned.....				
Due from National banks (not reserve agents)	218,047 17	359,475 35	315,023 69	312,657 24
Due from State banks and bankers.....	157,913 05	354,915 67	168,782 77	166,525 21
Due from approved reserve agents.....	716,287 00	476,049 52	433,018 71	446,608 89
Checks and other cash items.....	2,525 97	2,438 69	2,525 73	2,951 61
Exchanges for clearing house.....	164,759 86	121,687 73	302,999 37	299,043 41
Notes of other National banks.....	75,803 00	219,622 00	46,493 00	143,326 00
Fractional paper currency, nickels and cents.	3,065 41	1,857 18	3,268 48	3,216 28
Specie.....	480,606 00	415,759 25	364,779 25	618,387 00
Legal tender notes.....	165,638 00	277,301 00	167,599 00	294,910 00
Redemption fund with U. S. treasurer (5 % of circulation).....	22,500 00	22,500 00	22,500 00	22,500 00
Due from U. S. treasurer, other than 5 % redemption fund.....		17,000 00	5,000 00	4,000 00
Totals	\$6,045,688 64	\$6,424,261 03	\$6,230,495 72	\$6,546,796 75
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	45,594 67	47,949 47	51,146 11	74,555 71
National bank notes outstanding.....	425,850 00	419,700 00	439,100 00	422,800 00
Due to other National banks.....	777,652 29	568,994 26	612,511 85	640,203 40
Due to State banks and bankers.....	1,663,999 05	1,667,732 86	1,522,863 09	1,677,222 17
Dividends unpaid.....		1,000 00		
Individual deposits subject to check.....	2,070,444 70	2,622,117 49	2,485,022 34	2,581,560 76
Demand certificates of deposit.....	55,191 00	86,251 00	87,294 40	78,988 29
Time certificates of deposit.....				
Certified checks.....	12,344 55	6,785 98	1,416 77	37,194 26
Cashier's checks outstanding.....	965 54	6,953 75	35,292 10	21,247 32
United States deposits.....	349,229 51	348,838 78	347,881 93	371,512 34
Deposits of U. S. disbursing officers.....	44,417 33	47,937 44	47,967 13	41,512 50
Notes and bills re-discounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals	\$6,045,688 64	\$6,424,261 03	\$6,230,495 72	\$6,546,796 75

No. 3357.

AMERICAN EXCHANGE NATIONAL BANK, DETROIT.

WALDO A. AVERY, *President*; JOHN N. BAGLEY, *Vice President*; HAMILTON DEY, *Cashier*;
HERMANN 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. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$2,093,113 45	\$2,169,050 93	\$2,445,918 27	\$2,375,304 77
Overdrafts, secured and unsecured.....	1,850 41	1,886 86	2,317 46	476 25
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.....	393,747 59	461,104 19	457,349 29	457,036 79
Banking house, furniture and fixtures.....	5,288 50	5,288 50	5,288 50	5,288 50
Other real estate and mortgages owned.....				
Due from National banks (not reserve agents)	181,699 96	167,322 01	176,742 59	207,312 33
Due from State banks and bankers.....	29,314 70	47,979 61	25,877 77	24,706 67
Due from approved reserve agents.....	423,640 13	343,741 22	289,823 78	398,785 14
Checks and other cash items.....	1,846 36	1,349 72	2,562 20	1,860 64
Exchanges for clearing house.....	45,244 96	110,882 44	65,943 24	60,371 34
Notes of other National banks.....	14,548 00	33,439 00	21,884 00	13,613 00
Fractional paper currency, nickels and cents.	2,646 81	2,500 57	1,637 92	1,258 16
Specie	247,779 50	269,966 00	260,072 00	327,340 00
Legal tender notes.....	54,690 00	92,925 00	74,750 00	53,475 00
Redemption fund with U. S. treasurer (5 % of circulation)	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5 % redemption fund				
Totals	\$3,547,910 37	\$3,759,936 05	\$3,881,767 02	\$3,979,328 59
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	29,982 40	36,945 97	24,940 33	37,794 38
National bank notes outstanding.....	48,600 00	48,600 00	48,600 00	48,600 00
Due to other National banks.....	266,256 12	334,688 15	320,764 90	278,730 80
Due to State banks and bankers.....	266,604 68	270,089 17	165,057 53	223,589 27
Dividends unpaid				
Individual deposits subject to check.....	2,398,908 82	2,537,618 35	2,768,114 93	2,655,749 42
Demand certificates of deposit.....	17,558 35	28,994 41	35,464 61	34,864 72
Time certificates of deposit.....				
Certified checks				
Cashier's checks outstanding.....	20,000 00	3,000 00	18,824 72	
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills re-discounted.....				
Bills payable				200,000 00
Liabilities other than those above stated.....				
Totals	\$3,547,910 37	\$3,759,936 05	\$2,881,767 02	\$3,979,328 59

No. 2591.

COMMERCIAL NATIONAL BANK, DETROIT.

HUGH McMILLAN, *President*; M. L. WILLIAMS, *Vice President and Cashier*;
A. W. EHRMAN, *Assistant Cashier*; HENRY H. SANGER, *Auditor*.

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. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$2,611,876 97	\$2,399,043 47	\$2,542,944 24	\$2,459,806 69
Overdrafts, secured and unsecured.....	278 53	.....	971 63	60 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.....	150,000 00	150,000 00	150,000 00	150,000 00
U. S. bonds on hand.....	.....	.....	.....	.....
Premiums on U. S. bonds.....	.....	.....	.....	.....
Stocks, securities, etc.....	195,352 44	284,974 50	284,974 50	197,075 00
Banking house, furniture and fixtures.....	3,500 00	3,500 00	3,500 00	.....
Other real estate and mortgages owned.....	52,504 25	48,627 09	48,425 09	.....
Due from National banks (not reserve agents)	262,245 38	296,905 36	186,587 40	213,526 72
Due from State banks and bankers.....	118,958 93	81,977 76	71,629 58	42,632 77
Due from approved reserve agents.....	467,460 63	436,333 83	487,924 01	446,124 15
Checks and other cash items.....	2,442 74	3,414 57	1,932 58	1,409 78
Exchanges for clearing house.....	104,739 64	72,133 98	109,552 39	97,662 74
Notes of other National banks.....	23,149 00	12,105 00	18,220 00	21,584 00
Fractional paper currency, nickels and cents.	601 17	600 93	800 84	650 08
Specie.....	234,342 00	111,561 00	254,949 00	172,015 00
Legal tender notes.....	106,000 00	272,000 00	173,000 00	201,000 00
Redemption fund with U. S. treasurer (5 % of circulation)	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5 % redemption fund	7,500 00	.....	.....	.....
Totals	\$4,393,451 68	\$4,225,677 49	\$4,387,911 26	\$4,056,047 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	95,477 00	91,654 93	105,399 34	13,877 62
National bank notes outstanding.....	37,700 00	38,150 00	36,050 00	34,700 00
Due to other National banks.....	683,962 33	778,633 83	709,474 75	738,368 72
Due to State banks and bankers.....	836,863 53	800,969 51	718,029 40	813,483 30
Dividends unpaid.....	.....	536 00	.....	160 00
Individual deposits subject to check.....	1,903,990 37	1,643,932 82	1,844,424 08	1,518,031 17
Demand certificates of deposit.....	3,063 79	5,706 18	22,900 89	5,762 54
Time certificates of deposit.....	90,217 56	125,639 86	201,892 74	183,239 20
Certified checks.....	.....	.....	.....	.....
Cashier's checks outstanding.....	.....	.....	.....	.....
United States deposits.....	133,440 95	130,781 38	132,759 23	133,533 78
Deposits of U. S. disbursing officers.....	8,736 15	9,672 98	16,980 83	14,891 37
Notes and bills re-discounted.....	.....	.....	.....	.....
Bills payable.....	.....	.....	.....	.....
Liabilities other than those above stated.....	.....	.....	.....	.....
Totals	\$4,393,451 68	\$4,225,677 49	\$4,387,911 26	\$4,056,047 70

No. 2870.

DETROIT NATIONAL BANK, DETROIT.

ALEX. MCPHERSON, *President*; THEODORE D. BUHL, *Vice President*; WM. T. DEGRAFF, *Cashier*; D. STEWART, JR., *Assistant Cashier*; CHAS. F. LAWSON, *Auditor*.

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

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$4,532,961 28	\$4,895,919 34	\$4,980,908 09	\$5,196,443 96
Overdrafts, secured and unsecured.....	4,120 58	2,947 65	2,183 67	6,323 78
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....	100,000 00	100,000 00	100,000 00	100,000 00
U. S. bonds on hand.....	200 00	.....	12,500 00	23,000 00
Premiums on U. S. bonds.....	.....	.....	.....	.....
Stocks, securities, etc.....	216,820 00	125,320 00	83,320 00	60,820 00
Banking house, furniture and fixtures.....	.....	.....	.....	.....
Other real estate and mortgages owned.....	65,592 24	62,040 00	42,040 00	42,040 00
Due from National banks (not reserve agents)	717,445 36	712,228 30	591,442 85	650,888 06
Due from State banks and bankers.....	303,067 90	317,221 16	252,416 90	268,348 73
Due from approved reserve agents.....	1,139,111 00	834,428 81	923,505 91	839,830 99
Checks and other cash items.....	9,612 74	11,261 19	13,529 26	14,987 11
Exchanges for clearing house.....	106,189 21	172,711 98	185,080 75	231,460 52
Notes of other National banks.....	117,702 00	83,848 00	70,697 00	40,020 00
Fractional paper currency, nickels and cents.	1,913 95	913 48	2,172 09	2,205 62
Specie	369,270 50	486,067 50	404,271 50	267,609 50
Legal tender notes.....	350,432 00	324,056 00	303,427 00	431,845 00
Redemption fund with U. S. treasurer (5 % of circulation)	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5 % redemption fund .....	.....	13,500 00	9,000 00	9,500 00
Totals	\$8,086,938 76	\$8,194,963 41	\$8,028,995 02	\$8,237,823 27
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	97,316 59	106,608 01	94,636 85	129,951 20
National bank notes outstanding.....	49,400 00	49,000 00	49,500 00	49,400 00
Due to other National banks.....	1,063,863 61	1,062,084 58	1,001,860 14	1,145,998 59
Due to State banks and bankers.....	1,826,828 21	2,063,850 71	1,863,499 29	1,808,940 40
Dividends unpaid	353 42	3,733 48	20,000 00	120 00
Individual deposits subject to check.....	3,677,979 42	3,562,318 08	3,601,775 11	3,646,726 92
Demand certificates of deposit.....	77,747 04	40,547 09	72,849 63	67,069 76
Time certificates of deposit.....	1,000 00	1,000 00	1,000 00	1,000 00
Certified checks	13,290 80	10,736 96	15,671 24	78,364 90
Cashier's checks outstanding.....	2,159 67	84 50	8,202 76	10,251 50
United States deposits.....	77,000 00	95,000 00	100,000 00	100,000 00
Deposits of U. S. disbursing officers.....	.....	.....	.....	.....
Notes and bills re-discounted.....	.....	.....	.....	.....
Bills payable .....	.....	.....	.....	.....
Liabilities other than those above stated.....	.....	.....	.....	.....
Totals	\$8,086,938 76	\$8,194,963 41	\$8,028,995 02	\$8,237,823 27

No. 3730.

THE PRESTON NATIONAL BANK, DETROIT.

CHARLES L. PALMS, *President*; A. E. F. WHITE, *Vice President*; I. B. UNGER, *Cashier*;
J. P. GILMORE, *Auditor*.

DIRECTORS.—C. A. Black, J. E. Davis, J. D. Standish, A. E. F. White, A. L. Stephens,
H. K. White, J. B. Book, C. L. Palms, F. C. Andrews, M. J. Murphy.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$2,945,041 66	\$3,128,392 24	\$3,372,077 61	\$3,172,933 47
Overdrafts, secured and unsecured.....	640 37	1,257 96	647 28	461 96
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.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	176,030 05	370,158 85	370,158 85	370,683 85
Banking house, furniture and fixtures.....	12,500 00	11,500 00	11,000 00	11,000 00
Other real estate and mortgages owned.....	168,516 75	138,019 42	139,074 24	139,211 12
Due from National banks (not reserve agents)	254,984 89	269,335 19	242,467 95	225,905 19
Due from State banks and bankers.....	38,352 89	44,704 53	34,553 03	32,394 86
Due from approved reserve agents.....	504,126 16	450,654 29	407,075 52	677,755 25
Checks and other cash items.....	386 19	295 59	547 72	65 88
Exchanges for clearing house.....	25,618 18	63,517 66	153,700 92	77,358 35
Notes of other National banks.....	22,750 00	24,525 00	18,960 00	29,720 00
Fractional paper currency, nickels and cents.	39 39	52 52	67 28	52 97
Specie.....	308,794 50	287,299 00	195,623 50	268,188 50
Legal tender notes.....	158,295 00	174,415 00	110,510 00	161,050 00
Redemption fund with U. S. treasurer (5 % of circulation)	35,000 00	35,000 00	35,000 00	35,000 00
Due from U. S. treasurer, other than 5 % redemption fund	5,000 00			1,000 00
Totals	\$5,456,076 03	\$5,799,127 25	\$5,891,463 90	\$6,002,781 40
Liabilities.				
Capital stock paid in.....	\$700,000 00	\$700,000 00	\$700,000 00	\$700,000 00
Surplus fund.....	105,000 00	110,000 00	110,000 00	110,000 00
Undivided profits less expenses and taxes paid	31,200 18	34,653 05	43,358 63	56,182 63
National bank notes outstanding.....	683,080 00	676,770 00	680,980 00	694,320 00
Due to other National banks.....	541,663 98	452,108 27	531,491 05	526,932 92
Due to State banks and bankers.....	1,183,724 15	1,438,680 63	1,234,712 52	1,290,225 26
Dividends unpaid.....				
Individual deposits subject to check.....	1,616,847 00	1,759,945 46	1,747,173 27	1,912,900 12
Demand certificates of deposit.....	512,285 11	501,079 01	640,683 91	589,221 14
Time certificates of deposit.....				
Certified checks.....	3,492 55	8,070 91	51,937 82	15,827 96
Cashier's checks outstanding.....	1,783 06	40,819 92	51,126 70	7,171 37
United States deposits.....	77,000 00	77,000 00	100,000 00	100,000 00
Deposits of U. S. disbursing officers.....				
Notes and bills re-discounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals	\$5,456,076 03	\$5,799,127 25	\$5,891,463 90	\$6,002,781 40

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, Henry Wunsch, Theo. Gorenflo,
Stephen Pratt, T. A. Wadsworth, Albert A. Albrecht, Fred E. Farnsworth.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$784,043 78	\$697,684 28	\$755,189 75	\$703,349 25
Overdrafts, secured and unsecured.....	638 64	807 08	66 39	766 75
U. S. bonds to secure circulation.....	150,000 00	150,000 00	150,000 00	150,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	3,000 00	3,000 00	3,000 00	3,000 00
Stocks, securities, etc.....		20,000 00	20,000 00	20,000 00
Banking house, furniture and fixtures.....	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate and mortgages owned.....	33,400 00	33,400 00	33,400 00	33,805 60
Due from National banks (not reserve agents)	22,873 63	76,646 90	48,740 06	40,542 11
Due from State banks and bankers.....	23,567 53	8,350 94	21,113 13	15,575 36
Due from approved reserve agents.....	61,945 37	149,678 62	109,583 86	56,428 00
Checks and other cash items.....	832 81	667 37	687 37	560 45
Exchanges for clearing house.....	11,614 84	11,594 23	28,878 80	20,357 59
Notes of other National banks.....	4,082 00	20,592 00	10,740 25	8,793 00
Fractional paper currency, nickels and cents.	92 52	273 14	483 86	40 58
Specie	42,184 00	58,428 00	79,588 25	56,347 75
Legal tender notes.....	13,023 00	22,454 00	16,929 00	24,583 00
Redemption fund with U. S. treasurer (5 % of circulation)	5,430 00	7,500 00	50 00	7,500 00
Due from U. S. treasurer, other than 5 % redemption fund		2,700 00		12,850 00
Totals	\$1,159,728 12	\$1,266,776 56	\$1,272,450 72	\$1,157,499 44
Liabilities.				
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund	11,000 00	12,000 00	12,000 00	12,000 00
Undivided profits less expenses and taxes paid	24,219 46	24,784 29	23,892 64	26,750 06
National bank notes outstanding.....	150,000 00	150,000 00	150,000 00	150,000 00
Due to other National banks.....	50,044 70	96,988 48	43,626 29	59,013 88
Due to State banks and bankers.....	131,523 73	151,787 23	99,455 35	101,579 40
Dividends unpaid	150 00	428 00	160 00	80 00
Individual deposits subject to check.....	349,433 48	459,628 92	580,701 88	429,143 65
Demand certificates of deposit.....	178,451 76	166,909 61	157,560 69	146,490 41
Time certificates of deposit.....				
Certified checks	5,102 60	4,075 03	4,543 87	4,329 58
Cashier's checks outstanding.....	6 39	175 00	510 00	28,112 46
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills re-discounted.....				
Bills payable	59,796 00			
Liabilities other than those above stated.....				
Totals	\$1,159,728 12	\$1,266,776 56	\$1,272,450 72	\$1,157,499 44

No. 5415.

FIRST NATIONAL BANK, DURAND.

LUTHER LOUCKS, *President*; O. H. OBERT, *Vice President*; J. D. LELAND, *Cashier*;
J. L. VAN ALSTINE, *Assistant Cashier*.

DIRECTORS.—Luther Loucks, N. P. Leland, O. B. Hibbard, B. Geer, P. D. Brown, O. H. Obert,
Alfred Derham, C. S. Reed, F. C. Gale.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$135,090 54	\$157,080 27	\$170,850 19	\$198,967 24
Overdrafts, secured and unsecured.....	1,400 08	757 88	2,433 77	6,133 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.....				
Premiums on U. S. bonds.....	850 00	600 00	475 00	475 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.....		3,570 00		
Due from National banks (not reserve agents)	15 01	5,017 25	3,510 76	2,508 63
Due from State banks and bankers.....	935 00	3,106 02	8,707 35	291 77
Due from approved reserve agents.....	31,319 23	34,230 48	34,471 41	20,543 62
Checks and other cash items.....	4,203 37	2,202 60	534 50	174 15
Exchanges for clearing house.....				
Notes of other National banks.....	4,270 00	2,778 00	1,142 00	2,438 00
Fractional paper currency, nickels and cents.	138 62	51 59	66 03	82 49
Specie	7,022 50	7,040 00	6,305 00	6,250 00
Legal tender notes.....	5,000 00	3,000 00	4,450 00	7,000 00
Redemption fund with U. S. treasurer (5 % of circulation)	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5 % redemption fund				100 00
Totals	\$223,494 35	\$252,684 09	\$266,196 01	\$278,214 51
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund	450 00	1,200 00	1,200 00	1,200 00
Undivided profits less expenses and taxes paid	71 56	347 63	998 18	1,785 87
National bank notes outstanding.....	25,000 00	25,000 00	25,000 00	25,000 00
Due to other National banks.....		226 01		1,519 88
Due to State banks and bankers.....				
Dividends unpaid				
Individual deposits subject to check.....	64,316 86	54,659 94	70,231 90	74,548 05
Demand certificates of deposit.....	108,655 93	146,250 51	143,765 93	143,660 71
Time certificates of deposit.....				
Certified checks				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				5,500 00
Notes and bills re-discounted.....				
Bills payable				
Liabilities other than those above stated.....				
Totals	\$223,494 35	\$252,684 09	\$266,196 01	\$278,214 51

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, J. H. Gallory.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$113,389 78	\$127,648 78	\$151,598 49	\$141,427 18
Overdrafts, secured and unsecured.....	654 89	2,778 44	746 81	1,642 23
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	500 00	500 00	500 00
Stocks, securities, etc.....				
Banking house, furniture and fixtures.....	8,200 00	8,200 00	8,200 00	8,200 00
Other real estate and mortgages owned.....	7,650 00	7,650 00	7,650 00	7,650 00
Due from National banks (not reserve agents)	1,412 59		348 59	496 55
Due from State banks and bankers.....			217 52	
Due from approved reserve agents.....	29,412 30	19,989 75	18,676 16	28,302 46
Checks and other cash items.....	326 37	96 28	63 50	212 40
Exchanges for clearing house.....				
Notes of other National banks.....	150 00	370 00	210 00	230 00
Fractional paper currency, nickels and cents.	24 92	108 63	41 86	6 19
Specie	2,893 30	3,388 00	5,010 55	5,379 55
Legal tender notes.....	2,266 00	4,317 00	5,300 00	3,872 00
Redemption fund with U. S. treasurer (5 % of circulation)	625 00	625 00	625 00	625 00
Due from U. S. treasurer, other than 5 % redemption fund				
Totals	\$180,505 75	\$188,171 88	\$211,688 48	\$211,043 56
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	1,400 00	1,400 00	1,400 00	1,400 00
Undivided profits less expenses and taxes paid	2,597 96	4,625 05	5,310 66	6,598 13
National bank notes outstanding.....	12,500 00	12,500 00	12,500 00	12,500 00
Due to other National banks.....		198 54		
Due to State banks and bankers.....	4,158 35	2,501 83	2,386 85	4,436 10
Dividends unpaid				
Individual deposits subject to check.....	30,648 32	15,211 51	29,977 85	21,045 00
Demand certificates of deposit.....	79,201 12	101,734 95	110,113 12	115,064 33
Time certificates of deposit.....				
Certified checks				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills re-discounted.....				
Bills payable				
Liabilities other than those above stated.....				
Totals	\$180,505 75	\$188,171 88	\$211,688 48	\$211,043 56

No. 3761.

FIRST NATIONAL BANK, ESCANABA.

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

DIRECTORS.—F. H. Van Cleve, C. C. Royce, A. Maitland, W. W. Oliver, S. B. Rathfin.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$652,473 94	\$742,493 03	\$802,613 99	\$762,824 83
Overdrafts, secured and unsecured.....	76 67	171 71	14 53	84 24
U. S. bonds to secure circulation.....	20,000 00	20,000 00	20,000 00	20,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	79,500 00	70,500 00	115,500 00	118,714 50
Banking house, furniture and fixtures.....	8,900 00	8,000 00	8,000 00	8,000 00
Other real estate and mortgages owned.....				
Due from National banks (not reserve agents)	688 51	3,370 40	5,711 68	5,645 87
Due from State banks and bankers.....	3,538 07	5,256 37	10,790 08	11,437 20
Due from approved reserve agents.....	125,191 46	243,633 60	154,847 12	79,941 20
Checks and other cash items.....	689 45	1,651 72	691 82	694 27
Exchanges for clearing house.....				
Notes of other National banks.....	9,165 00	13,133 00	6,967 00	2,050 00
Fractional paper currency, nickels and cents.	56 82	78 73	45 66	40 14
Specie.....	59,578 00	43,067 50	45,451 50	62,084 00
Legal tender notes.....	10,000 00	10,000 00	5,000 00	5,000 00
Redemption fund with U. S. treasurer (5 % of circulation).....	1,500 00	1,000 00	1,000 00	1,000 00
Due from U. S. treasurer, other than 5 % redemption fund.....				
Totals	\$970,457 92	\$1,162,356 06	\$1,176,633 38	\$1,077,516 25
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	1,893 36	770 54	3,710 60	6,868 40
National bank notes outstanding.....	20,000 00	20,000 00	20,000 00	20,000 00
Due to other National banks.....				
Due to State banks and bankers.....	724 18	2,680 76	127 51	
Dividends unpaid.....				
Individual deposits subject to check.....	262,462 29	405,341 80	424,242 71	344,079 09
Demand certificates of deposit.....	615,378 09	663,562 96	658,552 56	636,568 76
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills re-discounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals	\$970,457 92	\$1,162,356 06	\$1,176,633 38	\$1,077,516 25

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, John J. Carton, Wm. McGregor, W. R. Hubbard.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$298,554 44	\$281,874 41	\$338,675 03	\$363,838 66
Overdrafts, secured and unsecured.....	248 30	1,089 45	1,454 21	1,013 74
U. S. bonds to secure circulation.....	150,000 00	150,000 00	150,000 00	150,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	134,472 93	112,553 37	119,458 09	122,284 54
Banking house, furniture and fixtures.....	21,000 00	21,000 00	21,000 00	21,000 00
Other real estate and mortgages owned.....		21,278 21	21,238 19	11,845 00
Due from National banks (not reserve agents)	1,027 77	701 64		
Due from State banks and bankers.....	5,173 37	2,889 74	3,853 14	1,946 31
Due from approved reserve agents.....	41,187 56	67,989 00	60,890 53	36,313 90
Checks and other cash items.....	864 12	779 31	2,505 97	667 09
Exchanges for clearing house.....		1,916 41	557 26	
Notes of other National banks.....	600 00	243 00	354 00	437 00
Fractional paper currency, nickels and cents.	420 86	388 33	233 25	277 35
Specie	13,852 00	14,525 50	14,051 00	12,419 00
Legal tender notes.....	11,000 00	15,000 00	6,000 00	14,500 00
Redemption fund with U. S. treasurer (5 % of circulation)	7,500 00	7,500 00	7,500 00	7,500 00
Due from U. S. treasurer, other than 5 % redemption fund				
Totals	\$685,901 35	\$699,728 37	\$747,770 67	\$744,042 59
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund	16,000 00	17,000 00	17,000 00	17,000 00
Undivided profits less expenses and taxes paid	12,473 17	9,371 18	14,754 45	18,433 16
National bank notes outstanding.....	150,000 00	150,000 00	150,000 00	150,000 00
Due to other National banks.....		8,035 78	564 99	6,939 28
Due to State banks and bankers.....			11,367 62	14,990 58
Dividends unpaid	143 25	414 00		
Individual deposits subject to check.....	234,284 09	234,357 54	273,194 82	259,676 02
Demand certificates of deposit.....	6,417 09	5,523 31	4,664 81	6,585 03
Time certificates of deposit.....	112,330 21	123,122 80	120,195 37	116,558 37
Sundry deposits	4,253 54	1,903 76	6,028 61	3,860 15
Certified checks				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills re-discounted.....				
Bills payable				
Liabilities other than those above stated..				
Totals	\$685,901 35	\$699,728 37	\$747,770 67	\$744,042 59

STATE BANKING DEPARTMENT.

No. 4578.

THE NATIONAL BANK OF GRAND HAVEN.

DWIGHT CUTLER, *President*; NELSON R. HOWLETT, *Vice President*;
G. A. FARR, *Second Vice President*; D. C. OAKES, *Cashier*.

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

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$283,924 36	\$318,336 02	\$333,425 64	\$377,582 01
Overdrafts, secured and unsecured.....	731 79	326 06	4 42	231 26
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....	5,260 00	5,260 00	1,260 00	1,260 00
Premiums on U. S. bonds.....	1,198 05	1,198 05	109 55	109 55
Stocks, securities, etc.....	30,113 61	50,644 49	50,644 49	61,094 49
Banking house, furniture and fixtures.....	3,000 00	2,500 00	2,500 00	2,500 00
Other real estate and mortgages owned.....	581 51	525 51	526 01	75 00
Due from National banks (not reserve agents)	12,418 99	5,326 01	11,063 29	6,454 26
Due from State banks and bankers.....		1,317 04		
Due from approved reserve agents.....	96,877 99	86,079 30	88,070 67	91,962 35
Checks and other cash items.....	1,072 23	589 38	910 13	1,110 81
Exchanges for clearing house.....				
Notes of other National banks.....	6,589 00	10,594 00	4,995 00	4,400 00
Fractional paper currency, nickels and cents.	225 60	322 19	253 65	201 53
Specie	11,993 15	12,172 95	15,047 25	11,320 00
Legal tender notes.....	20,000 00	20,500 00	17,000 00	14,250 00
Redemption fund with U. S. treasurer (5 % of circulation)	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5 % redemption fund				
Totals	\$526,486 28	\$568,191 00	\$578,310 10	\$625,051 26
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	16,000 00	16,000 00	16,000 00	16,000 00
Undivided profits less expenses and taxes paid	6,287 95	10,004 80	12,896 68	14,098 42
National bank notes outstanding.....	45,600 00	47,600 00	49,400 00	47,500 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid				
Individual deposits subject to check.....	146,878 00	142,344 33	132,341 30	122,614 64
Demand certificates of deposit.....	211,720 33	252,241 87	267,672 12	324,838 20
Time certificates of deposit.....				
Certified checks				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills re-discounted.....				
Bills payable				
Liabilities other than those above stated.....				
Totals	\$526,486 28	\$568,191 00	\$578,310 10	\$625,051 26

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, A. G. Hodenpyl, George P. Wanty.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$1,360,169 86	\$1,447,305 92	\$1,476,990 23	\$1,481,012 91
Overdrafts, secured and unsecured.....	2,153 39	2,956 01	791 33	4,754 00
U. S. bonds to secure circulation.....	100,000 00	100,000 00	200,000 00	200,000 00
U. S. bonds to secure U. S. deposits.....	200,000 00	300,000 00	350,000 00	350,000 00
U. S. bonds on hand.....	180 00	.....	1,000 00	.....
Premiums on U. S. bonds.....	2,520 33	6,377 40	18,000 00	17,917 50
Stocks, securities, etc.....	151,645 55	183,173 24	222,579 09	189,016 58
Banking house, furniture and fixtures.....	2,000 00	2,000 00	71,500 00	71,500 00
Other real estate and mortgages owned.....	7,090 86	7,090 86	6,573 19	19,162 17
Due from National banks (not reserve agents)	82,334 99	57,465 70	45,348 27	98,326 67
Due from State banks and bankers.....	42,660 00	69,931 61	80,358 12	76,802 62
Due from approved reserve agents.....	297,207 21	230,046 07	286,569 48	390,419 87
Checks and other cash items.....	776 02	261 08	874 43	261 96
Exchanges for clearing house.....	15,796 31	51,860 99	18,454 59	21,726 76
Notes of other National banks.....	38,013 00	30,000 00	15,000 00	19,000 00
Fractional paper currency, nickels and cents.	2,503 19	1,196 54	1,494 56	1,470 38
Specie	106,344 55	94,245 40	91,617 05	100,294 10
Legal tender notes.....	50,000 00	36,947 00	14,217 00	32,005 00
Redemption fund with U. S. treasurer (5 % of circulation).....	4,250 00	5,000 00	7,500 00	10,000 00
Due from U. S. treasurer, other than 5 % redemption fund .....	.....	.....	.....	.....
Totals	\$2,465,645 26	\$2,625,857 82	\$2,908,867 34	\$3,083,670 52
Liabilities.				
Capital stock paid in.....	\$300,000 00	\$300,000 00	\$300,000 00	\$300,000 00
Surplus fund	60,000 00	60,000 00	60,000 00	60,000 00
Undivided profits less expenses and taxes paid	32,997 43	38,055 40	44,500 42	46,799 67
National bank notes outstanding.....	100,000 00	100,000 00	150,000 00	200,000 00
Due to other National banks.....	38,462 38	29,825 76	33,510 51	41,241 66
Due to State banks and bankers.....	549,541 08	572,499 32	569,608 21	548,148 06
Dividends unpaid	218 00	725 00	6,124 00	294 00
Individual deposits subject to check.....	577,719 52	623,568 25	531,497 23	655,300 34
Demand certificates of deposit.....	643,404 79	615,666 78	863,428 77	881,327 98
Time certificates of deposit.....	.....	.....	.....	.....
Certified checks	2 06	517 31	198 20	558 81
Cashier's checks outstanding.....	.....	.....	.....	.....
United States deposits.....	119,111 27	250,347 64	315,219 70	313,978 52
Deposits of U. S. disbursing officers.....	44,188 73	34,652 36	34,780 30	36,021 48
Notes and bills re-discounted.....	.....	.....	.....	.....
Bills payable .....	.....	.....	.....	.....
Liabilities other than those above stated.....	.....	.....	.....	.....
Totals	\$2,465,645 26	\$2,625,857 82	\$2,908,867 34	\$3,083,670 52

No. 3488.

FIFTH NATIONAL BANK, GRAND RAPIDS.

ROBERT D. GRAHAM, *President*; CHARLES H. CHICK, *Vice President*; W. A. SHINKMAN, *Cashier*;
SIDNEY W. SHERMAN, *Assistant Cashier*.

DIRECTORS.—J. H. Bonnell, T. W. Strahan, C. H. Chick, H. Weiden, R. D. Graham,
David E. Uhl, Thomas F. Carroll, Cornelius Clark, Cornelius L. Harvey, Daniel Lynch.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$491,723 77	\$481,598 00	\$462,297 52	\$460,437 28
Overdrafts, secured and unsecured.....	1,119 59	135 76	599 12	246 70
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.....	1,000 00	1,000 00	1,000 00	1,000 00
Stocks, securities, etc.....	1,250 00	1,250 00	1,474 83	1,474 83
Banking house, furniture and fixtures.....	3,500 00	3,533 25	3,533 25	3,533 25
Other real estate and mortgages owned.....	29,930 55	29,930 55	29,930 55	29,930 55
Due from National banks (not reserve agents)	15,170 35	5,032 91	7,616 61	20,230 40
Due from State banks and bankers.....				
Due from approved reserve agents.....	35,018 32	37,035 80	49,488 22	59,021 46
Checks and other cash items.....	841 45	932 76	742 82	590 08
Exchanges for clearing house.....	11,407 87	4,233 07	7,714 07	4,387 24
Notes of other National banks.....	22,606 00	12,985 00	18,301 00	20,000 00
Fractional paper currency, nickels and cents.	333 56	396 56	464 75	102 83
Specie	51,027 70	55,847 00	50,174 65	60,074 05
Legal tender notes.....	24,300 00	10,550 00	10,300 00	12,182 00
Redemption fund with U. S. treasurer (5 % of circulation)	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5 % redemption fund				
Totals	\$715,479 16	\$670,710 66	\$669,887 39	\$699,460 67
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	15,000 00	15,000 00	15,000 00	15,000 00
Undivided profits less expenses and taxes paid	2,646 12	6,035 22	8,050 44	4,708 06
National bank notes outstanding.....	23,400 00	25,000 00	23,900 00	21,950 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid	14 81	14 81	14 81	14 81
Individual deposits subject to check.....	355,406 37	331,678 91	313,721 36	344,861 07
Demand certificates of deposit.....	219,011 86	192,740 52	205,843 78	212,926 73
Time certificates of deposit.....				
Certified checks		241 20	3,357 00	
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills re-discounted.....				
Bills payable				
Liabilities other than those above stated.....				
Totals	\$715,479 16	\$670,710 66	\$669,887 39	\$699,460 67

No. 2460.

GRAND RAPIDS NATIONAL BANK, GRAND RAPIDS.

DUDLEY E. WATERS, *President*; AMOS S. MUSSELMAN, *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, J. Houseman, Julius Berkey, J. Boyd Pantlind, D. E. Waters, William Widdicomb, Amos S. Musselman.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$1,665,939 37	\$1,648,673 06	\$1,807,050 42	\$1,714,840 73
Overdrafts, secured and unsecured.....	1,999 84	8,229 90	670 86	3,485 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.....	2,000 00	2,000 00	2,000 00	2,000 00
Stocks, securities, etc.....	19,134 08	4,189 66	9,189 66	15,552 16
Banking house, furniture and fixtures.....	2,000 00	2,000 00	1,700 00	3,721 60
Other real estate and mortgages owned.....	23,773 75	20,755 24	18,711 32	18,624 53
Due from National banks (not reserve agents)	4,703 87	5,159 76	890 40	7,219 06
Due from State banks and bankers.....	57,103 97	49,763 40	50,894 41	26,090 49
Due from approved reserve agents.....	434,063 82	96,970 31	189,667 08	324,475 14
Checks and other cash items.....	612 91	1,841 73	218 15	409 58
Exchanges for clearing house.....	7,156 86	12,530 14	20,065 69	12,645 46
Notes of other National banks.....	7,000 00	11,510 00	8,705 00	21,110 00
Fractional paper currency, nickels and cents.	431 42	686 36	464 74	806 29
Specie	62,845 00	50,610 00	49,968 00	55,884 00
Legal tender notes.....	11,000 00	55,610 00	42,228 00	41,093 00
Redemption fund with U. S. treasurer (5 % of circulation)	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5 % redemption fund				
Totals	\$2,352,264 89	\$2,023,029 56	\$2,254,923 73	\$2,300,457 14
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	10,266 50	7,222 50	19,769 99	26,761 96
National bank notes outstanding.....	48,300 00	46,100 00	47,200 00	47,900 00
Due to other National banks.....	52,846 03	35,823 84	33,581 91	45,425 14
Due to State banks and bankers.....	146,471 77	132,575 15	99,205 39	121,376 45
Dividends unpaid	1,291 50	3,944 42	371 50	371 50
Individual deposits subject to check.....	1,069,993 49	771,146 88	1,097,935 11	1,032,455 83
Demand certificates of deposit.....	418,091 63	423,968 72	356,859 83	425,519 62
Time certificates of deposit.....				
Certified checks	5,003 97	2,248 05		646 64
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills re-discounted.....				
Bills payable				
Liabilities other than those above stated.....				
Totals	\$2,352,264 89	\$2,023,029,56	\$2,254,923 73	\$2,300,457 14

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*.

DIRECTORS.—R. C. Luce, T. Stewart White, P. C. Fuller, D. M. Amberg, J. F. Baars, L. J. Rindge, Francis Letellier, H. Idema, C. Morton, Walter C. Winchester, James R. Wylie, Paul Doty.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$1,552,123 85	\$1,597,715 37	\$1,674,806 38	\$1,714,269 02
Overdrafts, secured and unsecured.....	2,430 90	1,184 20	4,293 55	2,504 94
U. S. bonds to secure circulation.....	50,000 00	250,000 00	250,000 00	250,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....		9,990 85	9,990 85	9,990 85
Stocks, securities, etc.....	19,500 00	5,500 00	15,600 00	25,600 00
Banking house, furniture and fixtures.....	50,000 00	50,000 00	50,000 00	50,000 00
Other real estate and mortgages owned....	3,806 72	3,806 72	7,706 72	7,706 72
Due from National banks (not reserve agents)	5,320 41	2,735 46	2,555 88	4,704 21
Due from State banks and bankers.....	30,615 28	22,660 48	29,745 75	42,107 64
Due from approved reserve agents.....	320,733 45	104,059 23	361,026 37	302,604 29
Checks and other cash items.....	351 85	2,325 86	1,374 94	1,259 54
Exchanges for clearing house.....	5,683 42	10,827 43	11,110 97	37,143 28
Notes of other National banks.....	20,412 00	42,331 00	32,363 00	46,124 00
Fractional paper currency, nickels and cents.	100 00	100 00	450 00	300 00
Specie.....	81,899 01	76,920 32	77,410 56	75,014 68
Legal tender notes.....	15,000 00	15,000 00	15,000 00	15,000 00
Redemption fund with U. S. treasurer (5 % of circulation).....	2,500 00	12,500 00	12,500 00	12,500 00
Due from U. S. treasurer, other than 5 % redemption fund.....	2,000 00		3,000 00	3,000 00
Totals	\$2,162,476 89	\$2,207,656 92	\$2,558,934 97	\$2,599,829 17
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	11,315 67	15,970 80	26,537 99	38,071 05
Interest reserve for certificates of deposit...	10,000 00	10,000 00	10,000 00	10,000 00
National bank notes outstanding.....	49,150 00	50,000 00	249,050 00	249,000 00
Due to other National banks.....	66,016 34	17,549 84	71,382 51	69,850 21
Due to State banks and bankers.....	183,034 77	172,169 33	168,907 40	151,099 87
Dividends unpaid.....	572 49	2,689 15	47 98	
Individual deposits subject to check.....	352,648 04	443,541 87	511,178 20	531,148 96
Demand certificates of deposit.....	889,132 53	895,619 87	911,889 33	950,358 02
Time certificates of deposit.....				
Certified checks.....	607 05	116 06	9,941 56	301 06
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills re-discounted.....				
Bills payable.....				
Liabilities other than those above stated....				
Totals	\$2,162,476 89	\$2,207,656 92	\$2,558,934 97	\$2,599,829 17

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, L. H. Withey, E. Crofton Fox, Geo. C. Pierce, H. J. Hollister, Wm. Judson, E. G. Studley, W. D. Stevens, Clay H. Hollister.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$2,660,065 63	\$2,940,947 41	\$3,114,695 41	\$3,257,168 83
Overdrafts, secured and unsecured.....	10,466 04	6,731 12	1,708 05	8,474 38
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.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	7,000 00	7,000 00	7,000 00	7,000 00
Stocks, securities, etc.....	199,332 84	200,324 84	190,448 37	195,265 04
Banking house, furniture and fixtures.....	144,613 97	135,856 38	136,536 23	150,108 92
Other real estate and mortgages owned.....	39,496 65	37,305 51	36,887 57	35,825 45
Due from National banks (not reserve agents)	143,476 67	151,251 32	227,252 35	122,966 38
Due from State banks and bankers.....	159,795 27	163,793 07	187,260 73	217,881 64
Due from approved reserve agents.....	251,567 59	367,483 40	503,164 08	406,417 20
Checks and other cash items.....	2,144,89	7,207 65	3,196 75	6,527 27
Exchanges for clearing house.....	24,224 65	24,465 95	41,797 39	29,805 20
Notes of other National banks.....	20,000 00	16,000 00	21,000 00	27,000 00
Fractional paper currency, nickels and cents.	1,827 14	475 92	1,612 99	2,208 95
Specie	164,962 00	162,242 25	176,255 90	171,605 26
Legal tender notes.....	23,000 00	20,000 00	28,000 00	33,000 00
Redemption fund with U. S. treasurer (5 % of circulation)	10,000 00	13,300 00	10,000 00	10,000 00
Due from U. S. treasurer, other than 5 % redemption fund	4,000 00	10,900 00	17,100 00	12,000 00
Totals	\$4,065,973 34	\$4,465,284 82	\$4,903,915 82	\$4,893,254 52
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	114,333 03	119,038 43	150,818 79	168,847 51
National bank notes outstanding.....	200,000 00	200,000 00	200,000 00	200,000 00
Due to other National banks.....	*102,553 02	89,471 72	95,769 77	99,743 21
Due to State banks and bankers.....	361,547 16	417,465 28	421,346 49	397,810 09
Dividends unpaid	1,083 00	2,967 00	435 00	435 00
Individual deposits subject to check.....	746,556 08	1,112,319 04	1,471,869 01	1,418,785 02
Demand certificates of deposit.....	1,579,001 80	1,562,746 85	1,601,742 87	1,639,183 29
Time certificates of deposit.....				
Certified checks	899 25	1,276 50	1,933 89	8,450 40
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills re-discounted.....				
Bills payable				
Liabilities other than those above stated.....				
Totals	\$4,065,973 34	\$4,465,284 82	\$4,903,915 82	\$4,893,254 52

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. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$622,226 62	\$666,424 63	\$742,621 76	\$773,274 48
Overdrafts, secured and unsecured.....	6,910 73	5,009 30	9,237 41	9,136 66
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.....	3,424 37	7,108 70	784 64	11,152 92
Banking house, furniture and fixtures.....	25,197 66	25,750 66	29,564 78	34,032 36
Other real estate and mortgages owned.....	3,494 93	3,831 97	4,921 68	5,390 54
Due from National banks (not reserve agents)	17,486 30	28,681 18	36,152 61	33,769 97
Due from State banks and bankers.....	33,279 37	97,916 18	6,316 97	1,322 69
Due from approved reserve agents.....	163,779 41	251,317 37	178,797 67	103,526 07
Checks and other cash items.....	2,171 28	2,340 12	1,367 95	4,115 21
Exchanges for clearing house.....				
Notes of other National banks.....	8,980 00	9,950 00	7,050 00	8,150 00
Fractional paper currency, nickels and cents.	733 80	704 58	1,920 87	321 98
Specie	78,796 35	73,549 20	73,592 42	78,656 65
Legal tender notes.....	39,822 00	40,104 00	23,748 00	39,345 00
Redemption fund with U. S. treasurer (5 % of circulation)	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5 % redemption fund				
Totals	\$1,058,802 82	\$1,265,181 89	\$1,168,576 76	\$1,154,694 53
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	18,172 57	15,068 55	19,988 31	20,480 89
National bank notes outstanding.....	45,800 00	44,500 00	48,400 00	46,050 00
Due to other National banks.....	3,801 36	777 09	362 92	1,114 60
Due to State banks and bankers.....		4,644 50	217 61	9,044 81
Dividends unpaid	164 00	164 00	129 00	3,709 00
Individual deposits subject to check.....	691,899 79	895,333 78	792,821 35	760,101 94
Demand certificates of deposit.....	58,965 10	64,493 97	66,657 57	74,193 29
Time certificates of deposit.....				
Certified checks		200 00		
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills re-discounted.....				
Bills payable				
Liabilities other than those above stated.....				
Totals	\$1,058,802 82	\$1,265,181 89	\$1,168,576 76	\$1,154,694 53

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. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$238,074 54	\$223,480 39	\$221,918 84	\$242,044 92
Overdrafts, secured and unsecured.....	3,305 10	2,787 81	2,196 99	2,198 23
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.....	2,700 00			
Banking house, furniture and fixtures.....	12,500 00	11,000 00	11,000 00	11,000 00
Other real estate and mortgages owned.....	550 00	550 00	550 00	550 00
Due from National banks (not reserve agents).....		500 00	250 00	250 00
Due from State banks and bankers.....				
Due from approved reserve agents.....	13,627 83	36,497 91	68,040 95	71,488 99
Checks and other cash items.....	1,005 56	1,267 44	250 08	1,039 77
Exchanges for clearing house.....				
Notes of other National banks.....	500 00	1,000 00	1,401 00	1,193 00
Fractional paper currency, nickels and cents.....	85 40	39 45	76 16	81 49
Specie.....	4,163 60	7,093 80	7,461 50	3,135 05
Legal tender notes.....	6,689 00	17,992 00	5,000 00	10,000 00
Redemption fund with U. S. treasurer (5 % of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5 % redemption fund.....				
Totals	\$335,701 03	\$354,708 80	\$370,645 52	\$395,481 45
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 National bank notes outstanding.....	6,660 52	6,936 94	6,402 98	7,114 62
Due to other National banks.....	50,000 00	50,000 00	50,000 00	50,000 00
Due to State banks and bankers.....				
Dividends unpaid.....	18 00	50 00	1,000 00	34 00
Individual deposits subject to check.....	50,789 48	96,360 21	121,545 18	138,102 31
Demand certificates of deposit.....	114,733 03	101,361 65	91,697 36	100,230 52
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills re-discounted.....	13,500 00			
Bills payable.....				
Liabilities other than those above stated.....				
Totals	\$335,701 03	\$354,708 80	\$370,645 52	\$395,481 45

No. 168.

FIRST NATIONAL BANK, HILLSDALE.

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

DIRECTORS.—C. H. Winchester, C. E. Lawrence, W. A. Waldron, F. M. Stewart, Caroline
W. Waldron, Wm. MacRitchie.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$465,032 77	\$512,813 21	\$522,794 93	\$492,276 46
Overdrafts, secured and unsecured.....	12,945 62	11,560 10	10,710 50	10,510 60
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.....				
Premiums on U. S. bonds.....	458 03	458 03	458 03	458 03
Stocks, securities, etc.....	128,871 93	106,139 12	113,248 95	121,318 79
Banking house, furniture and fixtures.....	5,500 00	5,500 00	5,500 00	5,500 00
Other real estate and mortgages owned.....	480 00	480 00	480 00	480 00
Due from National banks (not reserve agents)	5,523 20	7,935 09	7,978 03	18,159 17
Due from State banks and bankers.....	4,171 66	12,143 60	5,443 32	2,579 53
Due from approved reserve agents.....	45,801 46	54,365 06	30,407 38	79,998 08
Checks and other cash items.....	1,621 50	3,736 17	1,150 70	2,791 28
Exchanges for clearing house.....				
Notes of other National banks.....	2,810 00	2,555 00	2,400 00	4,350 00
Fractional paper currency, nickels and cents.	32 98	35 48	9 44	38 69
Specie.....	39,955 00	34,707 50	37,842 00	40,949 80
Legal tender notes.....	3,010 00	6,873 00	12,066 00	7,418 00
Redemption fund with U. S. treasurer (5 % of circulation)	687 50	687 50	687 50	687 50
Due from U. S. treasurer, other than 5 % redemption fund				
Totals	\$730,651 65	\$773,738 86	\$764,926 78	\$801,265 93
Liabilities.				
Capital stock paid in.....	\$55,000 00	\$55,000 00	\$55,000 00	\$55,000 00
Surplus fund.....	30,000 00	30,000 00	30,000 00	30,000 00
Undivided profits less expenses and taxes paid	17,321 43	17,537 13	18,285 76	19,855 61
National bank notes outstanding.....	11,950 00	9,850 00	13,150 00	12,550 00
Due to other National banks.....	413 69	59 91	824 52	
Due to State banks and bankers.....		277 29	1,343 30	
Dividends unpaid.....				
Individual deposits subject to check.....	137,395 06	119,331 15	108,379 44	129,967 52
Demand certificates of deposit.....	478,571 47	541,683 38	537,943 76	553,892 80
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills re-discounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals	\$730,651 65	\$773,738 86	\$764,926 78	\$801,265 93

No. 5896.

CITIZENS' NATIONAL BANK, HOUGHTON.

R. C. PRYOR, *President*; C. H. HALL, *Vice President*; C. H. MOSS, *Cashier*;
W. R. THOMPSON, *Assistant Cashier*.

DIRECTORS.—R. C. Pryor, C. H. Hall, C. H. Moss, Frank Haun, W. A. Burnham, Geo. W. Quick, B. F. Chynoweth, A. F. Macdonald, J. H. Jasbirg.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....				\$75,093 52
Overdrafts, secured and unsecured.....				85 10
U. S. bonds to secure circulation.....				25,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				1,929 69
Stocks, securities, etc.....				
Banking house, furniture and fixtures.....				1,166 65
Other real estate and mortgages owned.....				
Due from National banks (not reserve agents)				
Due from State banks and bankers.....				1,084 19
Due from approved reserve agents.....				3,702 25
Checks and other cash items.....				6,300 42
Exchanges for clearing house.....				
Notes of other National banks.....				
Fractional paper currency, nickels and cents.....				162 70
Specie.....				8,059 30
Legal tender notes.....				10,155 00
Redemption fund with U. S. treasurer (5 % of circulation).....				1,250 00
Due from U. S. treasurer, other than 5 % redemption fund.....				
Totals				\$133,988 82
Liabilities.				
Capital stock paid in.....				\$50,000 00
Surplus fund.....				
Undivided profits less expenses and taxes paid.....				3,812 68
National bank notes outstanding.....				25,000 00
Due to other National banks.....				918 08
Due to State banks and bankers.....				632 57
Dividends unpaid.....				
Individual deposits subject to check.....				50,882 35
Demand certificates of deposit.....				2,743 14
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills re-discounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals				\$133,988 82

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. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$1,177,083 79	\$978,954 38	\$1,055,186 49	\$1,155,161 91
Overdrafts, secured and unsecured.....	2,433 76	3,615 99	3,710 03	3,455 54
U. S. bonds to secure circulation.....	80,000 00	80,000 00	80,000 00	80,000 00
U. S. bonds to secure U. S. deposits.....	.....	.....	.....	.....
U. S. bonds on hand.....	900 00	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.....	170,737 11	137,856 05	124,231 05	154,126 05
Banking house, furniture and fixtures.....	45,000 00	45,000 00	45,000 00	45,000 00
Other real estate and mortgages owned....	11,500 00	1,500 00	1,500 00	1,500 00
Due from National banks (not reserve agents)	7,280 91	17,615 18	5,704 94	11,035 93
Due from State banks and bankers.....	24,011 13	28,592 55	20,171 77	52,366 65
Due from approved reserve agents.....	352,519 42	889,153 76	857,728 84	779,793 58
Checks and other cash items.....	1,861 00	2,093 66	2,058 98	2,658 34
Exchanges for clearing house.....	.....	.....	.....	.....
Notes of other National banks.....	28,870 00	32,140 00	19,995 00	12,630 00
Fractional paper currency, nickels and cents.	538 23	613 29	369 39	754 69
Specie.....	109,730 45	119,120 45	116,205 20	120,181 90
Legal tender notes.....	92,740 00	140,012 00	122,365 00	130,472 00
Redemption fund with U. S. treasurer (5 % of circulation)	4,000 00	4,000 00	4,000 00	4,000 00
Due from U. S. treasurer, other than 5 % redemption fund.....	.....	.....	.....	.....
Totals	\$2,113,765 80	\$2,485,727 31	\$2,463,686 69	\$2,558,596 59
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	67,618 67	83,451 98	86,824 58	97,542 54
National bank notes outstanding.....	73,700 00	62,300 00	79,250 00	79,400 00
Due to other National banks.....	4,886 26	4,610 43	5,674 90	19,663 68
Due to State banks and bankers.....	10,109 50	7,108 73	1,228 36	3,112 31
Dividends unpaid.....	135 00	1,170 00	40 00	25 00
Individual deposits subject to check.....	1,705,528 17	2,076,836 35	2,038,162 24	2,107,699 53
Demand certificates of deposit.....	26,788 20	25,249 82	26,606 61	26,153 53
Time certificates of deposit.....	.....	.....	.....	.....
Certified checks.....	.....	.....	900 00	.....
Cashier's checks outstanding.....	.....	.....	.....	.....
United States deposits.....	.....	.....	.....	.....
Deposits of U. S. disbursing officers.....	.....	.....	.....	.....
Notes and bills re-discounted.....	.....	.....	.....	.....
Bills payable.....	.....	.....	.....	.....
Liabilities other than those above stated....	.....	.....	.....	.....
Totals	\$2,113,765 80	\$2,485,727 31	\$2,463,686 69	\$2,558,596 59

No. 5789.

THE NATIONAL BANK OF IONIA, IONIA.

H. B. WEBBER, *President*; A. B. MORSE, W. H. MATTISON, *Vice Presidents*;
C. D. RANSOM, *Cashier*.

DIRECTORS.—H. B. Webber, A. B. Morse, W. H. Mattison, T. A. Carten, F. L. Moon, R. T. Rohler, S. W. Webber, Jr., F. A. Fletcher, M. J. Allen, H. G. Thornton, J. P. Powell, Geo. E. Nichols, R. H. Van Vleck, B. F. Hall, C. D. Ransom.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....			\$100,052 60	\$106,539 32
Overdrafts, secured and unsecured.....			877 17	631 64
U. S. bonds to secure circulation.....			12,500 00	12,500 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....			804 69	804 69
Stocks, securities, etc.....			38,920 00	38,920 00
Banking house, furniture and fixtures.....			9,000 00	9,000 00
Other real estate and mortgages owned.....				
Due from National banks (not reserve agents)				
Due from State banks and bankers.....			13,130 40	6,866 95
Due from approved reserve agents.....			10,832 93	13,902 93
Checks and other cash items.....			1,667 15	4,456 27
Exchanges for clearing house.....				
Notes of other National banks.....			3,850 00	3,500 00
Fractional paper currency, nickels and cents.			110 57	197 40
Specie.....			6,724 00	6,743 00
Legal tender notes.....			5,904 00	4,036 00
Redemption fund with U. S. treasurer (5 % of circulation).....			625 00	625 00
Due from U. S. treasurer, other than 5 % redemption fund.....				
Totals			\$204,998 51	\$208,723 20
Liabilities.				
Capital stock paid in.....			\$50,000 00	\$50,000 00
Surplus fund.....			2,200 13	2,500 00
Undivided profits less expenses and taxes paid				1,113 53
National bank notes outstanding.....			12,500 00	12,500 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....			85,986 15	72,025 56
Demand certificates of deposit.....			54,312 23	70,584 11
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills re-discounted.....				
Bills payable.....				
Liabilities other than those above stated...				
Totals			\$204,998 51	\$208,723 20

No. 3806.

FIRST NATIONAL BANK, IRON MOUNTAIN.

W. S. LAING, *President*; E. F. BROWN, *Vice President*; R. S. POWELL, *Cashier*.

DIRECTORS.—W. S. Laing, J. D. Cameron, Samuel Perkins, W. H. Scandling, E. F. Brown, J. H. Cundy, F. A. Janson, I. K. Hamilton, F. C. Shattuck.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$346,858 88	\$390,672 71	\$375,280 54	\$351,212 41
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.....				
U. S. bonds on hand.....		10,000 00	10,000 00	10,000 00
Premiums on U. S. bonds.....		1,181 25	1,181 25	1,181 25
Stocks, securities, etc.....	5,800 00	15,800 00	15,800 00	21,200 00
Banking house.....	10,000 00	10,000 00	10,000 00	10,000 00
Other real estate and mortgages owned....	13,509 81	11,484 81	11,479 81	11,029 81
Due from National banks (not reserve agents)	192 48	23 35	292 09	1,419 70
Due from State banks and bankers.....		1,214 79	962 12	938 09
Due from approved reserve agents.....	92,935 19	48,430 17	35,747 96	25,989 94
Checks and other cash items.....	755 23	780 95	1,412 72	923 19
Exchanges for clearing house.....				
Notes of other National banks.....	1,820 00	2,053 00	2,125 00	2,540 00
Fractional paper currency, nickels and cents.	185 39	81 84	86 38	60 98
Specie.....	23,699 60	17,382 38	17,676 50	28,259 67
Legal tender notes.....	12,535 00	2,452 00	4,956 00	2,280 00
Redemption fund with U. S. treasurer (5 % of circulation)	750 00	750 00	750 00	750 00
Due from U. S. treasurer, other than 5 % redemption fund.....				
Totals	\$524,041 58	\$527,309 25	\$502,750 37	\$482,785 04
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid	7,448 28	6,471 72	7,772 15	8,360 38
National bank notes outstanding.....	15,000 00	14,500 00	15,000 00	14,500 00
Due to other National banks.....	493 49	1,179 58	3,292 26	1,464 20
Due to State banks and bankers.....	824 50	1,956 12	2,162 76	1,041 83
Dividends unpaid.....				
Individual deposits subject to check.....	401,409 88	405,663 54	377,505 51	351,714 35
Demand certificates of deposit.....	37,803 37	36,387 99	34,042 39	41,892 39
Time certificates of deposit.....				
Certified checks.....	50 00		100 00	10 00
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills re-discounted.....				
Reserved for interest and taxes.....	1,012 06	1,150 30	2,875 30	3,801 89
Liabilities other than those above stated....				
Totals	\$524,041 58	\$527,309 25	\$502,750 37	\$482,785 04

No. 3971.

FIRST NATIONAL BANK, IRONWOOD.

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

DIRECTORS.—E. D. Nelson, H. F. Jahn, J. A. Tederstrom, George Beck, E. T. Larson.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$176,732 16	\$223,836 76	\$234,761 80	\$215,210 84
Overdrafts, secured and unsecured.....	1,127 45	817 03	1,228 26	984 62
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.....	69,984 00	83,818 00	83,810 00	85,144 00
Banking house, furniture and fixtures.....	2,500 00	2,000 00	2,375 00	2,375 00
Other real estate and mortgages owned.....				
Due from National banks (not reserve agents)	374 50	866 11		
Due from State banks and bankers.....	3,116 62	3,825 61	2,681 21	1,490 48
Due from approved reserve agents.....	86,505 67	14,449 16	34,281 55	41,052 31
Checks and other cash items.....	2,416 59	777 35	4,420 74	3,843 06
Exchanges for clearing house.....				
Notes of other National banks.....	2,750 00	3,500 00	3,250 00	2,800 00
Fractional paper currency, nickels and cents.	163 96	153 15	99 35	89 27
Specie	12,000 00	17,500 00	24,807 50	21,517 50
Legal tender notes.....	12,000 00	22,006 00	5,200 00	13,002 00
Redemption fund with U. S. treasurer (5 % of circulation)	625 00	625 00	625 00	625 00
Due from U. S. treasurer, other than 5 % redemption fund				
Totals	\$382,795 95	\$386,668 17	\$410,040 41	\$400,634 08
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	549 49	247 76	52 74	980 23
National bank notes outstanding.....	12,500 00	12,500 00	12,500 00	12,500 00
Due to other National banks.....			382 05	
Due to State banks and bankers.....				
Dividends unpaid				
Individual deposits subject to check.....	141,755 94	135,371 41	160,229 79	148,497 83
Demand certificates of deposit.....	172,490 52	183,049 00	181,375 83	183,156 02
Time certificates of deposit.....				
Certified checks				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills re-discounted.....				
Bills payable				
Liabilities other than those above stated.....				
Totals	\$382,795 95	\$386,668 17	\$410,040 41	\$400,634 08

No. 3095.

*ISHPEMING NATIONAL BANK, ISHPEMING.

M. M. DUNCAN, *President*; H. O. YOUNG, *Vice President*; A. B. MINER, *Cashier*;
H. S. THOMPSON, *Assistant Cashier*.

DIRECTORS.—A. B. Miner, John McEncroe, Donald McVichie, M. M. Duncan, James Clancey,
H. F. Heyn, H. O. Young, Samuel Mitchell, A. W. Meyers.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$309,765 52			
Overdrafts, secured and unsecured.....				
U. S. bonds to secure circulation.....	12,500 00			
U. S. bonds to secure U. S. deposits.....	50,000 00			
U. S. bonds on hand.....	100 00			
Premiums on U. S. bonds.....	15 00			
Stocks, securities, etc.....	19,870 76			
Banking house, furniture and fixtures.....	24,000 00			
Other real estate and mortgages owned.....				
Due from National banks (not reserve agents)	2,148 90			
Due from State banks and bankers.....	548 85			
Due from approved reserve agents.....	40,200 68			
Checks and other cash items.....				
Exchanges for clearing house.....				
Notes of other National banks.....				
Fractional paper currency, nickels and cents.				
Specie				
Legal tender notes.....				
Redemption fund with U. S. treasurer (5 % of circulation)	625 00			
Due from U. S. treasurer, other than 5 % redemption fund				
Totals	\$459,774 71			
Liabilities.				
Capital stock paid in.....	\$50,000 00			
Surplus fund	50,000 00			
Undivided profits less expenses and taxes paid	1,759 09			
National bank notes outstanding.....	11,400 00			
Due to other National banks.....				
Due to State banks and bankers.....	1,186 20			
Dividends unpaid				
Individual deposits subject to check.....	290,546 33			
Demand certificates of deposit.....	7,386 21			
Time certificates of deposit.....				
Certified checks				
Cashier's checks outstanding.....				
United States deposits.....	47,470 61			
Deposits of U. S. disbursing officers.....	26 27			
Notes and bills re-discounted.....				
Bills payable				
Liabilities other than those above stated...				
Totals	\$459,774 71			

* Voluntary liquidation January, 1901.

No. 5668.

THE MINERS' NATIONAL BANK, ISHPEMING.

F. BRAASTAD, *President*; D. MCVICHIE, *Vice President*; A. B. MINER, *Cashier*;
H. S. THOMPSON, *Assistant Cashier*.

DIRECTORS.—W. Fitch, D. T. Morgan, D. McVichie, F. Braastad, A. Maitland, W. H. Johnston,
H. O. Young, M. M. Duncan, A. B. Miner.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$322,335 99	\$682,213 27	\$777,333 70	\$678,362 76
Overdrafts, secured and unsecured.....	1,325 30	1,722 29	1,150 51	1,804 03
U. S. bonds to secure circulation.....	25,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....		50,000 00	50,000 00	50,000 00
U. S. bonds on hand.....		100 00	100 00	100 00
Premiums on U. S. bonds.....	1,562 50	15 00	15 00	15 00
Stocks, securities, etc.....		18,740 00	28,340 00	30,340 00
Banking house, furniture and fixtures.....		20,000 00	20,000 00	20,000 00
Other real estate and mortgages owned.....		2,541 00	2,541 00	2,541 00
Due from National banks (not reserve agents)	30,252 58	5,902 62	5,551 98	7,139 39
Due from State banks and bankers.....	2,919 51	8,505 47	4,010 43	9,609 46
Due from approved reserve agents.....	118,143 24	250,844 24	85,600 87	118,399 85
Checks and other cash items.....	2,071 00	1,130 81	1,564 19	1,152 71
Exchanges for clearing house.....				
Notes of other National banks.....	4,000 00	1,400 00	3,000 00	5,600 00
Fractional paper currency, nickels and cents.....	159 07	215 20	246 41	164 52
Specie.....	67,055 00	69,438 00	77,177 00	88,364 00
Legal tender notes.....	15,753 00	3,000 00	10,000 00	17,000 00
Redemption fund with U. S. treasurer (5 % of circulation).....		2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5 % redemption fund.....				
Totals	\$590,577 19	\$1,168,267 90	\$1,119,131 09	\$1,083,092 72
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....		2,000 00	2,500 00	2,500 00
Undivided profits less expenses and taxes paid.....	245 52	1,607 99	4,665 59	8,723 32
National bank notes outstanding.....		50,000 00	50,000 00	49,500 00
Due to other National banks.....	2,148 90	19,981 75	15,666 63	10,567 33
Due to State banks and bankers.....	18,032 68	16,687 63	27,242 46	20,853 62
Dividends unpaid.....		230 00	2,500 00	
Individual deposits subject to check.....	460,250 09	917,278 64	852,534 52	827,124 46
Demand certificates of deposit.....	9,900 00	12,981 89	14,021 89	13,823 99
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....		47,473 73	47,549 02	44,906 62
Deposits of U. S. disbursing officers.....		26 27	2,450 98	5,093 38
Notes and bills re-discounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals	\$590,577 19	\$1,168,267 90	\$1,119,131 09	\$1,083,092 72



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*.

DIRECTORS.—F. H. Helmer, W. R. Reynolds, B. M. DeLamater, John O'Brien, E. B. Clarkson,
E. W. Barber, L. B. Cowley, W. R. Reynolds, Jr.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$382,369 23	\$364,139 78	\$367,758 66	\$397,094 04
Overdrafts, secured and unsecured.....	24,704 45	2,462 63	8,091 49	3,616 98
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.....	1,156 25	1,156 25	1,156 25	1,156 25
Stocks, securities, etc.....	94,921 36	104,921 36	79,801 36	92,601 36
Banking house, furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate and mortgages owned.....	10,967 04	21,392 32	22,339 83	22,284 79
Due from National banks (not reserve agents)	4,832 84	6,110 48	8,850 82	20,843 45
Due from State banks and bankers.....				
Due from approved reserve agents.....	94,123 15	97,322 67	115,669 05	73,876 58
Checks and other cash items.....	387 07	313 45	217 07	287 16
Exchanges for clearing house.....	3,063 11	1,856 89	5,226 60	4,032 29
Notes of other National banks.....	12,290 00	12,450 00	5,980 00	9,805 00
Fractional paper currency, nickels and cents.	401 04	338 75	254 69	346 17
Specie.....	45,934 80	38,210 30	40,550 40	36,604 95
Legal tender notes.....	18,896 00	19,116 00	14,084 00	16,624 00
Redemption fund with U. S. treasurer (5 % of circulation)	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5 % redemption fund.....				
Totals	\$722,296 34	\$698,040 88	\$698,230 22	\$707,423 02
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,188 20	20,188 20	20,188 20	20,188 20
Undivided profits less expenses and taxes paid	15,217 54	16,739 40	18,668 21	19,547 16
National bank notes outstanding.....	25,000 00	25,000 00	25,000 00	25,000 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....		35 00		
Individual deposits subject to check.....	270,374 53	177,250 89	175,631 22	184,353 61
Demand certificates of deposit.....	291,419 70	358,790 15	358,742 59	358,334 05
Time certificates of deposit.....				
Certified checks.....	96 37	37 24		
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills re-discounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals	\$722,296 34	\$698,040 88	\$698,230 22	\$707,423 02

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. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$505,848 39	\$512,120 63	\$511,046 29	\$573,255 46
Overdrafts, secured and unsecured.....	4,264 63	5,640 51	8,674 27	660 14
U. S. bonds to secure circulation.....	60,000 00	80,000 00	80,000 00	80,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	1,162 50	2,500 00	2,500 00	2,500 00
Stocks, securities, etc.....	77,926 69	102,752 44	102,752 44	102,752 44
Banking house, furniture and fixtures.....	23,775 00	23,650 00	23,650 00	23,525 00
Other real estate and mortgages owned....	323 60	1,273 00	1,123 00	1,123 00
Due from National banks (not reserve agents)				
Due from State banks and bankers.....	596 22	3,428 81	1,967 78	
Due from approved reserve agents.....	140,812 73	156,698 05	183,976 06	172,922 38
Checks and other cash items.....	2,009 34	6,997 41	7,017 45	28 00
Exchanges for clearing house.....				13,740 87
Notes of other National banks.....	950 00	1,090 00	353 00	770 00
Fractional paper currency, nickels and cents.	200 75	442 68	525 14	600 61
Specie.....	14,455 00	15,326 00	13,154 00	13,784 00
Legal tender notes.....	30,801 00	39,950 00	45,850 00	43,395 00
Redemption fund with U. S. treasurer (5 % of circulation)	3,000 00	4,000 00	4,000 00	4,000 00
Due from U. S. treasurer, other than 5 % redemption fund.....				1,000 00
Totals	\$866,125 25	\$955,869 53	\$986,589 43	\$1,034,056 90
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	70,000 00	70,000 00	70,000 00	70,000 00
Undivided profits less expenses and taxes paid	12,132 06	16,358 76	20,310 29	14,761 25
National bank notes outstanding.....	60,000 00	80,000 00	80,000 00	80,000 00
Due to other National banks.....		196 21		
Due to State banks and bankers.....				
Dividends unpaid.....	19,290 00	3,330 00	666 00	3,458 00
Individual deposits subject to check.....	193,117 40	281,112 25	300,313 33	290,056 47
Demand certificates of deposit.....	411,585 79	404,872 31	415,299 81	475,781 18
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills re-discounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals	\$866,125 25	\$955,869 53	\$986,589 43	\$1,034,056 90

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, J. M. Snook, G. L. Gilkey, O. A. LaCrowe.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$641,392 66	\$716,193 44	\$773,134 45	\$732,298 86
Overdrafts, secured and unsecured.....	4,678 17	2,896 68	10,260 53	21,044 87
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.....	5,542 96	5,542 96	5,542 96	5,542 96
Stocks, securities, etc.....	60,350 00	65,350 00	65,350 00	70,300 00
Banking house, furniture and fixtures.....	5,127 50	5,000 00	5,000 00	5,000 00
Other real estate and mortgages owned.....	1,220 74			
Due from National banks (not reserve agents).....		106 46		
Due from State banks and bankers.....				10,000 00
Due from approved reserve agents.....	90,715 02	116,120 81	77,790 47	84,339 74
Checks and other cash items.....	9,409 30	10,781 84	6,040 19	9,169 84
Exchanges for clearing house.....				
Notes of other National banks.....	1,712 00	517 00	2,049 00	2,401 00
Fractional paper currency, nickels and cents.....	163 93	232 27	217 98	38 46
Specie	23,382 01	30,038 61	27,379 35	20,002 05
Legal tender notes.....	32,500 00	30,450 00	31,000 00	39,300 00
Redemption fund with U. S. treasurer (5 % of circulation).....	2,600 00	2,600 00	2,600 00	2,600 00
Due from U. S. treasurer, other than 5 % redemption fund				
Totals	\$936,294 29	\$1,043,330 07	\$1,063,864 93	\$1,059,537 78
Liabilities.				
Capital stock paid in.....	\$100,000 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.....	19,617 46	20,232 74	24,151 90	28,411 32
National bank notes outstanding.....	51,400 00	51,400 00	51,200 00	51,200 00
Due to other National banks.....	1,188 18		2,704 31	154 75
Due to State banks and bankers.....				
Dividends unpaid	128 00	2,340 00	240 00	
Individual deposits subject to check.....	217,253 92	248,732 96	261,584 83	275,830 82
Demand certificates of deposit.....	459,206 73	533,124 37	536,483 89	541,440 89
Time certificates of deposit.....				
Certified checks	25,000 00	25,000 00	25,000 00	
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills re-discounted.....				
Bills payable				
Liabilities other than those above stated.....				
Totals	\$936,294 29	\$1,043,330 07	\$1,063,864 93	\$1,059,537 78

No. 3211.

KALAMAZOO NATIONAL BANK, KALAMAZOO.

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

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

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$689,264 07	\$696,855 60	\$729,273 77	\$703,818 81
Overdrafts, secured and unsecured.....	3,445 19	4,585 51	2,566 15	2,541 80
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.....				
Stocks, securities, etc.....	14,065 00	17,065 00	17,815 00	17,815 00
Banking house, furniture and fixtures.....				
Other real estate and mortgages owned.....	18,595 61	18,477 00	17,034 00	24,930 26
Due from National banks (not reserve agents)	5,928 67	6,320 28	12,277 48	2,731 26
Due from State banks and bankers.....	7,571 14	11,285 12	10,014 02	13,820 63
Due from approved reserve agents.....	110,674 98	128,792 69	115,872 37	183,620 92
Checks and other cash items.....	3,639 74	7,718 13	5,106 41	3,570 36
Exchanges for clearing house.....				
Notes of other National banks.....	1,857 00	7,232 00	4,014 00	2,040 00
Fractional paper currency, nickels and cents.	178 46	468 33	529 56	186 18
Specie.....	27,504 40	30,927 00	27,416 80	27,547 70
Legal tender notes.....	39,600 00	50,700 00	48,200 00	39,100 00
Redemption fund with U. S. treasurer (5 % of circulation)	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5 % redemption fund	500 00		852 50	1,002 50
Totals	\$975,624 26	\$1,033,226 66	\$1,043,772 06	\$1,075,525 42
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	18,387 96	19,899 63	21,438 60	27,306 60
National bank notes outstanding.....	50,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks.....				
Due to State banks and bankers.....	4,896 98	6,454 01	7,638 66	7,085 63
Dividends unpaid.....	200 00	880 00	40 00	40 00
Individual deposits subject to check.....	197,401 16	227,695 26	230,751 76	221,475 41
Demand certificates of deposit.....	504,738 16	528,297 76	533,903 04	569,617 78
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills re-discounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals	\$975,624 26	\$1,033,226 66	\$1,043,772 06	\$1,075,525 42

No. 1359.

MICHIGAN NATIONAL BANK, KALAMAZOO.

J. W. TAYLOR, *President*; E. WOODBURY, *Vice President*; ALBERT HENRY, *Cashier*.

DIRECTORS.—H. Bishop, E. Woodbury, A. M. Stearns, I. A. Ransom, J. W. Taylor, Jacob K. Wagner, Charles S. Campbell.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$559,246 46	\$599,056 14	\$604,207 13	\$657,930 91
Overdrafts, secured and unsecured.....	5,208 34	2,929 08	2,799 71	14,045 88
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....				
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.....	37,850 00	37,600 00	37,600 00	37,600 00
Banking house, furniture and fixtures.....	16,000 00	16,000 00	16,000 00	16,000 00
Other real estate and mortgages owned....	10,901 57	10,566 57	10,559 54	9,238 06
Due from National banks (not reserve agents)	20,619 03	27,194 76	49,941 80	71,057 01
Due from State banks and bankers.....				
Due from approved reserve agents.....	49,393 28	50,622 33	50,189 30	67,833 41
Checks and other cash items.....	17,327 49	3,383 30	8,626 05	3,294 08
Exchanges for clearing house.....				
Notes of other National banks.....	2,718 00	3,825 00	1,819 00	4,099 00
Fractional paper currency, nickels and cents.	107 02	136 82	78 63	42 66
Specie.....	45,834 75	36,427 80	37,568 05	33,114 50
Legal tender notes.....	19,100 00	21,500 00	14,100 00	17,500 00
Redemption fund with U. S. treasurer (5 % of circulation)	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5 % redemption fund	700 00	1,000 00	600 00	500 00
Totals	\$849,855 94	\$875,091 80	\$898,939 21	\$997,105 51
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	17,638 18	13,694 04	15,605 03	14,927 37
National bank notes outstanding.....	50,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....		300 00	210 00	2,394 00
Individual deposits subject to check.....	134,659 43	167,708 01	166,035 20	204,954 89
Demand certificates of deposit.....	447,558 33	443,389 75	467,088 98	524,829 25
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills re-discounted.....				
Bills payable.....				
Liabilities other than those above stated....				
Totals	\$849,855 94	\$875,091 80	\$898,939 21	\$997,105 51

No. 3948.

FIRST NATIONAL BANK OF LAKE LINDEN, LAKE LINDEN.

JOSEPH BOSCH, *President*; CHAS. SMITH, *Vice President*; JNO. E. JONES, *Cashier*.

DIRECTORS.—J. Bosch, Charles Smith, E. L. Wright, J. E. Jones, Fred Smith, John Daniell, J. H. Wilson.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$502,791 40	\$477,282 41	\$537,436 94	\$550,249 68
Overdrafts, secured and unsecured.....	1,083 52	2,339 38	1,963 93	1,682 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.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	25,000 00	25,000 00		
Banking house, furniture and fixtures.....	12,398 75	12,398 75	12,398 75	12,398 75
Other real estate and mortgages owned.....				
Due from National banks (not reserve agents)	1,560 53	246 51	3,004 27	971 60
Due from State banks and bankers.....	3,145 58	57,921 92	22,415 10	4,581 67
Due from approved reserve agents.....	54,723 25	119,485 15	87,637 43	55,660 40
Checks and other cash items.....	1,680 56	599 87	704 44	860 87
Exchanges for clearing house.....				
Notes of other National banks.....	5,310 00	1,675 00	5,897 00	1,265 00
Fractional paper currency, nickels and cents.	221 12	188 63	315 81	175 73
Specie	56,310 45	57,034 60	55,117 35	72,419 60
Legal tender notes.....	27,900 00	19,300 00	26,720 00	18,820 00
Redemption fund with U. S. treasurer (5 % of circulation)	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5 % redemption fund				
Totals	\$744,625 16	\$825,972 22	\$806,111 02	\$771,585 97
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	19,421 31	26,997 40	34,264 88	36,810 85
National bank notes outstanding.....	50,000 00	49,550 00	50,000 00	49,300 00
Due to other National banks.....	5,106 24	2,032 28	1,515 84	2,752 08
Due to State banks and bankers.....	812 35	1,495 88	2,002 86	8,187 03
Dividends unpaid				
Individual deposits subject to check.....	516,283 55	591,823 88	565,950 04	522,262 44
Demand certificates of deposit.....	2,741 13	3,812 20	2,377 40	2,273 57
Time certificates of deposit.....				
Certified checks	260 58	260 58		
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills re-discounted.....				
Bills payable				
Liabilities other than those above stated.....				
Totals	\$744,625 16	\$825,972 22	\$806,111 02	\$771,585 97

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. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$411,779 08	\$423,490 64	\$500,011 57	\$579,640 28
Overdrafts, secured and unsecured.....	1 76	1,163 57	856 67	405 42
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	500 00
Premiums on U. S. bonds.....			40 00	40 00
Stocks, securities, etc.....	51,040 57	84,030 37	136,642 89	136,642 89
Banking house, furniture and fixtures.....	36,000 00	36,000 00	36,000 00	36,000 00
Other real estate and mortgages owned.....				
Due from National banks (not reserve agents)				
Due from State banks and bankers.....	8,859 21	8,912 88	14,187 12	13,248 00
Due from approved reserve agents.....	291,507 04	302,325 35	324,143 48	168,838 21
Checks and other cash items.....	2,673 60	2,705 21	4,831 20	4,681 89
Exchanges for clearing house.....				
Notes of other National banks.....	5,758 00	4,680 00	5,480 00	8,944 00
Fractional paper currency, nickels and cents.....	540 96	271 38	300 59	124 55
Specie.....	29,449 20	30,891 40	28,425 80	27,724 50
Legal tender notes.....	5,000 00	6,000 00	10,000 00	10,000 00
Redemption fund with U. S. treasurer (5 % of circulation).....	5,000 00	5,000 00	5,000 00	5,000 00
Due from U. S. treasurer, other than 5 % redemption fund.....		500 00		4,000 00
Totals	\$947,609 42	\$1,005,970 80	\$1,166,419 32	\$1,095,789 74
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits less expenses and taxes paid.....	21,922 47	26,268 86	30,952 01	36,956 95
National bank notes outstanding.....	96,820 00	96,670 00	98,770 00	95,120 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....	540 00	1,000 00	350 00	350 00
Individual deposits subject to check.....	422,284 48	417,003 98	589,438 47	508,777 95
Demand certificates of deposit.....	281,042 47	337,696 04	321,596 55	329,379 17
Time certificates of deposit.....				
Certified checks.....		2,331 92	312 29	205 67
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills re-discounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals	\$947,609 42	\$1,005,970 80	\$1,166,419 32	\$1,095,789 74

No. 1731.

FIRST NATIONAL BANK, LAPEER.

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

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

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$272,687 50	\$276,997 63	\$309,912 16	\$324,106 70
Overdrafts, secured and unsecured.....	12,083 07	9,790 83	4,892 30	5,542 98
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.....	15,950 00	16,950 00	17,950 00	18,700 00
Banking house, furniture and fixtures.....	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate and mortgages owned.....	18,476 43	17,372 42	17,372 42	17,372 42
Due from National banks (not reserve agents)				
Due from State banks and bankers.....				
Due from approved reserve agents.....	104,217 75	102,428 08	74,350 78	90,012 19
Checks and other cash items.....	4,395 58	1,399 86	4,114 83	2,740 29
Exchanges for clearing house.....				
Notes of other National banks.....	5,190 00	2,500 00	3,000 00	3,000 00
Fractional paper currency, nickels and cents.	213 23	199 27	176 87	137 97
Specie	29,447 00	23,317 00	22,767 00	25,883 00
Legal tender notes.....	6,000 00	3,500 00	2,000 00	4,000 00
Redemption fund with U. S. treasurer (5 % of circulation)	1,275 00	1,275 00	1,275 00	1,275 00
Due from U. S. treasurer, other than 5 % redemption fund				
Totals	\$498,435 56	\$484,230 09	\$486,311 36	\$521,270 55
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	67,399 44	72,150 88	70,419 55	71,893 30
National bank notes outstanding.....	22,197 50	19,197 50	17,900 00	16,700 00
Due to other National banks.....				999 45
Due to State banks and bankers.....	28,955 14	33,989 04	10,879 70	16,055 36
Dividends unpaid				
Individual deposits subject to check.....	108,011 74	81,996 62	116,827 35	132,404 48
Demand certificates of deposit.....	171,871 74	176,896 05	170,284 76	183,217 96
Time certificates of deposit.....				
Certified checks				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills re-discounted.....				
Bills payable				
Liabilities other than those above stated..				
Totals	\$498,435 56	\$484,230 09	\$486,311 36	\$521,270 55

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. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$338,852 91	\$331,888 59	\$317,660 01	\$312,782 28
Overdrafts, secured and unsecured.....	12 31	105 64		267 65
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.....	66,835 48	67,959 25	73,819 25	72,819 25
Banking house, furniture and fixtures.....	7,000 00	7,000 00	7,000 00	7,000 00
Other real estate and mortgages owned.....	9,000 00	7,500 00	7,500 00	7,500 00
Due from National banks (not reserve agents)	20 00	50 00	250 00	278 80
Due from State banks and bankers.....				
Due from approved reserve agents.....	93,238 44	48,082 44	98,520 28	58,437 52
Checks and other cash items.....	472 36	103 17	1,724 08	128 35
Exchanges for clearing house.....				
Notes of other National banks.....	2,225 00	196 00	602 00	749 00
Fractional paper currency, nickels and cents.	365 21	272 19	252 13	247 94
Specie.....	29,150 00	34,550 00	21,715 00	31,372 00
Legal tender notes.....	6,405 00	10,580 00	5,170 00	7,665 00
Redemption fund with U. S. treasurer (5 % of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5 % redemption fund.....			68 00	
Totals	\$579,826 71	\$534,537 28	\$560,530 75	\$525,497 79
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	11,258 46	11,811 57	16,922 89	19,663 02
National bank notes outstanding.....	25,000 00	25,000 00	25,000 00	25,000 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....	800 00	185 00		
Individual deposits subject to check.....	280,693 65	244,048 11	257,784 75	130,770 73
Demand certificates of deposit.....	142,074 60	133,492 60	140,823 11	230,064 04
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills re-discounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals	\$579,826 71	\$534,537 28	\$560,530 75	\$525,497 79

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. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$448,772 50	\$479,141 76	\$466,618 08	\$440,006 29
Overdrafts, secured and unsecured.....	11,986 76	4,851 77	10,850 92	6,358 34
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	8,800 00	8,800 00
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	396,000 00	388,000 00	387,000 00	236,000 00
Banking house, furniture and fixtures.....				
Other real estate and mortgages owned.....	9,961 15	1,418 16	1,365 47	1,365 47
Due from National banks (not reserve agents)	2,119 31	5,978 59	7,498 14	4,216 01
Due from State banks and bankers.....	3,564 18	9,826 31	40,176 18	2,846 79
Due from approved reserve agents.....	174,862 89	148,897 66	186,419 86	440,793 52
Checks and other cash items.....	2,639 57	3,586 86	2,801 09	3,055 69
Exchanges for clearing house.....				
Notes of other National banks.....	5,596 00	1,530 00	2,825 00	12,700 00
Fractional paper currency, nickels and cents.	350 86	466 49	347 90	572 45
Specie	46,985 50	51,486 00	53,022 75	57,826 50
Legal tender notes.....	16,336 00	14,435 00	14,587 00	4,812 00
Redemption fund with U. S. treasurer (5 % of circulation)	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5 % redemption fund				
Totals	\$1,154,224 72	\$1,144,668 60	\$1,208,562 39	\$1,245,603 06
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits less expenses and taxes paid	7,941 32	2,795 90	2,646 95	10,239 88
National bank notes outstanding.....	25,000 00	25,000 00	25,000 00	25,000 00
Due to other National banks.....	310 67		1,606 30	243 92
Due to State banks and bankers.....	44,712 07	24,425 51	22,407 35	21,364 34
Dividends unpaid	288 80	202 50	65 00	
Individual deposits subject to check.....	481,847 49	532,635 00	580,039 49	584,572 62
Demand certificates of deposit.....	444,124 37	409,526 35	426,797 30	454,182 30
Time certificates of deposit.....				
Certified checks				
Cashier's checks outstanding.....		83 34		
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills re-discounted.....				
Bills payable				
Liabilities other than those above stated.....				
Totals	\$1,154,224 72	\$1,144,668 60	\$1,208,562 39	\$1,245,603 06

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. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$656,350 25	\$528,545 88	\$607,419 42	.....
Overdrafts, secured and unsecured.....	613 03	196 60	224 68	.....
U. S. bonds to secure circulation.....	56,500 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.....	90,900 00	75,500 00	71,900 00	.....
Banking house, furniture and fixtures.....	.....	.....	.....	.....
Other real estate and mortgages owned.....	.....	.....	.....	.....
Due from National banks (not reserve agents).....	.....	.....	.....	.....
Due from State banks and bankers.....	5,543 35	34,410 41	6,638 08	.....
Due from approved reserve agents.....	176,870 27	58,632 09	103,249 60	.....
Checks and other cash items.....	1,086 55	2,974 89	793 66	.....
Exchanges for clearing house.....	.....	.....	.....	.....
Notes of other National banks.....	2,932 00	4,309 00	9,245 00	.....
Fractional paper currency, nickels and cents.....	55 88	89 65	92 81	.....
Specie.....	60,715 00	58,790 00	58,380 00	.....
Legal tender notes.....	10,000 00	10,000 00	10,000 00	.....
Redemption fund with U. S. treasurer (5 % of circulation)	2,825 00	1,250 00	1,250 00	.....
Due from U. S. treasurer, other than 5 % redemption fund.....	.....	.....	.....	.....
Totals	\$1,064,391 33	\$799,698 52	\$894,193 25	.....
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	.....
Surplus fund.....	80,000 00	80,000 00	80,000 00	.....
Undivided profits less expenses and taxes paid.....	31,329 57	33,771 66	39,730 53	.....
National bank notes outstanding.....	50,050 00	25,000 00	25,000 00	.....
Due to other National banks.....	2,883 20	1,468 22	1,654 45	.....
Due to State banks and bankers.....	.....	.....	.....	.....
Dividends unpaid.....	335 00	755 00	80 00	.....
Individual deposits subject to check.....	550,167 71	418,656 76	527,184 25	.....
Demand certificates of deposit.....	249,375 85	139,796 88	120,294 02	.....
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 re-discounted.....	.....	.....	.....	.....
Bills payable.....	.....	.....	.....	.....
Liabilities other than those above stated.....	.....	.....	.....	.....
Totals	\$1,064,391 33	\$799,698 52	\$894,193 25	.....

* Voluntary liquidation December 3, 1901.

No. 5348.

FIRST NATIONAL BANK, MANISTIQUE.

M. BLUMROSEN, *President*; A. S. PUTNAM, *Vice President*; WILLIAM S. CROWE, *Cashier*;
R. H. TEEPLE, *Assistant Cashier*.

DIRECTORS.—M. Blumrosen, A. S. Putnam, Wm. S. Crowe, E. J. Burrell, Benj. Gero.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$73,330 83	\$74,953 48	\$80,562 72	\$105,864 94
Overdrafts, secured and unsecured.....	59 41	35 57	10 45	.....
U. S. bonds to secure circulation.....	11,500 00	11,500 00	11,500 00	11,500 00
U. S. bonds to secure U. S. deposits.....	.....	.....	.....	.....
U. S. bonds on hand.....	.....	.....	.....	.....
Premiums on U. S. bonds.....	433 44	418 00	414 50	407 50
Stocks, securities, etc.....	.....	.....	21,003 82	21,003 82
Banking house, furniture and fixtures.....	1,612 15	1,531 50	1,419 78	1,393 53
Other real estate and mortgages owned.....	.....	.....	.....	.....
Due from National banks (not reserve agents).....	.....	954 17	.....	.....
Due from State banks and bankers.....	1,331 98	3,738 74	623 02	794 61
Due from approved reserve agents.....	20,643 21	44,279 41	33,329 61	14,970 50
Checks and other cash items.....	215 39	158 54	515 46	406 77
Exchanges for clearing house.....	.....	.....	.....	.....
Notes of other National banks.....	305 00	50 00	340 00	380 00
Fractional paper currency, nickels and cents.....	149 72	143 69	204 44	143 64
Specie.....	8,038 80	9,022 95	6,337 45	7,925 15
Legal tender notes.....	.....	.....	.....	.....
Redemption fund with U. S. treasurer (5 % of circulation).....	1,429 00	205 00	2,302 00	3,109 00
Due from U. S. treasurer, other than 5 % redemption fund.....	575 00	575 00	575 00	575 00
Totals	\$119,623 93	\$147,566 05	\$159,144 25	\$168,474 46
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	1,000 00	2,000 00	2,250 00	2,250 00
Undivided profits less expenses and taxes paid.....	425 36	462 41	139 45	1,285 93
National bank notes outstanding.....	11,500 00	10,950 00	10,500 00	11,450 00
Due to other National banks.....	.....	3,345 86	.....	.....
Due to State banks and bankers.....	.....	4,595 00	.....	.....
Dividends unpaid.....	.....	.....	.....	.....
Individual deposits subject to check.....	49,445 35	63,772 97	84,006 49	82,447 23
Demand certificates of deposit.....	32,221 31	37,439 81	37,048 31	41,041 30
Time certificates of deposit.....	.....	.....	.....	.....
Certified checks.....	.....	.....	200 00	.....
Cashier's checks outstanding.....	31 91	.....	.....	.....
United States deposits.....	.....	.....	.....	.....
Deposits of U. S. disbursing officers.....	.....	.....	.....	.....
Notes and bills re-discounted.....	.....	.....	.....	.....
Bills payable.....	.....	.....	.....	5,000 00
Liabilities other than those above stated.....	.....	.....	.....	.....
Totals	\$119,623 93	\$147,566 05	\$159,144 25	\$168,474 46

No. 390.

FIRST NATIONAL BANK, MARQUETTE.

PETER WHITE, *President*; LOUIS G. KAUFMAN, CLAUDE W. CASE, *Vice Presidents*; E. S. BICE, *Cashier*; CHARLES L. BRAINERD, *Assistant Cashier*; SELDEN B. CRARY, *Second Assistant Cashier*.

DIRECTORS.—Peter White, Nathan M. Kaufman, Samuel R. Kaufman, Louis G. Kaufman, Claude W. Case.

Resources:	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$874,759 66	\$840,735 03	\$837,746 12	\$846,899 76
Overdrafts, secured and unsecured.....	9,347 16	493 74	1,071 89	211 14
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 hand.....				1,254 80
Other bonds.....	53,925 00	90,850 00	110,850 00	110,850 00
Stocks, securities, etc.....	1,000 00			
Banking house, furniture and fixtures.....	41,500 00	41,500 00	41,500 00	41,500 00
Other real estate and mortgages owned.....	12,766 10	5,740 20	5,740 20	5,740 20
Due from National banks (not reserve agents)	9,727 89	15,855 62	18,790 98	7,355 51
Due from State banks and bankers.....	15,421 18	21,268 26	17,257 89	15,842 78
Due from approved reserve agents.....	111,355 67	264,473 45	210,464 15	189,519 29
Checks and other cash items.....	3,803 33	1,332 29	7,549 62	3,527 30
Exchanges for clearing house.....				
Notes of other National banks.....	5,925 00	8,615 00	6,790 00	6,125 00
Fractional paper currency, nickels and cents.	504 00	299 00	312 00	69 00
Specie.....	73,301 60	65,794 90	62,866 25	84,080 16
Legal tender notes.....	12,363 00	19,693 00	17,117 00	13,780 00
Redemption fund with U. S. treasurer (5 % of circulation).....	6,875 00	6,875 00	6,875 00	6,875 00
Due from U. S. treasurer, other than 5 % redemption fund.....				
Totals	\$1,374,074 59	\$1,525,025 49	\$1,486,431 10	\$1,475,129 94
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	8,001 48	9,053 72	4,130 81	14,158 46
National bank notes outstanding.....	137,500 00	137,500 00	137,500 00	137,500 00
Due to other National banks.....	1,714 85	10,798 09	51,982 60	1,443 78
Due to State banks and bankers.....	4,635 47	4,203 39	915 91	9,269 51
Dividends unpaid.....	87 50	330 50	4,500 00	75 00
Individual deposits subject to check.....	965,843 88	1,102,140 86	1,037,574 07	1,062,723 45
Demand certificates of deposit.....	55,991 41	54,081 17	48,668 46	49,847 24
Time certificates of deposit.....				
Certified checks.....	300 00	2,692 76	1,159 25	112 50
Cashier's checks outstanding.....		4,225 00		
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills re-discounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals	\$1,374,074 59	\$1,525,025 49	\$1,486,431 10	\$1,475,129 94

No. 6003.

MARQUETTE NATIONAL BANK, MARQUETTE.

EDGAR H. TOWAR, *President*; FREDERICK W. READ, *Vice President*; FRANK J. JENNISON, *Cashier*.

DIRECTORS.—John M. Longyear, Charles Hebard, Wm. G. Mather, Walter Fitch, Fred. H. Begole, Frederick W. Read, Daniel W. Powell, Edgar H. Towar, Frank J. Jennison.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....				\$127,875 43
Overdrafts, secured and unsecured.....				90
U. S. bonds to secure circulation.....				25,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				2,312 50
Stocks, securities, etc.....				
Banking house, furniture and fixtures.....				31,500 00
Other real estate and mortgages owned.....				
Due from National banks (not reserve agents).....				15,562 54
Due from State banks and bankers.....				12,013 94
Due from approved reserve agents.....				160,429 23
Checks and other cash items.....				1,467 28
Exchanges for clearing house.....				
Notes of other National banks.....				22,550 00
Fractional paper currency, nickels and cents.....				100 77
Specie.....				15,479 30
Legal tender notes.....				8,404 00
Redemption fund with U. S. treasurer (5 % of circulation).....				
Due from U. S. treasurer, other than 5 % redemption fund.....				
Totals				\$422,695 89
Liabilities.				
Capital stock paid in.....				\$93,600 00
Surplus fund.....				1,444 24
Undivided profits less expenses and taxes paid.....				25,000 00
National bank notes outstanding.....				10,612 57
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....				286,039 07
Individual deposits subject to check.....				6,000 01
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 re-discounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals				\$422,695 89

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,
S. F. Dobbins, C. I. Hamilton.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$238,620 96	\$193,492 48	\$198,569 96	\$213,036 36
Overdrafts, secured and unsecured.....	409 19	3,827 35	1,090 31	3,458 28
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.....		863 33		
Stocks, securities, etc.....	114,219 32	122,657 98	103,271 36	103,132 21
Banking house, furniture and fixtures.....	11,800 00	11,800 00	11,800 00	11,800 00
Other real estate and mortgages owned.....	2,008 15	2,008 15	2,008 15	2,008 15
Due from National banks (not reserve agents)	10,023 37	4,035 17	3,685 47	2,278 98
Due from State banks and bankers.....	3,733 38	4,890 43	7,197 44	4,541 32
Due from approved reserve agents.....	63,222 67	14,644 17	37,729 24	52,642 69
Checks and other cash items.....	644 33	413 98	723 18	991 52
Exchanges for clearing house.....				
Notes of other National banks.....	6,760 00	7,685 00	6,925 00	4,225 00
Fractional paper currency, nickels and cents.	83 32	91 51	76 20	127 43
Specie.....	16,869 00	14,712 05	13,222 20	14,403 20
Legal tender notes.....				
Redemption fund with U. S. treasurer (5 % of circulation).....	5,000 00	5,000 00	5,000 00	5,000 00
Due from U. S. treasurer, other than 5 % redemption fund.....				
Totals	\$573,393 69	\$486,061 60	\$491,298 51	\$517,645 14
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	10,961 77	10,020 76	11,478 01	13,039 09
National bank notes outstanding.....	99,500 00	96,400 00	100,000 00	100,000 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....	1,750 00	100 00		
Individual deposits subject to check.....	134,763 76	128,817 50	140,584 23	170,259 95
Demand certificates of deposit.....	201,418 16	125,723 34	114,236 27	109,346 10
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills re-discounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals	\$573,393 69	\$486,061 60	\$491,298 51	\$517,645 14

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. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$851,393 57	\$749,599 61	\$721,794 21	\$720,757 58
Overdrafts, secured and unsecured.....	113 31	34 98	32 10	250 85
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.....	.....	.....	.....	.....
Premiums on U. S. bonds.....	.....	.....	.....	.....
Stocks, securities, etc.....	134,518 75	247,503 79	281,456 79	311,831 79
Banking house, furniture and fixtures.....	.....	.....	.....	.....
Other real estate and mortgages owned.....	.....	.....	.....	.....
Due from National banks (not reserve agents)	4,959 17	19,010 38	10,848 65	7,960 20
Due from State banks and bankers.....	100 00	.....	.....	134 01
Due from approved reserve agents.....	117,093 77	114,263 71	153,374 31	171,911 28
Checks and other cash items.....	1,792 06	2,754 91	3,780 44	11,852 72
Exchanges for clearing house.....	.....	.....	.....	.....
Notes of other National banks.....	2,000 00	5,000 00	3,000 00	4,000 00
Fractional paper currency, nickels and cents.	719 29	407 04	383 12	296 76
Specie.....	48,460 00	69,022 00	63,571 00	59,182 00
Legal tender notes.....	1,000 00	5,000 00	3,000 00	6,000 00
Redemption fund with U. S. treasurer (5 % of circulation)	5,000 00	5,000 00	5,000 00	5,000 00
Due from U. S. treasurer, other than 5 % redemption fund	2,000 00	.....	.....	.....
Totals	\$1,319,149 92	\$1,367,596 42	\$1,396,240 62	\$1,449,177 19
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	11,022 74	8,305 18	12,403 51	15,589 38
National bank notes outstanding.....	100,000 00	100,000 00	100,000 00	100,000 00
Due to other National banks.....	2,585 31	1,118 70	4,271 51	11,748 85
Due to State banks and bankers.....	3,244 07	1,256 12	2,735 38	23 67
Dividends unpaid.....	2,210 00	954 00	342 00	342 00
Individual deposits subject to check.....	566,772 63	639,487 35	663,864 66	707,174 03
Demand certificates of deposit.....	83,498 97	55,542 10	46,672 32	36,505 21
Time certificates of deposit.....	351,488 05	362,697 97	365,951 24	376,284 20
Certified checks.....	.....	.....	.....	1,000 00
Cashier's checks outstanding.....	.....	.....	.....	.....
United States deposits.....	48,328 15	48,235 00	50,000 00	50,509 85
Deposits of U. S. disbursing officers.....	.....	.....	.....	.....
Notes and bills re-discounted.....	.....	.....	.....	.....
Bills payable.....	.....	.....	.....	.....
Liabilities other than those above stated.....	.....	.....	.....	.....
Totals	\$1,319,149 92	\$1,367,596 42	\$1,396,240 62	\$1,449,177 19

No. 4454.

THE LUMBERMEN'S NATIONAL BANK, MENOMINEE.

S. P. GIBBS, *President*; A. A. CARPENTER, *Vice President*; M. S. HARMON, *Cashier*;
S. G. REED, *Assistant Cashier*.

DIRECTORS.—A. A. Carpenter, S. P. Gibbs, C. H. Jones, Peter Sibenaler, M. S. Harmon,
Wm. Somerville, A. B. Stryker, Wm. Holmes, Frank Erdlitz, A. W. Blom, Leo C. Harmon.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$595,430 35	\$572,840 01	\$515,713 04	\$503,830 90
Overdrafts, secured and unsecured.....	217 97	80 64	380 83	88 35
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.....	42,440 95	42,440 95	43,565 95	43,565 95
Banking house, furniture and fixtures.....	13,000 00	13,000 00	13,000 00	12,000 00
Other real estate and mortgages owned.....				
Due from National banks (not reserve agents)	49,449 94	21,890 89	12,441 70	9,195 51
Due from State banks and bankers.....	612 00			
Due from approved reserve agents.....	60,576 15	67,237 06	104,659 88	92,492 41
Checks and other cash items.....	2,307 40	5,927 68	9,995 57	6,217 22
Exchanges for clearing house.....	2,099 44			
Notes of other National banks.....	3,060 00	2,920 00	2,525 00	3,525 00
Fractional paper currency, nickels and cents.	717 69	794 92	813 67	770 90
Specie.....	36,023 05	33,075 50	28,586 15	37,376 50
Legal tender notes.....	5,000 00	10,000 00	10,000 00	
Redemption fund with U. S. treasurer (5 % of circulation)	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5 % redemption fund	500 00	1,602 50	1,102 50	752 50
Totals	\$837,684 94	\$798,060 15	\$769,034 29	\$736,065 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 expenses and taxes paid	20,137 02	30,064 56	34,066 05	23,743 30
National bank notes outstanding.....	24,997 50	25,000 00	25,000 00	25,000 00
Due to other National banks.....		9,422 85	1,419 22	
Due to State banks and bankers.....				
Dividends unpaid.....	225 00	180 00	90 00	740 00
Individual deposits subject to check.....	432,228 81	393,994 74	390,977 62	368,164 87
Demand certificates of deposit.....	16,344 27	28,159 04	17,177 50	9,578 00
Time certificates of deposit.....	193,697 34	161,238 96	150,303 52	158,834 24
Certified checks.....	30 00			
Cashier's checks outstanding.....	25 00		38	4 83
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills re-discounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals	\$837,684 94	\$798,060 15	\$769,034 29	\$736,065 24

No. 1587.

FIRST NATIONAL BANK, MONROE.

THOS. GORDON, JR., *President*; GEO. SPALDING, *Vice President*; FRANK B. WARREN, *Cashier*;
WM. G. GUTMANN, *Assistant Cashier*.

DIRECTORS.—Geo. Spalding, John E. Landon, Thos. Gordon, Jr., E. C. Rauch,
Frank B. Warren.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$152,985 44	\$164,037 91	\$171,947 57	\$177,149 04
Overdrafts, secured and unsecured.....	265 06	139 00	185 97	300 00
U. S. bonds to secure circulation.....	12,500 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....	11,200 00	11,200 00	300 00	300 00
Premiums on U. S. bonds.....	1,000 00	4,000 00	3,100 75	3,100 75
Stocks, securities, etc.....	40,155 01	39,900 00	34,900 00	35,486 89
Banking house, furniture and fixtures.....	4,500 00	5,680 50	5,084 50	5,084 50
Other real estate and mortgages owned.....	3,393 00		1,068 00	1,052 75
Due from National banks (not reserve agents)	1,458 96	4,587 93	13,081 37	12,912 50
Due from State banks and bankers.....				
Due from approved reserve agents.....	54,210 86	32,474 25	42,321 40	60,064 68
Checks and other cash items.....	239 22	135 41	244 59	239 12
Exchanges for clearing house.....				
Notes of other National banks.....	994 00	9,933 00	1,333 00	1,482 00
Fractional paper currency, nickels and cents.....	167 97	12 75	74 96	63 30
Specie.....	10,540 85	17,247 50	15,879 80	13,355 80
Legal tender notes.....	1,000 00	3,000 00	6,000 00	9,750 00
Redemption fund with U. S. treasurer (5 % of circulation).....	625 00	1,067 50	2,500 00	2,500 00
Due from U. S. treasurer, other than 5 % redemption fund.....				
Totals	\$295,235 37	\$343,415 75	\$348,021 91	\$372,841 33
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid	7,921 60	8,789 43	10,073 55	11,576 33
National bank notes outstanding.....	12,500 00	21,350 00	50,000 00	49,500 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....	40 00	195 00		
Individual deposits subject to check.....	111,404 84	117,820 85	105,363 88	121,017 09
Demand certificates of deposit.....	103,348 93	135,240 47	122,564 48	130,727 91
Time certificates of deposit.....				
Certified checks.....	20 00	20 00	20 00	20 00
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills re-discounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals	\$295,235 37	\$343,415 75	\$348,021 91	\$372,841 33

No. 5669.

FIRST NATIONAL BANK, MORENCI.

E. B. RORICK, *President*; E. L. BARBER, *Vice President*; JOHN P. RORICK, *Cashier*.

DIRECTORS.—E. B. Rorick, Amelia Rorick, John P. Rorick, E. L. Barber, A. V. Foster.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....		\$106,878 95	\$118,804 31	\$116,208 96
Overdrafts, secured and unsecured.....			630 70	1,265 14
U. S. bonds to secure circulation.....		16,300 00	16,300 00	25,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....		928 88	1,467 00	2,293 50
Stocks, securities, etc.....				
Banking house, furniture and fixtures.....		10,000 00	10,000 00	10,000 00
Other real estate and mortgages owned.....				
Due from National banks (not reserve agents).....		3,497 24	5,896 90	14,247 88
Due from State banks and bankers.....		382 57	403 01	576 02
Due from approved reserve agents.....		14,100 20	13,182 45	15,423 12
Checks and other cash items.....		889 32	126 47	418 18
Exchanges for clearing house.....				
Notes of other National banks.....		2,000 00	500 00	200 00
Fractional paper currency, nickels and cents.....		176 06	139 06	64 99
Specie.....		4,694 36	4,502 00	4,716 95
Legal tender notes.....		4,000 00	2,000 00	2,300 00
Redemption fund with U. S. treasurer (5 % of circulation).....		815 00	815 00	1,250 00
Due from U. S. treasurer, other than 5 % redemption fund.....				
Totals		\$164,662 58	\$174,766 90	\$193,964 74
Liabilities.				
Capital stock paid in.....		\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....				
Undivided profits less expenses and taxes paid.....		149 60	874 71	778 06
National bank notes outstanding.....		16,300 00	16,300 00	25,000 00
Due to other National banks.....				
Due to State banks and bankers.....				
Individual deposits subject to check.....		100,903 71	96,874 10	105,960 45
Demand certificates of deposit.....		22,309 27	35,718 09	37,226 23
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills re-discounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals		\$164,662 58	\$174,766 90	\$193,964 74

No. 4398.

HACKLEY NATIONAL BANK, MUSKEGON.

C. H. HACKLEY, *President*; THOS. MUNROE, THOS. HUME, *Vice Presidents*; 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. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$521,605 49	\$501,131 37	\$561,017 86	\$562,198 52
Overdrafts, secured and unsecured.....	13,805 75	15,081 82	11,814 11	16,476 31
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.....	41,470 64	41,470 64	41,470 64	41,470 64
Other real estate and mortgages owned.....	7,109 09	930 68	930 68	930 68
Due from National banks (not reserve agents)	10,389 02	14,568 37	21,109 63	14,285 29
Due from State banks and bankers.....	93 74	41 02	92 79	554 24
Due from approved reserve agents.....	120,377 50	144,223 36	82,392 19	105,351 61
Checks and other cash items.....	4,007 89	6,028 45	5,622 06	3,284 00
Exchanges for clearing house.....				
Notes of other National banks.....	4,923 00	9,212 00	10,770 00	9,970 00
Fractional paper currency, nickels and cents.	785 30	984 48	946 51	874 27
Specie	38,045 50	34,400 50	34,475 00	30,737 00
Legal tender notes.....	15,000 00	20,000 00	20,000 00	15,000 00
Redemption fund with U. S. treasurer (5 % of circulation)	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5 % redemption fund				
Totals	\$803,862 92	\$814,322 69	\$816,891 47	\$827,382 56
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	6,277 48	10,220 68	13,756 36	16,828 48
National bank notes outstanding.....	25,000 00	25,000 00	24,300 00	25,000 00
Due to other National banks.....	441 88	441 88		
Due to State banks and bankers.....				
Dividends unpaid	200 00	100 00		
Individual deposits subject to check.....	171,165 10	177,143 09	168,971 43	154,008 11
Demand certificates of deposit.....	450,778 46	451,417 04	459,863 68	481,545 97
Time certificates of deposit.....				
Certified checks				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills re-discounted.....				
Bills payable				
Liabilities other than those above stated.....				
Totals	\$803,862 92	\$814,322 69	\$816,891 47	\$827,382 56

No. 4840.

NATIONAL LUMBERMEN'S BANK, MUSKEGON.

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

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

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$503,070 53	\$485,810 62	\$452,121 42	\$511,259 15
Overdrafts, secured and unsecured.....	2,610 83	1,915 19	2,202 19	4,323 97
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.....	8,000 00	82,435 00	82,435 00	44,435 00
Banking house, furniture and fixtures.....	7,900 00	7,900 00	7,900 00	7,900 00
Other real estate and mortgages owned.....	825 00			
Due from National banks (not reserve agents)	12,735 57	5,925 32	4,915 04	2,730 19
Due from State banks and bankers.....	232 70	1,555 32	2,130 77	1,469 25
Due from approved reserve agents.....	130,893 39	68,962 59	94,101 08	57,242 57
Checks and other cash items.....	3,906 93	6,200 74	10,572 93	18,776 48
Exchanges for clearing house.....				
Notes of other National banks.....	15,047 00	24,628 00	19,243 00	3,494 00
Fractional paper currency, nickels and cents.	155 88	48 88	76 68	290 85
Specie.....	44,799 10	45,546 80	45,039 15	45,503 50
Legal tender notes.....	26,500 00	25,000 00	25,000 00	22,000 00
Redemption fund with U. S. treasurer (5 % of circulation)	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5 % redemption fund.....				
Totals	\$782,926 93	\$782,178 46	\$771,987 26	\$745,674 96
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	9,729 10	8,877 75	10,153 48	13,789 37
National bank notes outstanding.....	25,000 00	25,000 00	25,000 00	25,000 00
Due to other National banks.....	924 52			
Due to State banks and bankers.....	1,973 97	2,236 69	6,505 78	3,980 42
Dividends unpaid.....	68 00	532 00	172 00	
Individual deposits subject to check.....	234,980 83	234,752 70	219,982 51	211,637 86
Demand certificates of deposit.....	380,250 51	376,779 32	380,173 49	361,267 31
Time certificates of deposit.....				
Certified checks.....		4,000 00		
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills re-discounted.....				
Bills payable.....				
Liabilities other than those above stated...	5,000 00	5,000 00	5,000 00	5,000 00
Totals	\$782,926 93	\$782,178 46	\$771,987 26	\$745,674 96

No. 4125.

UNION NATIONAL BANK, MUSKEGON.

MATHEW WILSON, *President*; LOUIS KANITZ, *Vice President*; WM. BRINEN, *Second Vice President*; JOHN W. WILSON, *Cashier*.

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

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$250,667 27	\$288,611 26	\$297,744 74	\$304,296 32
Overdrafts, secured and unsecured.....	9,298 48	6,261 09	7,960 72	10,485 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.....	1,000 00	1,000 00	1,000 00	1,000 00
Stocks, securities, etc.....			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.....	6,000 00	6,000 00	6,000 00	6,000 00
Due from National banks (not reserve agents)	1,285 25	3,477 29	1,130 64	14,202 62
Due from State banks and bankers.....		281 53		1,231 06
Due from approved reserve agents.....	87,168 56	77,597 71	54,474 62	33,168 43
Checks and other cash items.....	1,025 49	691 44	4,745 40	783 14
Exchanges for clearing house.....				
Notes of other National banks.....	2,204 00	3,374 00	3,480 00	3,231 00
Fractional paper currency, nickels and cents.	301 06	238 55	50 21	310 32
Specie.....	11,626 00	14,087 90	14,314 00	14,243 40
Legal tender notes.....	3,000 00	5,000 00	6,000 00	7,000 00
Redemption fund with U. S. treasurer (5 % of circulation)	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5 % redemption fund				
Totals	\$403,126 11	\$436,170 77	\$431,450 33	\$430,502 11
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	2,889 59	2,826 07	4,374 43	7,747 58
National bank notes outstanding.....	25,000 00	25,000 00	25,000 00	25,000 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid	150 00	357 00	45 00	15 00
Individual deposits subject to check.....	197,609 25	199,629 91	193,724 34	202,410 61
Demand certificates of deposit.....	56,534 27	84,526 79	84,395 56	70,123 87
Time certificates of deposit.....				
Certified checks	943 00	831 00	911 00	2,205 05
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills re-discounted.....				
Bills payable		3,000 00	3,000 00	3,000 00
Liabilities other than those above stated...				
Totals	\$403,126 11	\$436,170 77	\$431,450 33	\$430,502 11

No. 3717.

FIRST NATIONAL BANK, NEGAUNEE.

A. MAITLAND, *President*; T. C. YATES, *Cashier*.

DIRECTORS.—A. B. Miner, A. Maitland, Geo. B. Mitchell, J. H. Winter, T. C. Yates.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$556,758 64	\$674,861 38	\$709,458 01	\$570,262 47
Overdrafts, secured and unsecured.....	58 29	49 39	493 01	323 82
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.....	26,518 75	37,018 75	37,522 29	47,134 79
Banking house, furniture and fixtures.....	1,350 00	1,350 00	1,350 00	1,350 00
Other real estate and mortgages owned.....	394 62	401 58		
Due from National banks (not reserve agents)	2,965 50	4,265 22	918 67	538 06
Due from State banks and bankers.....	5,968 83	7,811 32	2,631 28	3,396 98
Due from approved reserve agents.....	80,400 47	103,209 79	49,553 92	100,157 16
Checks and other cash items.....	700 67	664 02	367 05	298 92
Exchanges for clearing house.....				
Notes of other National banks.....	1,000 00	500 00	1,000 00	2,000 00
Fractional paper currency, nickels and cents.	182 59	209 88	203 03	155 88
Specie.....	32,300 00	46,348 00	39,030 00	43,900 00
Legal tender notes.....	4,000 00	7,000 00	8,000 00	8,000 00
Redemption fund with U. S. treasurer (5 % of circulation).....	625 00	625 00	625 00	625 00
Due from U. S. treasurer, other than 5 % redemption fund.....				
Totals	\$725,723 36	\$896,814 33	\$863,652 26	\$790,643 08
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	2,501 57	3,521 75	4,635 70	6,815 18
National bank notes outstanding.....	11,402 50	10,647 50	11,997 50	12,000 00
Due to other National banks.....	19,824 92		666 27	3,820 11
Due to State banks and bankers.....	3,894 88	4,807 20		2,379 88
Dividends unpaid.....	70 00	275 00	2,600 00	150 00
Individual deposits subject to check.....	609,679 49	798,764 48	764,982 18	686,289 16
Demand certificates of deposit.....	850 00	750 00	1,045 61	1,118 75
Time certificates of deposit.....				
Certified checks.....		548 40	225 00	570 00
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills re-discounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals	\$725,723 36	\$896,814 33	\$863,652 26	\$790,643 08

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. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$337,575 61			
Overdrafts, secured and unsecured.....	2,456 28			
U. S. bonds to secure circulation.....	100,000 00			
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	2,308 16			
Stocks, securities, etc.....	46,233 50			
Banking house, furniture and fixtures.....	10,000 00			
Other real estate and mortgages owned.....	24,202 00			
Due from National banks (not reserve agents)				
Due from State banks and bankers.....	16,595 12			
Due from approved reserve agents.....	38,325 93			
Checks and other cash items.....	6,437 00			
Exchanges for clearing house.....				
Notes of other National banks.....	1,050 00			
Fractional paper currency, nickels and cents.	347 18			
Specie	12,324 95			
Legal tender notes.....	10,650 00			
Redemption fund with U. S. treasurer (5 % of circulation)	5,000 00			
Due from U. S. treasurer, other than 5 % redemption fund				
Totals	\$613,505 73			
Liabilities.				
Capital stock paid in.....	\$100,000 00			
Surplus fund	20,000 00			
Undivided profits less expenses and taxes paid	4,777 69			
National bank notes outstanding.....	100,000 00			
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid	885 50			
Individual deposits subject to check.....	187,648 99			
Demand certificates of deposit.....	200,193 55			
Time certificates of deposit.....				
Certified checks				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills re-discounted.....				
Bills payable				
Liabilities other than those above stated...				
Totals	\$613,505 73			

* Insolvent.

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. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$172,830 74	\$180,056 39	\$172,542 02	\$171,529 76
Overdrafts, secured and unsecured.....	2,018 25	273 96	648 11	939 21
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.....	67,000 00	81,475 00	76,500 00	85,500 00
Banking house, furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate and mortgages owned.....	5,600 00	2,601 00	2,601 00	2,761 96
Due from National banks (not reserve agents)	6,378 73	441 34	2,764 71	570 17
Due from State banks and bankers.....		123 25	39 46	
Due from approved reserve agents.....	32,800 44	12,544 50	30,849 40	34,394 70
Checks and other cash items.....	365 33	264 40	930 91	60 81
Exchanges for clearing house.....				
Notes of other National banks.....	973 00	737 00	922 00	1,032 00
Fractional paper currency, nickels and cents.	229 21	113 15	73 39	55 63
Specie	5,892 00	6,573 00	6,230 00	5,958 95
Legal tender notes.....	5,000 00	4,600 00	3,000 00	4,100 00
Redemption fund with U. S. treasurer (5 % of circulation)	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5 % redemption fund				
Totals	\$327,337 70	\$318,052 99	\$325,351 00	\$335,153 19
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	6,479 34	1,466 78	5,037 86	7,440 59
National bank notes outstanding.....	25,000 00	25,000 00	25,000 00	25,000 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid	116 00	1,116 50	60 00	60 00
Individual deposits subject to check.....	46,083 36	42,414 03	48,028 13	53,005 40
Demand certificates of deposit.....	129,659 00	128,055 68	127,225 01	129,647 20
Time certificates of deposit.....				
Certified checks				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills re-discounted.....				
Bills payable				
Liabilities other than those above stated.....				
Totals	\$327,337 70	\$318,052 99	\$325,351 00	\$335,153 19

No. 5607.

FIRST NATIONAL BANK, PETOSKEY.

WILLIAM L. CURTIS, *President*; C. F. HANKEY, *Vice President*; CHALMERS CURTIS, *Cashier*.

DIRECTORS.—Wm. L. Curtis, C. F. Hankey, Morgan Curtis, Chalmers Curtis, Thomas Farman.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$228,714 80	\$338,449 79	\$349,399 32	\$340,245 93
Overdrafts, secured and unsecured.....	.....	2,779 75	4,958 36	6,701 23
U. S. bonds to secure circulation.....	20,000 00	20,000 00	20,000 00	20,000 00
U. S. bonds to secure U. S. deposits.....	.....	.....	.....	.....
U. S. bonds on hand.....	.....	.....	.....	.....
Premiums on U. S. bonds.....	812 50	.....	.....	.....
Stocks, securities, etc.....	.....	1,400 00	8,400 00	2,400 00
Banking house, furniture and fixtures.....	25,000 00	25,000 00	25,000 00	25,000 00
Other real estate and mortgages owned.....	.....	.....	.....	.....
Due from National banks (not reserve agents)	67,473 06	9,224 42	40,109 29	71,742 35
Transit	27 29	.....	.....	.....
Due from approved reserve agents.....	30,567 51	27,131 41	43,844 79	70,740 69
Checks and other cash items.....	620 00	2,305 13	5,309 77	1,203 32
Exchanges for clearing house.....	.....	.....	.....	.....
Notes of other National banks.....	.....	1,950 00	925 00	155 00
Fractional paper currency, nickels and cents.	.....	360 23	419 25	513 08
Cash in vault.....	20,569 98	.....	.....	.....
Specie .....	.....	14,010 00	8,480 80	18,242 90
Legal tender notes.....	.....	5,000 00	9,980 00	8,793 00
Redemption fund with U. S. treasurer (5 % of circulation)	1,000 00	1,000 00	1,000 00	1,000 00
Due from U. S. treasurer, other than 5 % redemption fund .....	.....	.....	.....	.....
Totals	\$394,785 14	\$448,610 73	\$517,826 58	\$566,737 50
Liabilities.				
Capital stock paid in.....	\$80,000 00	\$80,000 00	\$80,000 00	\$80,000 00
Surplus fund	796 38	500 00	500 00	500 00
Undivided profits less expenses and taxes paid	.....	327 89	3,564 72	9,416 79
National bank notes outstanding.....	20,000 00	20,000 00	20,000 00	20,000 00
Due to other National banks.....	.....	656 67	.....	303 59
Due to State banks and bankers.....	.....	.....	.....	.....
Dividends unpaid .....	.....	50 00	.....	.....
Individual deposits subject to check.....	256,565 87	192,327 55	219,499 94	195,106 69
Demand certificates of deposit.....	37,404 73	154,748 62	194,261 92	261,410 43
Time certificates of deposit.....	.....	.....	.....	.....
Suspense	18 16	.....	.....	.....
Cashier's checks outstanding.....	.....	.....	.....	.....
United States deposits.....	.....	.....	.....	.....
Deposits of U. S. disbursing officers.....	.....	.....	.....	.....
Notes and bills re-discounted.....	.....	.....	.....	.....
Bills payable .....	.....	.....	.....	.....
Liabilities other than those above stated.....	.....	.....	.....	.....
Totals	\$394,785 14	\$448,610 73	\$517,826 58	\$566,737 50

No. 4649.

FIRST NATIONAL EXCHANGE BANK, PLYMOUTH.

R. C. SAFFORD, *President*; W. M. H. HOYT, *Vice President*; O. A. FRASER, *Cashier*.DIRECTORS.—R. C. Safford, W. H. Hoyt, Peter Gayde, O. A. Fraser, Henry F. Horner,
R. L. Root, H. W. Bradford.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$91,578 10	\$98,488 48	\$92,024 30	\$79,483 34
Overdrafts, secured and unsecured.....	135 11	455 39	441 47	19 49
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....	5,881 71	5,881 71	5,881 71	5,881 71
Due from National banks (not reserve agents)	.....	.....	.....	.....
Due from State banks and bankers.....	.....	.....	.....	.....
Due from approved reserve agents.....	14,907 57	6,608 26	19,063 98	32,255 10
Checks and other cash items.....	35 50	.....	.....	.....
Exchanges for clearing house.....	.....	.....	.....	.....
Notes of other National banks.....	2,859 00	2,443 00	2,688 00	3,908 00
Fractional paper currency, nickels and cents.	119 98	103 37	101 41	56 29
Specie	8,051 85	7,848 05	8,314 30	8,226 40
Legal tender notes.....	.....	.....	.....	.....
Redemption fund with U. S. treasurer (5 % of circulation)	625 00	625 00	625 00	625 00
Due from U. S. treasurer, other than 5 % redemption fund .....	.....	500 00	.....	.....
Totals	\$145,462 27	\$144,221 71	\$150,408 62	\$151,723 78
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 expenses and taxes paid	390 87	2,425 24	2,553 70	2,951 83
National bank notes outstanding.....	12,000 00	12,500 00	12,500 00	12,500 00
Due to other National banks.....	.....	.....	.....	.....
Due to State banks and bankers.....	.....	.....	.....	.....
Dividends unpaid	100 00	.....	.....	.....
Individual deposits subject to check.....	26,826 36	25,323 78	32,073 70	35,481 67
Demand certificates of deposit.....	49,145 04	46,972 69	46,281 22	43,790 28
Time certificates of deposit.....	.....	.....	.....	.....
Certified checks .....	.....	.....	.....	.....
Cashier's checks outstanding.....	.....	.....	.....	.....
United States deposits.....	.....	.....	.....	.....
Deposits of U. S. disbursing officers.....	.....	.....	.....	.....
Notes and bills re-discounted.....	.....	.....	.....	.....
Bills payable .....	.....	.....	.....	.....
Liabilities other than those above stated.....	.....	.....	.....	.....
Totals	\$145,462 27	\$144,221 71	\$150,408 62	\$151,723 78

No. 4446.

FIRST NATIONAL EXCHANGE BANK OF PORT HURON.

H. G. BARNUM, *President*; JOHN E. MILLER, *Vice President*; T. A. GOULDEN, *Cashier*;
GUSS HILL, *Assistant Cashier*.

DIRECTORS.—Peter Hill, H. G. Barnum, J. E. Miller, James Bradley, F. A. Peavey, F. J. Dixon,
W. L. Jenks, Phil Eichhorn, Jr.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$631,846 70	\$587,962 46	\$609,227 39	\$636,845 49
Overdrafts, secured and unsecured.....	1,130 56	2,147 91	2,232 15	1,199 68
U. S. bonds to secure circulation.....	135,000 00	135,000 00	135,000 00	135,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	56,675 00	57,075 00	99,915 00	119,610 00
Banking house, furniture and fixtures.....	1,500 00			
Other real estate and mortgages owned.....	12,000 00		23,000 00	23,000 00
Due from National banks (not reserve agents)	4,952 26	9,991 65	10,020 20	6,300 47
Due from State banks and bankers.....	13,259 12	17,186 88	14,514 94	21,613 63
Due from approved reserve agents.....	115,219 66	207,931 84	194,931 23	90,795 42
Checks and other cash items.....	821 22	2,192 68	347 48	1,535 42
Exchanges for clearing house.....	5,460 38	4,261 64	5,028 29	
Notes of other National banks.....	2,866 00	3,250 00	3,487 00	7,072 00
Fractional paper currency, nickels and cents.	283 61	284 92	301 79	585 44
Specie.....	16,601 00	8,681 35	14,705 45	13,269 25
Legal tender notes.....	18,331 00	31,092 00	23,461 00	26,021 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	\$1,022,696 51	\$1,073,808 33	\$1,142,921 92	\$1,089,597 80
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	19,611 92	22,013 89	22,874 93	22,887 06
National bank notes outstanding.....	135,000 00	133,400 00	135,000 00	135,000 00
Due to other National banks.....				
Due to State banks and bankers.....	24,284 39	23,742 45	16,388 27	35,631 26
Dividends unpaid.....	150 00	575 00	150 00	150 00
Individual deposits subject to check.....	622,129 55	649,805 96	689,516 07	635,140 71
Demand certificates of deposit.....	49,206 35	71,705 31		88,275 15
Time certificates of deposit.....			106,368 86	
Certified checks.....	314 30	565 72	623 79	513 62
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills re-discounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals	\$1,022,696 51	\$1,073,808 33	\$1,142,921 92	\$1,089,597 80

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. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$101,939 16	\$102,330 75	\$97,566 44	\$99,861 37
Overdrafts, secured and unsecured.....	1,466 83	768 65	4,086 59	1,960 37
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 U. S. bonds.....	1,100 00	1,000 00	1,000 00	1,000 00
Stocks, securities, etc.....				
Banking house, furniture and fixtures.....	2,500 00	2,400 00	2,400 00	2,400 00
Other real estate and mortgages owned.....				
Due from National banks (not reserve agents)	399 18	638 36	3,222 27	3,579 16
Due from State banks and bankers.....				
Due from approved reserve agents.....	10,126 55	8,358 33	11,384 01	18,330 29
Checks and other cash items.....	119 40	330 06	215 05	166 47
Exchanges for clearing house.....				
Notes of other National banks.....	4,576 00	3,831 00	3,177 00	2,232 00
Fractional paper currency, nickels and cents.	66 27	56 36	67 31	79 71
Specie.....	7,901 11	5,015 85	4,771 40	5,050 35
Legal tender notes.....	2,000 00	3,000 00	3,000 00	3,000 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	\$155,819 50	\$151,354 36	\$154,515 07	\$161,284 72
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	12,159 27	12,144 28	12,640 08	14,321 70
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.....	33,638 74	34,534 96	34,742 88	35,849 38
Demand certificates of deposit.....	27,521 49	22,175 12	24,632 11	28,613 64
Time certificate of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills re-discounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals	\$155,819 50	\$151,354 36	\$154,515 07	\$161,284 72

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. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$215,472 72	\$229,331 68	\$210,908 30	\$220,620 71
Overdrafts, secured and unsecured.....	10,024 10	8,100 94	7,722 68	11,890 81
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.....	192 40	192 40	136 49	136 49
Banking house, furniture and fixtures.....	9,000 00	9,000 00	9,000 00	9,000 00
Other real estate and mortgages owned.....	2,931 11	2,931 80	2,929 70	3,500 11
Due from National banks (not reserve agents)	38,205 11	14,469 54	15,254 36	37,493 39
Due from State banks and bankers.....				
Due from approved reserve agents.....	14,311 16	23,617 93	16,899 74	20,145 00
Checks and other cash items.....	384 00			
Exchanges for clearing house.....				
Notes of other National banks.....	2,200 00	1,030 00	4,995 00	1,945 00
Fractional paper currency, nickels and cents.	114 75	166 99	186 63	205 76
Specie	4,095 00	4,570 00	6,548 00	6,615 00
Legal tender notes.....	3,500 00	6,500 00	7,500 00	4,500 00
Redemption fund with U. S. treasurer (5 % of circulation)	625 00	625 00	625 00	1,125 00
Due from U. S. treasurer, other than 5 % redemption fund				
Totals	\$313,555 35	\$313,036 28	\$295,205 90	\$329,677 27
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid	5,661 23	4,660 08	6,593 32	9,361 28
National bank notes outstanding.....	12,500 00	12,500 00	12,500 00	12,500 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid				
Individual deposits subject to check.....	135,890 65	113,336 62	104,712 27	119,701 01
Demand certificates of deposit.....	99,503 47	122,539 58	111,400 31	128,114 98
Time certificates of deposit.....				
Certified checks				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills re-discounted.....				
Bills payable				
Liabilities other than those above stated..				
Totals	\$313,555 35	\$313,036 28	\$295,205 90	\$329,677 27

No. 5199.

ONTONAGON COUNTY NATIONAL BANK, ROCKLAND.

THOMAS B. DUNSTAN, *President*; LINUS STANNARD, *Vice President*; CHARLES F. SMITH, *Cashier*.DIRECTORS.—Thomas B. Dunstan, Linus Stannard, Thos. Hooper, R. Chynoweth,
B. F. Chynoweth, Edgar H. Towar, F. H. Begole, Charles F. Smith, C. A. Mueller.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$72,602 15	\$65,409 18	\$46,306 94	\$86,108 21
Overdrafts, secured and unsecured.....	211 62	.....	57 09	2 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.....	.....	.....	.....	.....
Premiums on U. S. bonds.....	400 00	400 00	400 00	400 00
Stocks, securities, etc.....	2,000 00	1,000 00	1,000 00	1,000 00
Banking house, furniture and fixtures.....	7,922 50	7,922 50	7,922 50	7,922 50
Other real estate and mortgages owned.....	400 00	400 00	400 00	400 00
Due from National banks (not reserve agents)	1,531 63	9,508 20	51,746 78	9,960 46
Due from State banks and bankers.....	757 90	4,706 79	9,762 65	6,637 64
Due from approved reserve agents.....	14,117 74	12,892 80	41,911 11	22,012 66
Checks and other cash items.....	750 62	888 39	1,639 84	2,562 27
Exchanges for clearing house.....	.....	.....	.....	.....
Notes of other National banks.....	550 00	1,310 00	1,105 00	1,550 00
Fractional paper currency, nickels and cents.	65 31	88 74	86 43	30 13
Specie.....	5,533 25	5,457 05	6,665 00	6,259 70
Legal tender notes.....	1,760 00	3,990 00	3,340 00	4,275 00
Redemption fund with U. S. treasurer (5 % of circulation).....	625 00	625 00	625 00	625 00
Due from U. S. treasurer, other than 5 % redemption fund.....	.....	.....	.....	.....
Totals	\$121,727 72	\$127,098 65	\$185,468 34	\$162,246 13
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	750 00	750 00	1,000 00	1,000 00
Undivided profits less expenses and taxes paid	1,898 99	2,441 80	2,779 27	3,635 38
National bank notes outstanding.....	12,500 00	12,500 00	12,500 00	12,500 00
Due to other National banks.....	.....	.....	181 58	1,073 60
Due to State banks and bankers.....	.....	255 17	141 39	.....
Dividends unpaid.....	.....	.....	.....	.....
Individual deposits subject to check.....	50,618 27	58,655 73	115,697 58	90,982 30
Demand certificates of deposit.....	5,960 46	2,495 95	3,168 52	3,054 85
Time certificates of deposit.....	.....	.....	.....	.....
Certified checks.....	.....	.....	.....	.....
Cashier's checks outstanding.....	.....	.....	.....	.....
United States deposits.....	.....	.....	.....	.....
Deposits of U. S. disbursing officers.....	.....	.....	.....	.....
Notes and bills re-discounted.....	.....	.....	.....	.....
Bills payable.....	.....	.....	.....	.....
Liabilities other than those above stated.....	.....	.....	.....	.....
Totals	\$121,727 72	\$127,098 65	\$185,468 34	\$162,246 13

NATIONAL BANKS OF MICHIGAN.

No. 2186.

CITIZENS' NATIONAL BANK, ROMEO.

JOHN SMITH, JR., *President*; S. A. READE, *Vice President and Cashier*;
R. S. READE, *Assistant Cashier*.

DIRECTORS.—Samuel A. Reade, James R. Morland, A. Kennedy, U. Townsend, John McKay,
A. J. Crismon, John Smith, Jr., Henry J. McKay, Geo. Townsend.



Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$118,274 67	\$120,126 98	\$128,812 48	\$131,049 52
Overdrafts, secured and unsecured.....	3,312 91	279 08	1,457 20	2,503 94
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.....		5,000 00	5,000 00	5,000 00
Banking house, furniture and fixtures.....	6,000 00	6,000 00	6,000 00	6,000 00
Other real estate and mortgages owned....	10,500 00	10,500 00	10,500 00	10,500 00
Due from National banks (not reserve agents)	127 59	32 50	75 25	160 45
Due from State banks and bankers.....				
Due from approved reserve agents.....	43,239 46	34,383 91	18,554 95	35,399 01
Checks and other cash items.....	2,538 56	863 57	791 97	1,725 82
Exchanges for clearing house.....				
Notes of other National banks.....	3,445 00	3,823 00	2,547 00	3,112 00
Fractional paper currency, nickels and cents.	7 12	16 39	9 99	11 75
Specie.....	6,238 90	6,425 70	6,313 55	6,488 00
Legal tender notes.....				
Redemption fund with U. S. treasurer (5 % of circulation)	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5 % redemption fund	540 00		80 00	70 00
Totals	\$220,474 21	\$213,701 13	\$206,392 39	\$228,270 49
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	4,004 00	3,681 44	4,640 23	4,907 60
National bank notes outstanding.....	23,360 00	25,000 00	25,000 00	25,000 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....	1,196 00	1,896 00	342 00	338 00
Individual deposits subject to check.....	131,914 21	123,123 69	116,410 16	138,024 89
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 re-discounted.....				
Bills payable.....				
Liabilities other than those above stated....				
Totals	\$220,474 21	\$213,701 13	\$206,392 39	\$228,270 49

No. 1918.

SECOND NATIONAL BANK, SAGINAW.

Geo. B. MORLEY, *President*; WALTER S. EDDY, *Vice President*; ALBERT H. MORLEY, *Second Vice President*; E. W. GLYNN, *Cashier*.

DIRECTORS.—Geo. W. Morley, Waldo A. Avery, H. C. Potter, Jr., Walter S. Eddy, Stanford T. Crapo, George B. Morley, Frank D. Ewen.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$2,109,889 10	\$2,699,364 93	\$2,272,866 65	\$2,311,313 84
Overdrafts, secured and unsecured.....	459 59	2,452 73	3,719 93	1,760 23
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	511,000 00	511,000 00	511,000 00
U. S. bonds on hand.....	51,300 00	32,020 00	32,020 00	32,020 00
Other bonds	547,972 25	486,352 25	484,478 50	587,000 00
Stocks, securities, etc. ....	.....	.....	.....	.....
Banking house, furniture and fixtures.....	45,000 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)	18,704 96	10,646 45	16,227 77	4,782 47
Due from State banks and bankers.....	34,323 86	19,091 85	134,673 31	60,105 11
Due from approved reserve agents.....	482,678 60	332,650 32	780,401 30	514,506 52
Checks and other cash items.....	3,326 72	5,554 19	4,957 37	2,836 98
Exchanges for clearing house.....	3,714 19	8,053 37	19,294 29	8,429 86
Notes of other National banks.....	14,980 00	1,655 00	2,945 00	1,295 00
Fractional paper currency, nickels and cents.	1,386 07	261 07	354 21	491 15
Specie	123,136 00	138,346 20	157,960 55	157,275 90
Legal tender notes.....	107,535 00	145,288 00	103,637 00	106,368 00
Redemption fund with U. S. treasurer (5 % of circulation)	10,000 00	10,000 00	10,000 00	10,000 00
Due from U. S. treasurer, other than 5 % redemption fund .....	.....	.....	.....	1,000 00
Totals	\$4,279,606 34	\$4,662,936 36	\$4,794,735 88	\$4,570,385 06
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	158,814 65	177,084 25	182,580 16	200,376 25
National bank notes outstanding.....	200,000 00	200,000 00	200,000 00	200,000 00
Due to other National banks.....	124,887 11	91,923 51	137,821 07	160,346 98
Due to State banks and bankers.....	423,126 39	434,054 76	383,352 79	391,527 70
Dividends unpaid	250 00	647 50	.....	.....
Individual deposits subject to check.....	2,081,697 11	2,293,571 08	2,444,763 95	2,146,815 26
Demand certificates of deposit.....	493,545 18	571,686 38	528,064 26	554,045 65
Time certificates of deposit.....	.....	.....	.....	.....
Certified checks	5,752 14	4,966 88	4,033 45	3,420 80
Cashier's checks outstanding.....	33 76	4,002 00	3,120 20	2,852 42
United States deposits.....	391,500 00	485,000 00	511,000 00	511,000 00
Deposits of U. S. disbursing officers.....	.....	.....	.....	.....
Notes and bills re-discounted.....	.....	.....	.....	.....
Bills payable .....	.....	.....	.....	.....
Liabilities other than those above stated....	.....	.....	.....	.....
Totals	\$4,279,606 34	\$4,662,936 36	\$4,794,735 88	\$4,570,385 06

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, William Seyffardt.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$561,241 89	\$644,231 44	\$607,762 31	\$612,814 01
Overdrafts, secured and unsecured.....	3,976 44	2,818 46	724 19	1,296 62
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.....	220 00	220 00	720 00	720 00
Premiums on U. S. bonds.....	3,000 00	3,000 00	3,000 00	3,000 00
Stocks, securities, etc.....	.....	.....	.....	.....
Banking house, furniture and fixtures.....	10,000 00	10,000 00	10,000 00	10,000 00
Other real estate and mortgages owned.....	6,000 00	6,000 00	6,000 00	6,000 00
Due from National banks (not reserve agents)	.....	.....	1,997 31	2,195 76
Due from State banks and bankers.....	14,481 99	4,706 79	4,773 94	2,480 51
Due from approved reserve agents.....	110,836 43	49,901 81	76,970 97	40,445 47
Checks and other cash items.....	1,713 24	1,527 03	1,494 08	2,245 99
Exchanges for clearing house.....	1,357 76	1,159 32	3,588 11	1,515 32
Notes of other National banks.....	4,570 00	322 00	963 00	1,054 00
Fractional paper currency, nickels and cents.	126 28	107 26	66 78	90 80
Specie	14,336 20	21,913 05	20,842 00	25,768 75
Legal tender notes.....	28,409 00	13,850 00	9,950 00	16,600 00
Redemption fund with U. S. treasurer (5 % of circulation)	5,000 00	5,000 00	5,000 00	5,000 00
Due from U. S. treasurer, other than 5 % redemption fund .....	.....	.....	.....	.....
Totals	\$915,260 23	\$914,757 16	\$903,852 69	\$881,227 23
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	26,293 56	30,680 34	35,572 48	39,257 58
National bank notes outstanding.....	100,000 00	100,000 00	98,800 00	99,200 00
Due to other National banks.....	.....	.....	.....	.....
Due to State banks and bankers.....	43,312 91	36,200 36	33,240 29	46,292 75
Dividends unpaid	85 00	465 00	.....	.....
Individual deposits subject to check.....	331,244 38	339,718 03	333,218 38	296,027 08
Demand certificates of deposit.....	213,929 38	208,354 58	202,621 54	200,049 82
Time certificates of deposit.....	.....	.....	.....	.....
Certified checks	30 00	.....	.....	.....
Cashier's checks outstanding.....	2,865 00	1,838 85	400 00	400 00
United States deposits.....	47,500 00	47,500 00	50,000 00	50,000 00
Deposits of U. S. disbursing officers.....	.....	.....	.....	.....
Notes and bills re-discounted.....	.....	.....	.....	.....
Bills payable .....	.....	.....	.....	.....
Liabilities other than those above stated.....	.....	.....	.....	.....
Totals	\$915,260 23	\$914,757 16	\$903,852 69	\$881,227 23

* Deceased.

No. 3886.

FIRST NATIONAL BANK, ST. IGNACE.

O. W. JOHNSON, *President*; HENRY HOFFMAN, *Vice President*; E. H. HOTCHKISS, *Cashier*.

DIRECTORS.—O. W. Johnson, P. Mulrone, C. E. Wells, Henry Hoffman, E. H. Hotchkiss.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$209,005 33	\$236,300 21	\$277,133 91	\$238,559 27
Overdrafts, secured and unsecured.....	58 22	57 54	475 89	310 27
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.....			25,445 46	25,445 46
Banking house, furniture and fixtures.....	5,000 00	6,300 00	6,300 00	6,300 00
Other real estate and mortgages owned.....				
Due from National banks (not reserve agents).....		1,000 00	1,000 00	1,000 00
Due from State banks and bankers.....		10 80	2,600 57	269 20
Due from approved reserve agents.....	69,177 68	36,829 30	16,723 14	17,207 41
Checks and other cash items.....	722 01	178 33	295 62	413 88
Exchanges for clearing house.....				
Notes of other National banks.....	3,404 00	2,530 00	3,016 00	2,004 00
Fractional paper currency, nickels and cents.....	607 77	339 03	190 52	460 53
Specie.....	11,740 00	12,388 00	23,898 25	16,748 00
Legal tender notes.....	3,000 00	5,000 00	12,000 00	5,000 00
Redemption fund with U. S. treasurer (5 % of circulation).....	625 00	625 00	625 00	625 00
Due from U. S. treasurer, other than 5 % redemption fund.....				
Totals.....	\$315,840 01	\$314,058 21	\$382,204 36	\$326,843 02
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.....	13,016 48	13,625 17	16,166 69	17,529 42
National bank notes outstanding.....	12,500 00	12,000 00	12,500 00	12,500 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....	40 00	2,000 00		
Individual deposits subject to check.....	68,934 68	79,020 87	109,203 69	66,372 99
Demand certificates of deposit.....	156,348 85	142,412 17	179,333 98	165,440 61
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills re-discounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$315,840 01	\$314,058 21	\$382,204 36	\$326,843 02

No. 3378.

ST. JOHNS NATIONAL BANK, ST. JOHNS.

JOHN 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. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$105,944 39	\$98,069 52	\$106,352 58	\$104,788 07
Overdrafts, secured and unsecured.....	2,208 08	636 89	422 36	2,447 89
U. S. bonds to secure circulation.....	15,000 00	15,000 00	15,000 00	15,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	4,638 83	5,089 79	31,914 44	35,093 82
Banking house, furniture and fixtures.....	7,500 00	7,000 00	7,000 00	7,000 00
Other real estate and mortgages owned.....	12,396 37	9,500 00	9,500 00	9,500 00
Due from National banks (not reserve agents).....		1,244 93		
Due from State banks and bankers.....	1,330 00	4,591 15	6,641 15	9,835 07
Due from approved reserve agents.....	39,025 77	83,800 75	38,157 78	48,188 16
Checks and other cash items.....	2,856 23	385 60	5,104 29	7,197 52
Exchanges for clearing house.....				
Notes of other National banks.....	805 00	1,570 00	1,000 00	
Fractional paper currency, nickels and cents.....	623 78	763 97	749 50	892 64
Specie.....	17,650 16	16,950 20	18,226 70	10,453 15
Legal tender notes.....	1,894 00	3,528 00	5,000 00	3,500 00
Redemption fund with U. S. treasurer (5 % of circulation).....	750 00	750 00	750 00	750 00
Due from U. S. treasurer, other than 5 % redemption fund.....				
Totals	\$212,622 61	\$248,880 80	\$245,818 80	\$254,646 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 expenses and taxes paid.....	2,312 90	1,052 82	3,745 74	5,039 72
National bank notes outstanding.....	15,000 00	15,000 00	15,000 00	15,000 00
Due to approved reserve agents.....			139 30	
Due to State banks and bankers.....	11,897 59	14,885 42	6,221 15	15,697 08
Dividends unpaid.....				
Individual deposits subject to check.....	98,792 29	101,437 64	105,999 18	104,684 11
Demand certificates of deposit.....	24,619 83	56,504 92	54,713 43	54,225 41
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills re-discounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals	\$212,622 61	\$248,880 80	\$245,818 80	\$254,646 32

No. 5594.

COMMERCIAL NATIONAL BANK, ST. JOSEPH.

J. M. BALL, *President*; M. W. STOCK, *Vice President*; A. L. HEARTT, *Cashier*.DIRECTORS.—J. M. Ball, M. W. Stock, E. F. Platt, G. H. Knaak, W. A. Preston,
J. E. Van Der Veer, A. L. Heartt.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$117,793 07	\$145,532 39	\$112,473 17	\$122,761 05
Overdrafts, secured and unsecured.....	960 95	563 14	129 69	875 18
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	2,073 75	2,033 75	2,013 75	2,013 75
Stocks, securities, etc.....	26,234 00	26,256 00	26,256 00	26,218 00
Banking house, furniture and fixtures.....	8,542 33	9,036 33	9,891 33	10,301 64
Other real estate and mortgages owned.....				
Due from National banks (not reserve agents)			3,430 19	
Due from State banks and bankers.....	974 17	1,361 65	2,944 45	1,478 70
Due from approved reserve agents.....	10,949 97	11,294 91	63,296 84	25,911 82
Checks and other cash items.....	2,016 06	727 77	1,544 14	603 50
Exchanges for clearing house.....	560 64	2,239 25	1,658 55	1,472 94
Notes of other National banks.....	1,270 00	2,365 00	850 00	1,240 00
Fractional paper currency, nickels and cents.	86 78	388 43	954 44	483 42
Specie	19,812 40	10,697 90	19,909 60	18,371 70
Legal tender notes.....	3,550 00	6,302 00	5,000 00	5,000 00
Redemption fund with U. S. treasurer (5 % of circulation)	1,750 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5 % redemption fund		1,000 00		
Totals	\$246,634 12	\$272,298 52	\$302,852 15	\$269,231 70
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	700 00	1,500 00	1,500 00	1,500 00
Undivided profits less expenses and taxes paid	384 11	403 53	583 82	2,326 64
National bank notes outstanding.....	50,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks.....				
Due to State banks and bankers.....				1,349 48
Dividends unpaid	350 00	1,500 00	15 00	
Individual deposits subject to check.....	126,401 61	133,844 25	172,147 44	143,931 27
Demand certificates of deposit.....	18,798 40	19,550 74	28,605 89	20,124 31
Time certificates of deposit.....				
Certified checks		500 00		
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills re-discounted.....				
Bills payable		15,000 00		
Liabilities other than those above stated.....				
Totals	\$246,634 12	\$272,298 52	\$302,852 15	\$269,231 70

No. 3547.

FIRST NATIONAL BANK, SAULT STE. MARIE.

OTTO FOWLE, *President*; ROYS J. CRAM, *Vice President*; E. H. MEAD, *Cashier*;
E. ROY MEAD, *Assistant 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. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$230,005 70	\$238,136 58	\$258,511 47	\$257,873 55
Overdrafts, secured and unsecured.....	241 35	535 55	55 53	172 84
U. S. bonds to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....				
Banking house, furniture and fixtures.....	46,000 00	45,000 00	41,000 00	41,000 00
Other real estate and mortgages owned.....	4,953 97			
Due from National banks (not reserve agents)				
Due from State banks and bankers.....	3,362 11	2,926 24	3,709 62	3,674 31
Due from approved reserve agents.....	124,395 65	98,966 82	131,805 40	142,881 48
Checks and other cash items.....	410 00	33,133 42	43 00	1,331 40
Exchanges for clearing house.....	2,446 17		2,824 11	
Notes of other National banks.....	2,245 00	4,329 00	4,504 00	2,466 00
Fractional paper currency, nickels and cents.	181 73	148 28	336 95	690 50
Specie	19,489 55	16,727 00	20,480 75	14,543 85
Legal tender notes.....	25,000 00	18,000 00	26,500 00	27,500 00
Redemption fund with U. S. treasurer (5 % of circulation)	625 00	625 00	625 00	625 00
Due from U. S. treasurer, other than 5 % redemption fund				
Totals	\$471,856 23	\$471,027 89	\$502,895 83	\$505,258 93
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	3,679 68	5,393 02	3,075 49	6,419 91
National bank notes outstanding.....	12,500 00	12,500 00	12,500 00	12,500 00
Due to other National banks.....				
Collections	50	137 18		
Dividends unpaid				
Individual deposits subject to check.....	249,495 34	225,902 21	256,880 14	255,364 76
Demand certificates of deposit.....	8,095 03	15,377 01	10,119 93	12,788 09
Time certificates of deposit.....	128,086 28	141,718 47	150,320 27	148,186 17
Certified checks				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills re-discounted.....				
Bills payable				
Liabilities other than those above stated.....				
Totals	\$471,856 23	\$471,027 89	\$502,895 83	\$505,258 93

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. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$125,890 75	\$105,949 55	\$133,816 26	\$137,960 98
Overdrafts, secured and unsecured.....	2,411 29	1,881 43	13 78	123 08
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.....	900 00	500 00	500 00	500 00
Stocks, securities, etc.....	54,770 36	72,179 04	72,689 44	70,113 05
Banking house, furniture and fixtures.....	11,724 73	11,724 73	11,724 73	11,724 73
Other real estate and mortgages owned.....	12,300 00	12,300 00	12,250 00	12,250 00
Due from National banks (not reserve agents).....				
Due from State banks and bankers.....				
Due from approved reserve agents.....	29,978 25	53,616 06	27,134 75	38,456 27
Checks and other cash items.....	1,531 07	149 63	353 51	469 00
Exchanges for clearing house.....				
Notes of other National banks.....				
Fractional paper currency, nickels and cents.....	120 29	44 62	53 11	69 24
Specie.....	4,660 00	4,382 95	5,125 10	5,842 40
Legal tender notes.....	3,126 00	4,368 00	5,456 00	4,503 00
Redemption fund with U. S. treasurer (5 % of circulation).....	825 00	825 00	825 00	825 00
Due from U. S. treasurer, other than 5 % redemption fund.....				
Totals.....	\$264,737 74	\$284,421 01	\$286,441 68	\$299,336 75
Liabilities.				
Capital stock paid in.....	\$65,000 00	\$65,000 00	\$65,000 00	\$65,000 00
Surplus fund.....	4,000 00	4,500 00	4,500 00	4,500 00
Undivided profits less expenses and taxes paid.....	3,380 67	3,512 27	5,232 33	6,232 43
National bank notes outstanding.....	16,500 00	16,500 00	16,500 00	16,500 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....		100 00		
Individual deposits subject to check.....	35,095 13	46,568 01	37,961 38	42,257 16
Demand certificates of deposit.....	140,761 94	148,240 73	157,247 97	164,847 16
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills re-discounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$264,737 74	\$284,421 01	\$286,441 68	\$299,336 75

No. 600.

FIRST NATIONAL BANK, THREE RIVERS.

R. R. PEALER, *President*; S. A. WALTON, *Vice President*; CHAS. W. COX, *Second Vice President*; NORMAN W. GARRISON, *Cashier*.

DIRECTORS.—C. L. Blood, R. R. Pealer, S. A. Walton, C. Shaad, Chas. W. Cox, Thomas J. Haines, George A. B. Cooke, Geo. E. Miller, T. J. Sperry.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$156,511 93	\$172,663 74	\$177,307 60	\$174,540 31
Overdrafts, secured and unsecured.....	11,016 67	5,927 89	4,089 56	2,676 06
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.....	4,495 72	4,495 72	4,495 72	4,000 00
Stocks, securities, etc.....	8,125 00	13,125 00	13,125 00	12,875 00
Banking house, furniture and fixtures.....	9,800 00	9,800 00	9,800 00	9,800 00
Other real estate and mortgages owned.....	4,294 46	4,314 27	4,299 27	4,289 27
Due from National banks (not reserve agents)	5,895 04	3,083 57	4,081 46	3,497 95
Due from State banks and bankers.....				
Due from approved reserve agents.....	18,044 15	11,803 42	17,313 11	27,560 51
Checks and other cash items.....	76 35	198 00	214 91	108 23
Exchanges for clearing house.....				
Notes of other National banks.....	2,400 00	1,077 00	1,386 00	1,865 00
Fractional paper currency, nickels and cents.	60 16	130 28	105 60	169 89
Specie.....	11,667 00	8,920 10	9,661 65	9,064 95
Legal tender notes.....	2,500 00	4,500 00	4,500 00	4,500 00
Redemption fund with U. S. treasurer (5 % of circulation)	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5 % redemption fund				
Totals	\$287,386 48	\$292,538 99	\$302,879 88	\$307,447 17
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	3,868 64	1,159 95	1,721 23	2,751 22
National bank notes outstanding.....	50,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks.....	270 77	887 76		
Due to State banks and bankers.....				
Dividends unpaid.....				2,000 00
Individual deposits subject to check.....	40,787 20	46,454 37	51,067 45	47,423 33
Demand certificates of deposit.....	122,459 87	129,036 91	135,091 20	140,272 62
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills re-discounted.....				
Bills payable.....	5,000 00			
Liabilities other than those above stated.....				
Totals	\$287,386 48	\$292,538 99	\$302,879 88	\$307,447 17

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. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$257,644 77	\$257,976 47	\$268,800 09	\$295,289 86
Overdrafts, secured and unsecured.....	32 40	529 93	351 57	268 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.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....			765 17	
Stocks, securities, etc.....	25,050 00	37,781 10	67,678 70	68,392 77
Banking house, furniture and fixtures.....	15,350 00	15,000 00	15,000 00	15,000 00
Other real estate and mortgages owned.....				
Due from National banks (not reserve agents)	22,299 32	7,471 95	15,014 16	16,987 39
Due from State banks and bankers.....	500 00	424 49	1,435 84	
Due from approved reserve agents.....	35,148 40	33,891 14	50,268 02	62,479 01
Checks and other cash items.....	778 35	2,820 52	3,058 06	1,435 02
Taxes paid for shareholders.....	237 54		1,472 87	1,442 81
Exchanges for clearing house.....				133 00
Notes of other National banks.....	2,500 00	4,000 00	4,500 00	4,500 00
Fractional paper currency, nickels and cents.	513 21	339 81	276 78	416 87
Specie.....	14,956 50	15,496 00	22,240 85	21,620 65
Legal tender notes.....	3,000 00	6,500 00	6,500 00	6,500 00
Redemption fund with U. S. treasurer (5 % of circulation)	1,375 00	1,375 00	1,375 00	1,375 00
Due from U. S. treasurer, other than 5 % redemption fund				
Totals	\$406,885 49	\$411,106 41	\$486,237 11	\$523,340 66
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	19,000 00	21,000 00	21,000 00	21,000 00
Undivided profits less expenses and taxes paid	380 32	64 84	1,905 67	4,193 14
National bank notes outstanding.....	27,500 00	27,500 00	27,500 00	27,500 00
Due to other National banks.....				
Due to State banks and bankers.....	60 54		1,182 70	191 18
Dividends unpaid.....	40 00	1,440 00		
Individual deposits subject to check.....	164,971 89	161,625 66	219,015 32	238,522 52
Demand certificates of deposit.....	144,804 42	149,426 85	165,593 06	181,883 33
Time certificates of deposit.....				
Certified checks.....		49 06	40 36	50 49
Cashier's checks outstanding.....	128 32			
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills re-discounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals	\$406,885 49	\$411,106 41	\$486,237 11	\$523,340 66

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, T. B. Case.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$124,385 26	\$125,231 25	\$130,508 98	\$128,944 16
Overdrafts, secured and unsecured.....	6,816 50	9,994 27	11,267 08	10,810 42
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.....	6,400 00	6,400 00	6,400 00	6,400 00
Due from National banks (not reserve agents).....				
Due from State banks and bankers.....	9,433 72	6,097 87	7,878 42	9,821 52
Due from approved reserve agents.....	14,543 83	5,672 50	7,250 04	7,937 16
Checks and other cash items.....	4,321 40	7,834 34	4,314 12	3,088 01
Exchanges for clearing house.....				
Notes of other National banks.....	7,011 00	9,556 00	9,671 00	8,423 00
Fractional paper currency, nickels and cents.....	53	6 20	3 27	47
Specie.....	9,199 83	9,409 30	9,718 15	8,734 60
Legal tender notes.....	5,000 00	5,000 00	5,000 00	5,000 00
Redemption fund with U. S. treasurer (5 % of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5 % redemption fund.....				
Totals	\$251,279 57	\$249,369 23	\$256,178 56	\$253,326 84
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.....	10,141 38	10,742 46	11,542 30	11,877 47
National bank notes outstanding.....	50,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks.....				
Due to State banks and bankers.....		672 55		
Dividends unpaid.....	1,512 00	90 00	90 00	90 00
Individual deposits subject to check.....	35,752 88	31,774 30	39,764 28	39,715 85
Demand certificates of deposit.....	93,873 31	96,089 92	94,781 98	91,643 52
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills re-discounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals	\$251,279 57	\$249,369 23	\$256,178 56	\$253,326 84

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, Warren D. Baker, M. F. Buell, J. W. McCausey, C. E. Hurd.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$165,779 65	\$170,028 75	\$189,710 04	\$184,577 45
Overdrafts, secured and unsecured.....	6,048 07	9,158 84	19,549 95	10,516 25
U. S. bonds to secure circulation.....	34,560 00	34,560 00	34,560 00	35,060 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				40 00
Stocks, securities, etc.....	13,200 00	11,200 00	11,200 00	11,200 00
Banking house, furniture and fixtures.....	8,000 00	8,000 00	8,000 00	8,000 00
Other real estate and mortgages owned.....	10,655 26	10,655 26	9,955 26	9,955 26
Due from National banks (not reserve agents)		3 01	2,626 55	
Due from State banks and bankers.....				
Due from approved reserve agents.....	7,012 46	28,583 16	13,660 06	47,519 80
Checks and other cash items.....	2,111 67	3,531 34	1,016 46	6,291 58
Exchanges for clearing house.....				
Notes of other National banks.....	915 00	1,230 00	1,100 00	3,850 00
Fractional paper currency, nickels and cents.	71 78	70 75	148 58	133 50
Specie	7,709 50	7,146 75	7,189 60	7,298 00
Legal tender notes.....	3,550 00	5,550 00	4,550 00	3,767 00
Redemption fund with U. S. treasurer (5 % of circulation)	1,728 00	1,728 00	1,728 00	1,728 00
Due from U. S. treasurer, other than 5 % redemption fund				
Totals	\$261,341 39	\$291,445 86	\$304,994 50	\$329,936 84
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	12,312 57	12,854 41	13,764 37	14,754 71
National bank notes outstanding.....	34,560 00	34,560 00	34,560 00	34,560 00
Due to other National banks.....				3,115 08
Due to State banks and bankers.....				
Dividends unpaid		2,500 00		
Individual deposits subject to check.....	52,544 33	58,530 13	77,979 98	94,873 42
Demand certificates of deposit.....	101,924 49	123,001 32	118,690 15	122,633 63
Time certificates of deposit.....				
Certified checks				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills re-discounted.....				
Bills payable				
Liabilities other than those above stated.....				
Totals	\$261,341 39	\$291,445 86	\$304,994 50	\$329,936 84

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. Slaughter, Justin Wentworth, Frank North, R. C. Burtis, C. G. White,
 G. K. Wentworth, Geo. D. Clarke.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$86,279 40	\$75,489 61		
Overdrafts, secured and unsecured.....	436 55	3,248 05		
U. S. bonds to secure circulation.....	19,000 00	19,000 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.....	6,400 00	6,400 00		
Other real estate and mortgages owned....	1,635 18	1,638 18		
Due from National banks (not reserve agents)	34,550 21	44,903 89		
Due from State banks and bankers.....	5,000 00	5,000 00		
Due from approved reserve agents.....	17,608 21	19,073 66		
Checks and other cash items.....	651 33	341 98		
Exchanges for clearing house.....				
Notes of other National banks.....	1,500 00	500 00		
Fractional paper currency, nickels and cents.	101 55	21 85		
Specie	5,345 70	6,603 00		
Legal tender notes.....	875 00	840 00		
Redemption fund with U. S. treasurer (5 % of circulation)	855 00	950 00		
Due from U. S. treasurer, other than 5 % redemption fund				
Totals	\$180,238 13	\$184,010 22		
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00		
Surplus fund	4,200 00	4,200 00		
Undivided profits less expenses and taxes paid	691 39	2,708 40		
National bank notes outstanding.....	18,995 00	18,995 00		
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid				
Individual deposits subject to check.....	24,706 80	19,055 20		
Demand certificates of deposit.....	81,644 94	89,051 62		
Time certificates of deposit.....				
Certified checks				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills re-discounted.....				
Bills payable				
Liabilities other than those above stated...				
Totals	\$180,238 13	\$184,010 22		

* In liquidation August 1, 1901. Reorganized as Bank of Vassar.

STATE BANKING DEPARTMENT.

No. 5482.

FIRST NATIONAL BANK, YALE.

B. R. NOBLE, *President*; F. A. GRISWOLD, *Vice President*; E. F. FEAD, *Cashier*;
D. A. MCKEITH, *Assistant Cashier*.

DIRECTORS.—B. R. Noble, F. A. Griswold, E. F. Fead, Bart. McNulty, R. W. Menery,
J. C. Holden.

Resources.	Report of Feb. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$100,578 72	\$119,540 76	\$130,666 48	\$135,923 91
Overdrafts, secured and unsecured.....	636 37	1,533 96	1,457 69	1,098 86
U. S. bonds to secure circulation.....	8,750 00	8,750 00	8,750 00	8,750 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	359 38	359 38	359 38	359 38
Stocks, securities, etc.....				
Banking house, furniture and fixtures.....	6,577 67	6,577 67	6,577 67	6,577 67
Other real estate and mortgages owned.....				
Due from National banks (not reserve agents).....		1,000 00		
Due from State banks and bankers.....	2,630 38	2,705 23	2,422 90	1,601 00
Due from approved reserve agents.....	17,996 57	15,505 21	9,139 03	9,953 07
Checks and other cash items.....	54 39	238 73	106 93	345 44
Exchanges for clearing house.....	827 09			
Notes of other National banks.....	110 00	125 00	400 00	385 00
Fractional paper currency, nickels and cents.....	131 02	151 22	141 84	97 51
Specie.....	4,500 35	3,407 65	2,420 20	3,200 25
Legal tender notes.....	7,229 00	6,365 00	4,806 00	5,679 00
Redemption fund with U. S. treasurer (5 % of circulation).....	437 50	437 50	437 50	437 50
Due from U. S. treasurer, other than 5 % redemption fund.....				
Totals	\$150,818 44	\$166,697 31	\$167,685 62	\$174,408 59
Liabilities.				
Capital stock paid in.....	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund.....	425 00	1,000 00	1,000 00	1,000 00
Undivided profits less expenses and taxes paid.....	957 20	275 29	520 33	2,704 23
National bank notes outstanding.....	8,750 00	8,750 00	8,750 00	8,750 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....		104 00	104 00	104 00
Individual deposits subject to check.....	24,251 14	28,806 86	34,748 73	43,094 92
Demand certificates of deposit.....	81,435 10	92,761 16	82,562 56	83,755 44
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills re-discounted.....				
Bills payable.....			5,000 00	
Liabilities other than those above stated.....				
Totals	\$150,818 44	\$166,697 31	\$167,685 62	\$174,408 59

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. 5.	Report of July 15.	Report of Sept. 30.	Report of Dec. 10.
Loans and discounts.....	\$289,651 45	\$322,477 98	\$305,487 27	\$322,922 58
Overdrafts, secured and unsecured.....	266 04	2,448 17	1,874 45	1,102 49
U. S. bonds to secure circulation.....	33,500 00	33,500 00	33,500 00	33,500 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	75,620 00	72,820 00	83,620 00	86,620 00
Banking house, furniture and fixtures.....	7,500 00	7,500 00	7,500 00	8,500 00
Other real estate and mortgages owned.....	800 00			
Due from National banks (not reserve agents)	778 51	1,445 28	805 10	951 32
Bills in transit	16,562 93	2,500 67	11,352 95	3,326 84
Due from approved reserve agents.....	25,756 32	6,708 21	11,545 01	19,774 92
Checks and other cash items.....	1,293 13	1,745 51	1,923 13	2,175 06
Exchanges for clearing house.....	231 63	147 70		
Notes of other National banks.....	2,135 00	4,585 00	2,170 00	2,085 00
Fractional paper currency, nickels and cents.	390 50	315 30	210 25	194 60
Specie	25,096 30	25,335 25	24,000 65	23,939 35
Legal tender notes.....	7,220 00	12,105 00	4,699 00	7,084 00
Redemption fund with U. S. treasurer (5 % of circulation)	1,675 00	1,675 00	1,675 00	1,675 00
Due from U. S. treasurer, other than 5 % redemption fund	500 00			
Totals	\$488,976 81	\$495,309 07	\$490,362 81	\$513,851 16
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	4,947 52	1,706 72	3,400 31	2,499 26
National bank notes outstanding.....	33,500 00	32,350 00	32,700 00	29,600 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid				
Individual deposits subject to check.....	87,539 54	92,212 39	75,280 41	93,639 51
Demand certificates of deposit.....	212,989 75	219,039 96	208,982 09	238,112 39
Time certificates of deposit.....				
Certified checks				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills re-discounted.....				
Bills payable			20,000 00	
Liabilities other than those above stated.....				
Totals	\$488,976 81	\$495,309 07	\$490,362 81	\$513,851 16

ALPHABETICAL LIST OF
STATE AND NATIONAL BANK CASHIERS
IN MICHIGAN.

ALPHABETICAL LIST OF CASHIERS
OF
STATE AND NATIONAL BANKS
IN MICHIGAN.

	Page
A.	
Abbott, George A., Muskegon.....	287
Adams, W. E., Shepherd.....	200
Allwardt, Frederick A., Battle Creek.....	20
Ames, C. C., Jackson.....	121
Anderson, A. A., Hastings.....	105
Anderson, Wm. B., Calumet.....	234
Andrews, M. M., Bay City.....	231
Andrews, H. R., Detroit.....	60
Anthony, H. L., Sturgis.....	306
B.	
Babbitt, L. A., Northville.....	161
Babeock, C. F., Wyandotte.....	217
Bagot, R. W., Elk Rapids.....	83
Baker, Lewis, Lexington.....	130
Baldwin, James, Bad Axe.....	18
Barker, V. T., Kalamazoo.....	123
Barnes, George, Marquette.....	141
Barnes, T. W., Milan.....	149
Battersbee, Frank J., Crosswell.....	52
Beebe, W. R., Kalamazoo.....	270
Bedell, L. E., Romeo.....	184
Belsler, Frederick H., Ann Arbor.....	13
Bennett, E. K., Plymouth.....	173
Bernard, F. H., St. Louis.....	193
Bice, E. S., Marquette.....	280
Billingshurst, C. C., Muskegon.....	288
Billings, W. G., Davison.....	53
Bigelow, Chas. G., Albion.....	8
Bishop, A. G., Flint.....	88
Blesch, G. A., Menominee.....	283
Borland, John, Jr., Imlay City.....	113
Bostwick, J. M., Deckerville.....	56
Boughton, F. P., Battle Creek.....	229
Bowman, Eustace C., Detroit.....	62
Boynton, J. F. (treasurer), Saginaw.....	186
Brewbaker, Eli, Alma.....	10
Brewer, J. J., Rochester.....	183
Brown, Chas. S., Flint.....	251
Browne, W. H., Greenville.....	102
Browne, Frederick P., Bay City.....	230
Buck, Sanford W., Gaylord.....	94
Burr, George M., Manistee.....	278
Butler, William A., Jr., Detroit.....	68, 69
C.	
Carmon, George W., Marine City.....	139
Carpenter, E. H., Dexter.....	76
Carpenter, Henry T., Union City.....	309
Case, C. W., Manchester.....	134, 135
Case, Fred S., Munising.....	155
Chapple, Percy E., Concord.....	48
Chase, D. W., Midland.....	148
Chichester, F. I., Allegan.....	226
Chichester, Leon, Petoskey.....	172
Church, B. A., St. Louis.....	194
Clarkson, Sidney W., Ann Arbor.....	228
Clay, Rial, Adrian.....	6
Clute, William, Dundee.....	78
Collins, T. J., Sturgis.....	205
Comfort, John C., Alpena.....	227
Condon, William, Hancock.....	258
Conn, F. N., Durand.....	79
Cooper, E. L., Grass Lake.....	101
Crawford, Alf. F., Breckenridge.....	33
Crowe, Wm. S., Manistique.....	279
Cummings, E. C., Carson City.....	39
Curtis, C. C., Vassar.....	211
Curtis, Chalmers, Petoskey.....	293
D.	
Davis, B. F., Lansing.....	274
Davis, Milo W., Mt. Clemens.....	151
Davis, F. M., Grand Rapids.....	255
Davison, M., Flint.....	89
Dearing, H. M., Albion.....	225
DeGolia, F. H., Eaton Rapids.....	249
DeGraff, William T., Detroit.....	245
DenHerder, C. J., Zeeland.....	221
Densmore, F. E., Mason.....	145
Dey, Hamilton, Detroit.....	243
Dudley, Percy T., Howell.....	110
Dunham, George A., Manistee.....	277
Dusenbury, George A., Mt. Pleasant.....	154
E.	
Emerson, Charles (treasurer), Detroit.....	70
Evans, Oliver, Iron Mountain.....	116
F.	
Farnsworth, Fred E., Detroit.....	247
Fead, E. F., Yale.....	312
Field, Scott, Battle Creek.....	21
Field, A. W., Saginaw.....	185
Fisher, James T., Laurium.....	128
Fitzgerald, John C., St. Johns.....	191
Foster, Byron J., Hudson.....	111
Foster, Charles, Benton Harbor.....	29

	Page		Page
Fox, H. J., Detroit.....	58	Lynn, Elbert, Grand Haven.....	95
Fraser, O. A., Plymouth.....	294	Lyons, W. Will, Orion.....	164
Free, John W., Paw Paw.....	169		
French, C. W., Stanton.....	204	M.	
Fritz, M. J., Ann Arbor.....	12	Macauley, J. E., Armada.....	15
G.		Mahon, W., North Branch.....	160
Gage, I. B., Dowagiac.....	77	Malmgren, E. A., Ishpeming.....	117
Garfield, D. A., Albion.....	7	Mark, E. M., Deckerville.....	55
Garrison, Norman W., Three Rivers.....	307	Martin, W. E., Flint.....	87
Getchell, M. C., Hancock.....	103	Marsh, James A., Constantine.....	49
Gilbert, C. T., Coldwater.....	47	Mason, Robert S., Detroit.....	73
Glenn, George G., East Jordan.....	80	Matthews, D. J., Hart.....	104
Glynn, E. W., Saginaw.....	300	McCaren, W. J., Carsonville.....	40
Gorham, C. E., Marshall.....	282	McPhail, C. W., Scottville.....	199
Goulden, T. A., Port Huron.....	295	McPherson, Geo. L., Detroit.....	63
Gregory, W. J., Manistee.....	137	Mead, E. H., Sault Ste. Marie.....	305
Greenfelder, F. A., Chesaning.....	45	Meilleur, C., Ontonagon.....	163
Griswold, M. C., Lowell.....	131	Mersereau, C. B., Manistique.....	138
H.		Messer, C. L., Marlette.....	140
Hagerman, C., Ludington.....	132	Mills, E. L. J., Mancelona.....	133
Hall, A. J., Mason.....	144	Miner, A. B., Ishpeming.....	266, 267
Hall, F. A., Grand Rapids.....	96	Mokma, G. W., Holland.....	107
Hamilton, H. H., Eaton Rapids.....	81	Monroe, George C., South Haven.....	202
Hammond, F. E., Muskegon.....	156	Moore, B. R., New Haven.....	158
Hammond, W. L., Ludington.....	276	Moore, George W., Alma.....	9
Hance, E. T. (secretary), Detroit.....	74	Moore, Geo. W., Port Huron.....	179
Hannah, J. T., Traverse City.....	209	Morrill, D. C., Big Rapids.....	30
Hardy, Geo. E. (secretary), Grand Rapids.....	98	Morrison, R., Jr., Capac.....	38
Harmon, M. S., Menominee.....	284	Moss, C. H., Houghton.....	261
Harrington, C. F., Port Huron.....	178	Moulthrop, H. C., Bay City.....	22
Hart, H. V. C., Adrian.....	5	Mulholland, John, Bay City.....	23
Harvey, W. W., Constantine.....	50	N.	
Haass, J. H., Detroit.....	66	Neff, Sherman, Edmore.....	82
Hayes, W. D., Hastings.....	259	Nesbitt, J. S., Union City.....	310
Heath, W. B., Ionia.....	115	Newell, Emerson M., Fenton.....	86
Heartt, A. L., St. Joseph.....	304	Niggeman, John P., Jr., Crosswell.....	51
Helmer, F. H., Jackson.....	268	Niles, Alla M., Carsonville.....	41
Hemphill, R. W., Ypsilanti.....	220	Noble, Chas., Brown City.....	34
Henry, Albert, Kalamazoo.....	272	Norrington, H. H., West Bay City.....	213
Hirt, Frank J., Richmond.....	182	North, Frank, Vassar.....	210, 311
Hill, L. D., Decatur.....	54	Noyes, A. F., Saranac.....	197
Hofstetter, Jos. F., Frankfort.....	93	O.	
Hollister, H. J., Grand Rapids.....	257	Oakes, D. C., Grand Haven.....	252
Hopkins, H. D., Benton Harbor.....	28	Oleson, Chas. J., Sanilac Center.....	196
Hotchkiss, E. H., St. Ignace.....	302	P	
Hough, C. A., Nashville.....	157	Packard, George, Flushing.....	90
Hutchinson, J. E., Fennville.....	85	Palmer, J. A., Chelsea.....	44
J.		Parkhurst, J. W., Reed City.....	297
Jacobs, F. G., Pontiac.....	174	Parks, E. F., Paw Paw.....	292
Jenks, Russ S., St. Clair.....	189	Parsons, L. E., South Haven.....	201
Jennison, F. J., Marquette.....	281	Paull, Stephen, Calumet.....	37
Jennings, H. K., Charlotte.....	42, 237	Pears, C. F., Buchanan.....	233
Jipson, Webster C., Blissfield.....	32	Percival, W. J., Lake Odessa.....	125
Johnson, Charles A., Niles.....	291	Perry, F. L., Pontiac.....	175
Johnson, J. H., Detroit.....	71	Phelps, W. T., Marshall.....	142
Jones, John E., Lake Linden.....	273	Phillips, Chas. B., Blissfield.....	31
Jones, C. S., Marcellus.....	143	Power, D. H., Pontiac.....	176
Jordan, Orville O., St. Joseph.....	192	Powell, R. S., Iron Mountain.....	264
K.		Price, C. A., Ithaca.....	118
Kaas, H. C., Burr Oak.....	35	Prince, William I., Bessemer.....	232
Keister, B. N., Sparta.....	203	Q.	
Kelsey, Chas. B., Grand Rapids.....	99	Quirk, D. L., Jr., Ypsilanti.....	313
Khuen, Chas. A. (secretary), Saginaw.....	187	R.	
Kiefer, Alfred (treasurer), Detroit.....	75	Ramsay, A. W., Cheboygan.....	238
Kirchner, Geo. H., Detroit.....	65	Ransom, C. D., Ionia.....	263
Knowlton, Henry, Cadillac.....	36	Reade, S. A., Romeo.....	299
L.		Reed, M. A., Belding.....	26
Lacey, Wm. P., Charlotte.....	236	Reilly, Wm. E., Detroit.....	61
La Fleur, A. B., Hillsdale.....	106	Rice, J. H., Houghton.....	262
Lambertson, W. S., Belding.....	25	Ritter, C. A., Cassopolis.....	235
Larson, E. T., Ironwood.....	265	Robinson, M. O., Saginaw.....	301
Lawson, Geo. E., Detroit.....	72	Robson, John H., Ovid.....	165
Learmont, W. H., Yale.....	219	Rogers, William, Evart.....	84
Leland, J. D., Durand.....	248	Roe, J. Edward, Lansing.....	126
Loomis, P. B., Jr., Jackson.....	119	Root, Ed. E., Manchester.....	136
Ludwick, Ray A., Leslie.....	129		

	Page
Rorick, John P., Morenci.....	286
Rosenkrans, W. A., Corunna.....	241
Rowley, F. N., Kalamazoo.....	269
Royce, C. C., Escanaba.....	250
Runnels, C. N., Port Huron.....	177
Rupp, Wm., Benton Harbor.....	27
Ryan, John, Bad Axe.....	17

S.

Saunders, H. R., Coldwater.....	239
Schell, A. R., Sanilac Centre.....	195
Schupp, A. (treasurer) Saginaw.....	188
Schurtz, John G., White Pigeon.....	215
Scoffern, D. S., Niles.....	159
Sebring, J. E., Bangor.....	19
Severance, W. A., Middleville.....	147
Segur, M. S., Quincy.....	180
Seymour, John A., Grand Rapids.....	253
Shaver, T. R., West Bay City.....	214
Shaw, John T., Detroit.....	242
Shepard, F. A., Tecumseh.....	206
Shinkman, W. A., Grand Rapids.....	254
Skinner, George A., Mt. Clemens.....	152
Smafield, E. M., Peck.....	170
Smith, Charles F., Rockland.....	298
Smith, E. N., Adrian.....	4
Smith, F. A., Delray.....	57
Smith, Enoch, Detroit.....	67
Smith, J. H., Tecumseh.....	207
Snelling, W. H., Fowler.....	92
Sorrick, M. H., Grand Rapids.....	100
Spalding, C. M., Perry.....	171
Spinning, Charles M., Jackson.....	120
Standiford, Charles A., Athens.....	16
Stanley, E. L., Sault Ste. Marie.....	198
Stanton, Clarence E., Oxford.....	168
Stellwagen, George H., Wayne.....	212
Stewart, D. A., Norway.....	162
Stewart, C. F., Hillsdale.....	260
Sumption, E. P., Kalamazoo.....	271
Sutherland, C. H., Clare.....	46

T.

G. Taylor, L., Owosso.....	166
Terpening, Geo. E., Reading.....	181

	Page
Tillotson, Frank F., Detroit.....	59
Tobias, B. E., Adrian.....	3
Truesdell, C. L., Quincy.....	296

U.

Ullrich, Paul J., Mt. Clemens.....	153
Unger, I. B., Detroit.....	246
Upson, A. S., Coldwater.....	240

V.

Van Alstyne, Fred E., Wyandotte.....	218
Vickery, Levant A., Flushing.....	91
Verdier, J. A. S., Grand Rapids.....	97
Ver Schure, Cornelius, Holland.....	108

W.

Walsworth, P. E. (secretary), St. Johns.....	190, 303
Walz, C. J. (assistant cashier), Ann Arbor...	14
Warren, Chas. A., Detroit.....	64
Warren, F. B., Monroe.....	285
Watrous, J. R., Bay City.....	24
Welton, Frank, Traverse City.....	308
Wetmore, W. M., Jonesville.....	122
Williams, C. B., Alpena.....	11
Williams, M. L., Detroit.....	244
Williamson, R. J., Kalamazoo.....	124
Wilson, C. A. Holly.....	109
Wilson, C. A., Morenci.....	150
Wilson, John W., Muskegon.....	289
Wixson, Bion, Williamston.....	216
Whipple, A. D., Owosso.....	167
White, C. G., Lapeer.....	127, 275
Whitney, Chas. C., Hudson.....	112
Wolf, George T., Three Rivers.....	208
Wolf, Frank, Mendon.....	146
Wood, Theo. E., Chelsea.....	43
Wright, A. S., Ionia.....	114
Wylie, James R., Grand Rapids.....	256

Y.

Yates, T. C., Negaunee.....	290
-----------------------------	-----

INDEX.

INDEX.

	Page.
ADRIAN:	
Adrian State Savings Bank.....	3
Commerical Savings Bank, The.....	4
Lenawee County Savings Bank.....	5
Waldby & Clay's State Bank.....	6
ALBION:	
Albion State Bank.....	7
Commercial & Savings Bank.....	8
First National Bank.....	225
ALLEGAN:	
First National Bank.....	226
ALMA:	
Alma State Savings Bank.....	9
First State Bank of Alma.....	10
ALPENA:	
Alpena County Savings Bank.....	11
Alpena National Bank.....	227
ANN ARBOR:	
Ann Arbor Savings Bank.....	12
Farmers & Mechanics' Bank.....	13
State Savings Bank.....	14
First National Bank.....	228
ARMADA:	
Armada Savings Bank.....	15
ATHENS:	
Athens State & Savings Bank.....	16
BAD AXE:	
State Bank of Frank W. Hubbard & Co.....	17
State Savings Bank of Bad Axe.....	18
BANGOR:	
West Michigan Savings Bank.....	19
BATTLE CREEK:	
City Bank.....	20
Merchants' Savings Bank.....	21
National Bank of Battle Creek, The.....	229
BAY CITY:	
Bay City Bank.....	22
Bay County Savings Bank.....	23
Commercial Bank, The.....	24
First National Bank.....	230
Old Second National Bank, The.....	231
BELDING:	
Belding Savings Bank.....	25
People's Savings Bank.....	26
BENTON HARBOR:	
Benton Harbor State Bank.....	27
Citizens' State Bank.....	28
Farmers & Merchants' Bank.....	29

	Page.
BESSEMER:	
First National Bank.....	232
BIG RAPIDS:	
Citizens' Savings Bank.....	30
BLISSFIELD:	
Blissfield State Bank.....	31
Jipson-Carter State Bank, The.....	32
BRECKENRIDGE:	
First State Savings Bank.....	33
BROWN CITY:	
Brown City Savings Bank.....	34
BUCHANAN:	
First National Bank.....	233
BURR OAK:	
Burr Oak State Bank, The.....	35
CADILLAC:	
Cadillac State Bank.....	36
CALUMET:	
Merchants & Miners' Bank.....	37
First National Bank.....	234
CAPAC:	
Capac Savings Bank.....	38
CARSON CITY:	
State Bank of Carson City, The.....	39
CARSONVILLE:	
Exchange State Bank.....	40
State Bank of Carsonville.....	41
CASSOPOLIS:	
First National Bank.....	235
CHARLOTTE:	
Eaton County Savings Bank.....	42
First National Bank.....	236
Merchants' National Bank.....	237
CHELSEA:	
Chelsea Savings Bank.....	43
Kempf Commercial & Savings Bank, The.....	44
CHESANING:	
Chesaning State Bank, The.....	45
CLARE:	
Clare County Savings Bank.....	46
CHEBOYGAN:	
First National Bank.....	238
COLDWATER:	
Branch County Savings Bank.....	47
Coldwater National Bank.....	239
Southern Michigan National Bank.....	240
CONCORD:	
Farmers' State Bank.....	48
CONSTANTINE:	
Commercial State Bank of Constantine.....	49
First State Bank of Constantine.....	50
CORUNNA:	
First National Bank.....	241
CROSWELL:	
Sanliac County State Bank.....	51
State Bank of Croswell.....	52
DAVISON:	
Davison State Bank.....	53
DECATUR:	
First State Bank.....	54
DECKERVILLE:	
Farmers' State Bank of Deckerville.....	55
State Bank of Deckerville.....	56

	Page.
DELRAY :	
Delray Savings Bank.....	57
DETROIT :	
Central Savings Bank.....	58
Citizens' Savings Bank.....	59
City Savings Bank, The.....	60
Detroit River Savings Bank, The.....	61
Detroit Savings Bank.....	62
Detroit Trust Company.....	63
Dime Savings Bank, The.....	64
German-American Bank.....	65
Home Savings Bank, The.....	66
McLellan & Anderson Savings Bank.....	67
Mechanics' Bank of Detroit, The.....	68-69
Michigan Savings Bank.....	70
Peninsular Savings Bank, The.....	71
People's Savings Bank.....	72
State Savings Bank.....	73
Union Trust Company, The.....	74
Wayne County Savings Bank.....	75
First National Bank.....	242
American Exchange National Bank.....	243
Commercial National Bank.....	244
Detroit National Bank.....	245
Preston National Bank, The.....	246
Union National Bank.....	247
DEXTER :	
Dexter Savings Bank.....	76
DOWAGIAC :	
City Bank.....	77
DUNDEE :	
Monroe County Bank.....	78
DURAND :	
Shiawasse County Bank.....	79
First National Bank.....	248
EAST JORDAN :	
State Bank of East Jordan.....	80
EATON RAPIDS :	
Michigan State Bank.....	81
First National Bank.....	249
EDMORE :	
Edmore State Bank.....	82
ELK RAPIDS :	
Elk Rapids Savings Bank.....	83
ESCANABA :	
First National Bank.....	250
EVART :	
First State Savings Bank.....	84
FENNVILLE :	
Old State Bank, The.....	85
FENTON :	
Commercial Savings Bank of Fenton.....	86
FLINT :	
Citizens' Commercial & Savings Bank.....	87
Genesee County Savings Bank.....	88
Union Trust & Savings Bank.....	89
First National Bank.....	251
FLUSHING :	
First State & Savings Bank of Flushing.....	90
People's State Bank.....	91
FOWLER :	
State Savings Bank.....	92



	Page.
FRANKFORT:	
Benzie County State Savings Bank.....	93
GAYLORD:	
Gaylord State Savings Bank.....	94
GRAND HAVEN.	
Grand Haven State Bank.....	95
National Bank of Grand Haven.....	252
GRAND RAPIDS:	
Grand Rapids Savings Bank.....	96
Kent County Savings Bank.....	97
Michigan Trust Company, The.....	98
People's Savings Bank.....	99
State Bank of Michigan.....	100
Fourth National Bank.....	253
Fifth National Bank.....	254
Grand Rapids National Bank.....	255
National City Bank.....	256
Old National Bank.....	257
GRASS LAKE:	
Farmers' Bank of Grass Lake.....	101
GREENVILLE:	
Greenville State Bank.....	102
HANCOCK:	
Superior Savings Bank.....	103
First National Bank.....	258
HART:	
Oceana County Savings Bank.....	104
HASTINGS:	
Hastings City Bank.....	105
Hastings National Bank.....	259
HILLSDALE:	
Hillsdale Savings Bank.....	106
First National Bank.....	260
HOLLAND:	
First State Bank of Holland.....	107
Holland City State Bank.....	108
HOLLY:	
First State & Savings Bank.....	109
HOUGHTON:	
Citizens' National Bank.....	261
National Bank of Houghton.....	262
HOWELL:	
First State & Savings Bank.....	110
HUDSON:	
Boies' State Savings Bank.....	111
Thompson Savings Bank.....	112
IMLAY CITY:	
Lapeer County Bank.....	113
IONIA:	
Ionia County Savings Bank.....	114
State Savings Bank.....	115
National Bank of Ionia, The.....	263
IRON MOUNTAIN:	
Commercial Bank of Iron Mountain.....	116
First National Bank.....	264
IRONWOOD:	
First National Bank.....	265
ISHPEMING:	
Peninsula Bank, The.....	117
Ishpeming National Bank.....	266
Miners' National Bank, The.....	267
ITHACA:	
Ithaca Savings Bank.....	118

	Page.
JACKSON:	
Jackson City Bank.....	119
Jackson State Savings Bank.....	120
Union Bank, The.....	121
People's National Bank.....	268
JONESVILLE:	
Grosvenor Savings Bank, The.....	122
KALAMAZOO:	
Home Savings Bank.....	123
Kalamazoo Savings Bank.....	124
First National Bank, The.....	269
City National Bank.....	270
Kalamazoo National Bank.....	271
Michigan National Bank.....	272
LAKE ODESSA:	
Lake Odessa Savings Bank.....	125
LAKE LINDEN:	
First National Bank.....	273
LANSING:	
Lansing State Savings Bank.....	126
City National Bank.....	274
LAPEER:	
State Savings Bank of Lapeer.....	127
First National Bank.....	275
LAURIUM:	
State Savings Bank of Laurium.....	128
LENOX: (See <i>Richmond</i> .)	
LESLIE:	
People's Bank	129
LEXINGTON:	
Lexington State Bank.....	130
LOWELL:	
Lowell State Bank.....	131
LUDINGTON:	
Ludington State Bank.....	132
First National Bank.....	276
MANCERLONA:	
Antrim County State Savings Bank.....	133
MANCHESTER:	
People's Bank	134-135
Union Savings Bank.....	136
MANISTEE:	
Manistee County Savings Bank.....	137
First National Bank.....	277
Manistee National Bank.....	278
MANISTIQUE:	
Manistique Bank	138
First National Bank.....	279
MARINE CITY:	
Marine Savings Bank, The.....	139
MARLETTE:	
Marlette State Bank, The.....	140
MARQUETTE:	
Marquette County Savings Bank.....	141
First National Bank.....	280
Marquette National Bank.....	281
MARSHALL:	
Commercial Savings Bank.....	142
First National Bank.....	282
MARCELLUS:	
G. W. Jones Exchange Bank.....	143

	Page.
MASON :	
Farmers' Bank	144
First State & Savings Bank.....	145
MENDON :	
First State Bank.....	146
MENOMINEE :	
First National Bank.....	283
Lumbermen's National Bank.....	284
MIDDLEVILLE :	
State Bank of Middleville.....	147
MIDLAND :	
Midland County Savings Bank.....	148
MILAN :	
Farmers & Merchants' Bank of Milan.....	149
MONROE :	
First National Bank.....	285
MORENCI :	
Wakefield State Bank.....	150
First National Bank.....	286
MT. CLEMENS :	
Citizens' Savings Bank.....	151
Mt. Clemens Savings Bank.....	152
Ullrich Savings Bank.....	153
MT. PLEASANT :	
Exchange Savings Bank.....	154
MUNISING :	
Munising State Bank.....	155
MUSKEGON :	
Muskegon Savings Bank.....	156
Hackley National Bank.....	287
National Lumbermen's Bank.....	288
Union National Bank.....	289
NASHVILLE :	
Farmers & Merchants' Bank.....	157
NEGAUNEE :	
First National Bank.....	290
NEW HAVEN :	
New Haven Savings Bank.....	158
NILES :	
Niles City Bank.....	159
NORTH BRANCH :	
Pioneer Bank	160
NORTHVILLE :	
Northville State Savings Bank.....	161
NORWAY :	
State Bank of Norway, The.....	162
ONTONAGON :	
State Bank of Ontonagon, The.....	163
ORION :	
Orion State Bank.....	164
OVID :	
State Savings Bank of Ovid.....	165
OWOSSO :	
Citizens' Savings Bank of Owosso.....	166
Owosso Savings Bank.....	167
OXFORD :	
Oxford Savings Bank.....	168
PAW PAW :	
Paw Paw Savings Bank.....	169
First National Bank.....	292
PECK :	
State Savings Bank of Peck.....	170

	Page.
PERRY :	
State Bank of Perry.....	171
PETOSKEY :	
First State Bank of Petoskey, The.....	172
First National Bank.....	293
PLYMOUTH :	
Plymouth Savings Bank.....	173
First National Exchange Bank.....	294
PONTIAC :	
First Commercial Bank.....	174
Oakland County Savings Bank.....	175
Pontiac Savings Bank.....	176
PORT HURON :	
Commercial Bank, The.....	177
Port Huron Savings Bank.....	178
St. Clair County Savings Bank.....	179
First National Exchange Bank.....	295
QUINCY :	
Quincy State Bank.....	180
First National Bank.....	296
READING :	
State Bank of Reading, The.....	181
REED CITY :	
First National Bank.....	297
RICHMOND (LENOX P. O.) :	
Macomb County Savings Bank.....	182
ROCHESTER :	
Rochester Savings Bank, The.....	183
ROCKLAND :	
Ontonagon County National Bank.....	298
ROMEO :	
Romeo Savings Bank.....	184
Citizens' National Bank.....	299
SAGINAW :	
Bank of Saginaw.....	185
People's Savings Bank of Saginaw.....	186
Saginaw County Savings Bank.....	187
Savings Bank of East Saginaw.....	188
Second National Bank.....	300
Commercial National Bank.....	301
ST. CLAIR :	
Commercial Savings Bank.....	189
ST. IGNACE :	
First National Bank.....	302
ST. JOHNS :	
Clinton County Savings Bank.....	190
State Bank of St. Johns.....	191
St. Johns National Bank.....	303
ST. JOSEPH :	
Union Banking Company.....	192
Commercial National Bank.....	304
ST. LOUIS :	
Commercial Savings Bank of St. Louis.....	193
Gratiot County State Bank.....	194
SANILAC CENTRE :	
State Bank of Sanilac Centre.....	195
Truman Moss State Bank.....	196
SARANAC :	
Saranac State Bank.....	197
SAULT STE. MARIE :	
Sault Savings Bank.....	198
First National Bank.....	305



	Page.
SCOTTVILLE:	
State Savings Bank of Scottville.....	199
SHEPHERD:	
Commerical State Bank of Shepherd.....	200
SOUTH HAVEN:	
Citizens' State Bank of South Haven.....	201
First State Bank of South Haven, The.....	202
SPARTA:	
Sparta State Bank.....	203
STANTON:	
State Savings Bank.....	204
STURGIS:	
Citizens' State Bank.....	205
National Bank of Sturgis, The.....	306
TECUMSEH:	
Lilley State Bank.....	206
Tecumseh State Savings Bank.....	207
THREE RIVERS:	
First State Savings Bank of Three Rivers, The.....	208
First National Bank.....	307
TRAVERSE CITY:	
Traverse City State Bank.....	209
First National Bank.....	308
UNION CITY:	
Farmers' National Bank.....	309
Union City National Bank.....	310
VASSAR:	
Bank of Vassar.....	210
State Savings Bank of Vassar.....	211
First National Bank.....	311
WAYNE:	
Wayne Savings Bank.....	212
WEST BAY CITY:	
Lumbermen's State Bank.....	213
People's Savings Bank.....	214
WHITE PIGEON:	
State Bank of White Pigeon.....	215
WILLIAMSTON:	
Williamston State Bank.....	216
WYANDOTTE:	
First Commercial & Savings Bank.....	217
Wyandotte Savings Bank.....	218
YALE:	
Yale State Bank.....	219
First National Bank.....	312
YPSILANTI:	
Ypsilanti Savings Bank.....	220
First National Bank.....	313
ZEELAND:	
Zeeland State Bank.....	221